

Insurance Information for Sport Clubs 2009-2010

WWU's Student Health Insurance Plan excludes coverage for intercollegiate sports injuries, including Sport Clubs. Here are some other options and some things to keep in mind:

- There is a local Bellingham insurance agent who is able to provide a reasonable comprehensive health insurance solution for uninsured athletes. The agent's name is Bill Tetreault, Mutual of Omaha, and he can be reached at 360-752-3253 or 360-820-8118.
- Washington State's Basic Health Plan: <http://www.basichealth.hca.wa.gov/> Limited income is a basis for acceptance into this plan.
- Commercial insurers have lower cost individual plans, but they normally have high deductibles (\$500 up to \$5,000) and high coinsurance (20%, 30% or 50%), which athletes should be prepared to pay out-of-pocket. Individual plans may have a 9 to 12 month waiting period for any pre-existing condition and limited benefits.
 - Group Health: <http://www.ghc.org/>
 - Lifewise:
<https://www.lifewisewa.com/lwwa/groups/public/documents/xcpproject/home.asp>
 - Premera Blue Cross:
<https://www.premera.com/stellent/groups/public/documents/associatedfiles/default2.asp>
- Avoid accident insurance policies that only cover accidents and have minimal benefits and low limits.
- Short-Term Plans typically exclude coverage for intercollegiate sports injuries.