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# SportsDayHS special report: Are your high school's athletes covered when on-field injuries occur?

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Kye R. Lee/Staff Photographer

Ryan Looney left the field of a Midlothian JV football game on a spine board in 2006 and spent months in the hospital recovering from a fractured vertebra. Without his family's insurance and the district's coverage, his father said, they would still be paying off medical bills.

1 of 4



Corbett Smith, David Just, Kyle Fredrickson

Staff Writers

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Catastrophic care insurance offers a safety net for students who suffer life-altering accidents or illness while participating in an extra-curricular school activity, with policies providing as much as \$7.5 million of coverage in cases such as spinal cord injuries, brain injury, infection or stroke. But coverage is not mandatory in Texas, nor is it officially recommended by the state's public school extracurricular governing body, the University Interscholastic League.

A *Dallas Morning News* survey of 65 of the largest school districts in the Dallas-Fort Worth area found five that don't provide any catastrophic care coverage: Birdville, Burleson, Cedar Hill, Mansfield and Richardson ISDs.

While some states require that schools or student athletes carry insurance, even providing it in some cases, Texas, which has a level of uninsured 1.5 to 2 times the national average, does not.

"I find it a little odd [schools] don't carry it," said Ryan Looney, a former Midlothian football player who suffered a serious spinal injury during a JV game in 2006.

"You look at the sport of football in Texas: It's life," he said. "These kids live and breathe it. You look at the impact it has on schools in general, the amount of money it brings in — from boosters to people attending games on Thursday and Friday nights — it's bizarre to think that you can't cover these kids that are playing a sport that has come to light to be very dangerous, whether it's concussions or injuries like mine.

"Why not have that added protection for your students? It's not a guarantee that it's going to help them or that they'll ever use it, but it's better than nothing."

Over the course of the high school football season, SportsDayHS writers Corbett Smith, David Just and Kyle Fredrickson began to search for coverage plans at dozens of school districts covering hundreds of thousands of students in and around the Dallas-Fort Worth area.

Their discoveries of five nearby districts without catastrophic coverage helped them craft a three-part series showing the intricacies of insurance coverage for high school athletes.

### PART I:

## Some Texas schools and school districts fail to provide catastrophic care for injuries

### PART II:

## Paralysis changes lives of former high school football players — but what happens without catastrophic insurance?

### PART III:

## \$15,000 for an ACL tear? The ins and outs of supplemental insurance

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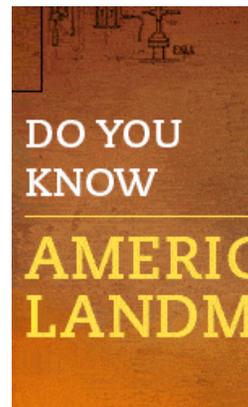
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## Editorial: Texas schools owe their athletes insurance coverage

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Kye R. Lee/Staff Photographer

Nathaniel Little was paralyzed from the neck down while making a tackle in 2004 for Carrollton R.L. Turner High School.

Published: 12 November 2013 06:54 PM

Updated: 13 November 2013 05:42 AM

The perception of Texas high school football is big, bigger, biggest — from the talent to the stadiums to the passion. If you're from here, you know; if not, you learn soon enough.

Yet the reality — far from the touchdowns and tackles, the cheerleaders, fans and marching bands — can change as suddenly as a single hit, fall, crash.

Injury is part of the game, whether it's football or any other sport. No one wishes for it, but no one denies it.

### EDITORIALS >



Editorial: Texas schools owe their athletes

High school athletes suffer an astounding 2 million injuries a year, with 500,000 doctor visits and 30,000 hospitalizations, according to the National Athletic Trainers' Association.

When injury hits, who would deny their child the best medical treatment? Treatment isn't free, of course, which is why health insurance should be as essential as a helmet and shoulder pads.

In an ideal world, parents and school districts would share this responsibility. Parents would not let their children leave home without family health insurance; districts would not put them into extracurricular activities without catastrophic coverage, backed by a gap-filling supplemental policy.

This is not an ideal world. About 17 percent of Texas youths are uninsured, more than any state other than Nevada. If they are seriously injured playing school sports, they must hope their districts cover them.

Thankfully, just five of the 65 largest districts in North Texas fail to provide catastrophic insurance for their athletes. (Woe to the uninsured in the Birdville, Burselson, Cedar Hill, Mansfield and Richardson ISDs.) However, fewer districts provide the supplemental insurance that would help a family bridge the deductible, usually about \$25,000, before catastrophic care kicks in.

Catastrophic plans are reasonably inexpensive for school districts; supplemental coverage is more costly. Dallas ISD, for instance, pays about \$1.8 million for its supplemental policy, which includes a \$25,000 cap, plus a catastrophic plan that covers expenses up to \$6 million. Other catastrophic policies, typically used for injuries that call for extensive hospitalization and lengthy recovery, can cover up to \$10 million. Disability benefits, in-home custodial care and mobility equipment are typical items paid for by these policies.

This newspaper generally favors local control, but reporting by Corbett Smith, David Just and Kyle Fredrickson from our SportsDay staff reveals how critical and basic a health and safety issue this insurance is. If even a few districts choose to leave their athletes unprotected, that's a few too many. At a bare minimum, all schools must make absolutely clear to parents what an injury to an uninsured athlete could mean for a family.

Georgia and Florida allow only high school athletes covered by insurance to sue. Illinois recently passed a law requiring school districts to purchase at least catastrophic insurance. Texas should do no less for the young people taking the field for the honor of school and community.

### PLAYING WITH NO SAFETY NET?

"If we're going to represent your school, then you need to protect us. You get your trophy hung up in your school and get talked about for years. But what do your athletes mean to you? They're the ones who got that trophy."

— **Nathaniel Little**, paralyzed from the neck down in 2004 after making a tackle for Carrollton R.L. Turner

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**Mark Braddock** 1 hour ago

the parents willingly allow their kids to play so the medical and insurance obligations fall on the parents, not the ISD's.

Reply

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**CyranodeTylerac** 2 hours ago

Football mentality. Since when do we owe jocks anything? And in what parallel universe do jocks not know there are short-term and long-term physical risks?

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-1  



**Gerry Bishop** 1 hour ago

Agree. No one is forced to play so if you decide to play YOU accept the risk of injury. Should our school taxes pay for athletes injuries? I think our democratic friends have taken care of this situation with ACA. Soon EVERYONE will have their MANDATED insurance....if you believe the President (but that is another story).

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