
Subject: Sports Health Insurance and Exclusions

Posted by [bonita dumaplin](#) on Tue, 20 Apr 2010 19:00:25 GMT

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Sports health insurance is mostly for the avid amateur sports participant. Most of the time, though, it is becoming increasingly difficult, this can be purchased through the college or university you are enrolled. The students with a need for the school sports health insurance package can contact the Bursars office for further information and details.

This is a good idea because the low cost health insurance the parents have had for years probably does not include a clause for sports related activities especially if you want to participate in a given sport. Most insurance companies put up the red warning flag when they hear sports activity is entering the picture, sports activities like:

1. Diving teams and baseball teams
2. Football teams and Fencing teams
3. Wrestling teams and Mountain Biking

Young adults and their parents must try to understand that the more health care coverage they require the more the annual insurance policy will cost and it does not begin at an inexpensive level. It really is a shame in many ways because some individuals are beginning to believe the health insurance companies along with the government are trying to dictate the behavior they each want you as an individual to display.

Are you then in a sense, being punished because you enjoy football, baseball, soccer, and other sports related activities? Yes, when young adults participate in school sports on any level they are eventually going to sustain injuries. You could say that it goes with the territory, but school sports on all levels are very carefully monitored. These young adults do not play as the professional sports participants. It is very unfortunate that the health care industry chooses to address this issue as if they were professionals.

The young adults and their parents must take responsibility to understand what is written in the health insurance policy before they decide to sign and accept the terms as they are. It may take a day or two to read the health insurance policy through, but it will save time and grief later.

These are still young adults playing in a structured activity and the health care professionals need to more accurately establish what the recovery cost for various injuries will cost. A few of the exclusions that are listed on the health insurance policy that the insured needs to pay very close attention to are the following examples.

1. Protective equipment must be worn correctly at the time of injury
 2. If a sustained injury occurred before the health insurance policy was in effect
 3. The time and place of the injury, incase it was not sports related
 4. When drugs and alcohol are proven involved
 5. No coverage for any pre-condition before the twelve months to eighteen months
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