

Policy Number	612.000
Policy Title	University Student-Athlete Gap Insurance Policy
Responsible Officer	Chief Financial Officer (CFO)
Responsible Office	Office of the Chief Financial Officer
Summary	Outlines the health insurance requirements for all student-athletes participating in NAIA-sanctioned sports, including provisions for international students enrolled in the university-sponsored plan. Establishes the use of a university gap assistance fund for eligible injury-related expenses
Definitions	NAIA: National Association of Intercollegiate Athletics Catastrophic Coverage: Insurance provided by the NAIA for injuries exceeding \$35,000 Gap Assistance Fund: University-allocated funds used to cover expenses between primary insurance limits and the NAIA catastrophic threshold
Approving Body	Academic Council; Administrative Council
Approval Date	603.001 - Aca C (07.31.2025) via E-Vote; Admin C (7.31.2025) via E-Vote
Last Revision	July 2025
Re-evaluation Date	Fall 2028
Departmental Impact	Student Athletes, Auxiliary Services

Failure to follow the following policy may result in disciplinary action, including termination of employment.

Policy Statement

All student-athletes must submit proof of current health insurance prior to participation in any NAIA-sanctioned sport, including practices and games.

The NAIA provides catastrophic coverage with a \$35,000 deductible per injury, to be met within 24 months from the date of injury. Athletes are responsible for ensuring their primary insurance can cover this amount, whether through personal insurance or an additional accident insurance plan.

International Students

All international student-athletes are automatically enrolled in the Global Care Elite Plan through United Healthcare. A charge of \$750 per semester is added to their student account. This plan carries an annual maximum of \$20,000, leaving a \$15,000 gap toward the NAIA \$35,000 deductible.

For students carrying appropriate primary insurance coverage (verified by CIU), but still have a gap between this plan's maximum and the NAIA deductible, the university has established a \$100,000 institutional reserve to support international students facing significant athletic injuries.

Rationale

This policy ensures that all student-athletes are adequately covered in the event of injury during athletic participation, in alignment with NAIA regulations and best practices in collegiate athletics. Because the NAIA catastrophic insurance coverage begins only after a \$35,000 deductible has been met, student-athletes must carry primary health insurance capable of covering that amount. CIU's Gap Fund (described below).

Policy Procedures

University Gap Fund: Eligibility & Use

Eligibility Criteria:

- Must be an international student-athlete enrolled in the United Healthcare plan.

- Must have sustained an athletic injury during a sanctioned event, practice, or travel as defined by NAIA guidelines.
- Must have exhausted primary plan benefits or reached the \$20,000 limit.

What the Fund Covers:

- Expenses between \$20,000 and \$35,000 per injury.
- Only medically necessary treatment and billed expenses directly related to the injury.

Application Process:

- Complete the Institutional Gap Fund Request Form.
- Submit copies of medical bills, Explanation of Benefits (EOBs), and payment receipts showing exhaustion of primary plan coverage.
- Applications are reviewed by the Athletic Department Business Office in collaboration with Student Accounts and Risk Management.

Maximum Coverage per Student:

- Assistance is capped at \$15,000 per injury.
- The fund is available on a first-come, first-served basis each fiscal year.

Exclusions:

- Injuries not related to sanctioned athletic activity.
- Pre-existing conditions or injuries outside the scope of NAIA eligibility.
- Failure to report injury or apply for assistance within 90 days of the initial incident.

Domestic Underinsured Student-Athletes

While all student-athletes are required to carry insurance that covers the \$35,000 NAIA catastrophic deductible, we recognize that some domestic students may find themselves underinsured due to high deductible health plans, limited coverage, or gaps in their policy.

In such cases, domestic student-athletes who experience a significant athletic injury during NAIA-sanctioned activities may be eligible to apply for gap assistance.

Eligibility Criteria:

- Must be a U.S. citizen or permanent resident student-athlete.
- Must provide proof of insurance with limited or high deductible coverage.
- Must have incurred out-of-pocket medical expenses exceeding \$20,000 but below the \$35,000 NAIA catastrophic threshold.
- Must submit application within 90 days of the injury.

Coverage Details:

- CIU may assist with up to \$15,000 per injury from the institutional gap fund.
- Assistance is not guaranteed and will be evaluated based on available funds and documentation.
- Priority will be given to international students, but domestic underinsured students may be awarded based on need and fund availability.

Required Documentation:

- Explanation of Benefits (EOBs) showing coverage limits.

Appendix A: Application for Institutional Gap Fund Support

Name: _____
Student ID: _____
Sport: _____
Date of Injury: _____
Location of Injury: _____

Insurance Carrier: UnitedHealthcare Global Care Elite
Policy Maximum Reached: ☐ Yes ☐ No
Amount of Coverage Used: \$ _____
Remaining Balance Requested: \$ _____ (max \$15,000)

Attached Required Documents:
☐ Medical Bills
☐ Explanation of Benefits
☐ Primary Coverage Denial or Exhaustion Letter
☐ Team Trainer or Coach Injury Report

Student Signature: _____
Date: _____

Appendix B: Frequently Asked Questions (FAQ)

Q1: Is the university's insurance plan optional for international students?

A: No. Due to visa requirements and athletic participation risk, international student-athletes are automatically enrolled in the university plan.

Q2: Can I purchase a different plan instead?

A: No. International athletes must use the university-provided coverage due to standardization, compliance, and claims processing.

Q3: What happens if I get injured and my primary insurance only covers \$20,000 of a \$50,000 surgery?

A: If you're an international student, the university may cover the next \$15,000 via the gap assistance fund, provided you meet all criteria. The remaining \$15,000 would then fall under NAIA catastrophic insurance (once the \$35,000 deductible is met).

Q4: Who covers the rest of the costs?

A: After \$35,000 has been paid by you, your family, your insurance, or through university assistance, the NAIA catastrophic policy begins and covers eligible expenses up to \$5 million.

Hyperlinks

www.ciu.edu/policy