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/

- 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.