



dallasnews SportsDay GuideLIVE FD Luxe neighborsgo

Subscribe Sign In My Account Premium Site

OBITS CLASSIFIEDS AUTOS JOBS REAL ESTATE SHOPPING



Powered by The Dallas Morning News

36°



FORECAST

TRAFFIC

Home COWBOYS MAVERICKS STARS RANGERS COLLEGES HIGH SCHOOLS MORE



Home > Sports > High Schools > High School Headlines

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

Share 1 0 0 AA



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

Published: 12 November 2013 11:00 AM

Updated: 12 November 2013 11:04 AM



HIGH SCHOOL STORIES

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



Who will be 2013's football playoff dark horse? Our experts debate



Poll: Who should win the SportsDayHS Hero award for Week 10?



Mansfield Timberview girls basketball trio eyes next stage on signing day

Shop here! Powered by

 VINTAGE	<p>FansEdge.com Texas A&M Aggies Ladies Maroon Rugby Vintage Hoodie Sweatshirt \$35.95</p>		<p>FansEdge.com Nike TCU Horned Frogs Practice Team T-Shirt - Purple \$24.95</p>
---	---	---	---

CORRECTIONS AND CLARIFICATIONS >

Did you see something wrong in this story, or something missing? [Let us know.](#)

Articles and offers from around the Web

ADVERTISEMENT



HIGH SCHOOLS BLOG >

Lincoln's Derrick and Erick Neal not planning to sign with UTA for basketball Wednesday; Derrick wants to play college football

Thrilling Playoff Finishes Part 2: Denton Guyer vs. Longview in 2010

Allen tied for first in national composite football rankings, DeSoto 4th, Katy 13th

Thrilling Playoff Finishes Part 1: Aledo vs. Mesquite Poteet in 2010

Catch live stream from Fox Sports Southwest of a sterling tip-off to the 2013-14 boys basketball season: Prime Prep at Houston Yates



The secret to annuities with 8% guaranteed for life



Dallas : New trick allows Texas drivers to get auto insurance as low as \$9



Electricity "conspiracy" exposed. 1 weird trick to slash your power bill. Watch now before banned!



Sleeping With Pets Can Kill...



Get your free planning guide and enter to win an Alaska Land+Sea Journey with Holland America Line

YOUR OPINION

What's This?

STAY CONNECTED [more»](#)

MOBILE >

FROM THE WEB

[Top 5 Graduate Degrees You're Better Off Earning Online](#) Education Portal

[Miley's Dress Holds a Blatant Message](#) E! Online

[Easiest Degree Programs to Complete From Home](#) Education Portal

[Kids across the U.S. to find a book in their Happy Meals](#) Examiner

[10 Worst Teachers of 2013](#) Parent Society

MORE FROM DALLASNEWS.COM

[DOJ: We don't object any more to all the 'friends' in the American Airlines-US Airways case](#) Aviation Blog

[Man convicted of capital murder of teen who accused him of rape](#) News

[Baylor president Ken Starr jabs at Ted Cruz "filibuster"](#) Trail Blazer Blog

[Will McKinney Boyd Hebron, Keller Fossil Ridge or someone else be this year's playoff darkhorse?](#) Sports

[Four key reasons Dallas Cowboys, once again, are mired in mediocrity](#) Sports

Recommended by

Listen live to 1310 The Ticket radio station. Fast forward, pause and rewind up to 20 minutes and read up-to-the-minute news on your favorite teams.

Available on the **App Store** | Available in the **Android Market**

SportsDayHS

Get the latest high school sports news, scores, stats, schedules, standings, photos and more for your school on the SportsDayHS smartphone app.

Available on the **App Store** | Available in the **Android Market**

TOP PICKS



Editorial Cartoons
[Observations on American politics and more](#)



Fitness
[Amber Parker horses around, gets fit](#)



Homes
[See inside Rangers star Elvis Andrus' new, huge Dallas home -- previously owned by Daryl Johnston](#)



Nightlife
[Party Pics: Fundraising meets fine food at 'Dinner on the Half Moon'](#)

Comments

To post a comment, log into your chosen social network and then add your comment below. Your comments are subject to our [Terms of Service](#) and the privacy policy and terms of service of your social network. If you do not want to comment with a social network, please consider writing a [letter to the editor](#).

Login to post a comment

Login ...

Post

0 Comments

[RSS](#) | [Subscribe](#)

Sponsored Results

ELECTRONICS Fry's

SEE What's ON SALE [CLICK HERE](#)

<u>New Patenting</u> Now you can Invest in Lucrative New www.BlueFireEquipment.com
<u>Invest In OBJE Today</u> Invest in One of The Fast Growing www.ObsceneInteractive.com
<u>Dallas Cosmetic Dentist</u> You've been waiting...Get Your Free Exam TheDallasCosmeticDentist.com
<u>(1200%) Stock?</u> Will This \$0.50 Stock Hit \$6.00? FinancierTimes.com

DALLASNEWS.COM		ADVERTISING	CONTACT US	RELATED SITES
Home	Autos	View ads	Careers	AIDiaTX.com
Blogs	Real estate	Place a Classified ad	News tips	FDLuxe.com
Business	Jobs	Media kit	2014 DMN Intern Program	GuideLive.com
eBooks	Shopping	Special sections	Feedback/questions	neighborsgo.com
Entertainment	Classifieds			Today's ePaper
Investigations	Business listings	MY ACCOUNT	NEWSPAPER ARCHIVES	Parade
Life	Legal notices	Pay bill	CELEBRATIONS	Pegasusnews.com
Local	Obituaries	Suspend delivery	Submit a Celebration ad	DentonRC.com
Nation & World	Pets	Back copies	View Celebration ads	Local business listings
Opinion	Mobile Apps	Newsstand feedback		The Texas Wedding Guide
Sports	-----			Design Guide Texas
Traffic	Site map			
Weather				



dallasnews OPINION

36°



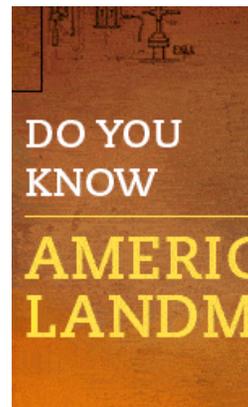
Powered by *The Dallas Morning News*

FORECAST

Home > Opinion > Editorials

Editorial: Texas schools owe their athletes insurance coverage

Share buttons for email, print, social media, and a 'Share' button with a count of 3.



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

CORRECTIONS AND CLARIFICATIONS >

Did you see something wrong in this story, or something missing? [Let us know.](#)

Articles and offers from around the Web

ADVERTISEMENT



The secret to annuities with 8% guaranteed for life



Electricity "conspiracy" exposed. 1 weird trick to slash your power bill. Watch now before banned!



Dallas : New trick allows Texas drivers to get auto insurance as low as \$9



Shaquille O'Neal's Motor Home...



Have a \$500k portfolio? Ken Fisher, a 27-year Forbes columnist, has a retirement guide for you!

[insurance coverage](#)



Editorial: Enforcement authority to prevent another West



Editorial: Justice for Ken Anderson

THINGS TO DO >

Upcoming Events

Sponsored

12/08 12 PM Posh Bridal Show - December 8th...

11/14 7 PM Rihanna

11/15 8 PM Harry Connick Jr. [BUY](#)

11/15 8 PM Pearl Jam 2013 tour [BUY](#)

11/15 8 PM Hal Ketchum Duo With Special...

Search [Add A Listing](#)

Events	Restaurants	Movies	Venues
What	When		
Where	Within		
	Miles		<input type="button" value="▶"/>

From GuideLive

STAY CONNECTED >



Find a paper. Map of locations for racks and stores that sell *The Dallas Morning News.*

FROM THE WEB

[What 'Storage Wars' Doesn't Tell You About](#)

MORE FROM DALLASNEWS.COM

[Dallas ISD District 8 candidates' takes on](#)

[Storage Auctions Allstate Blog](#)

[Amazing: This 17th Century Tool Still Used by Stock Traders! etrade.com](#)

[Does Obamacare cut out spouses? Bankrate.com](#)

[Can the Government Send Those Who Opt Out of Obamacare Insurance to Jail? Health Insurance Trends](#)

[Debunking Texas Workers Compensation Myths Travelers](#)

[failed residency lawsuit News](#)

[Fralei: Expect to see serious offseason movement at GM meetings; here are a couple of names you might see Texas Rangers pursue Sports](#)

[Obamacare: mendacity, paternalism and subterfuge Opinion](#)

[DeSoto ISD seeks veterans to participate in ceremony in their honor News](#)

[Jefferson Morley: What we still don't know about JFK's assassination Opinion](#)

Recommended by 

[MOBILE >](#)

Get dallasnews.com on your mobile device

[NEWSLETTERS >](#)

Subscribe to a variety of newsletters

YOUR OPINION

[What's This?](#)

TOP PICKS



Editorial Cartoons

[Observations on American politics and more](#)



Fitness

[Amber Parker horses around, gets fit](#)



Homes

[See inside Rangers star Elvis Andrus' new, huge Dallas home -- previously owned by Daryl Johnston](#)



Nightlife

[Party Pics: Fundraising meets fine food at 'Dinner on the Half Moon'](#)



Comments

To post a comment, log into your chosen social network and then add your comment below. Your comments are subject to our [Terms of Service](#) and the privacy policy and terms of service of your social network. If you do not want to comment with a social network, please consider writing a [letter to the editor](#).



Login to post a comment

Login    

Post

3 Comments

[RSS](#) | [Subscribe](#)



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

-1  



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?

Reply

[1 reply](#)

-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).

Reply

-1  

Sponsored Results

Faster Oil Drilling

Join the U.S. Oil Boom. Company Gets New
www.BlueFireEquipment.com

Dallas Cosmetic Dentist

You've been waiting...Get Your Free Exam
TheDallasCosmeticDentist.com

(1200%) Stock?

If This \$0.50 Stock Hits \$6.00,
FinancierTimes.com

Invest in IPOs

At the same price as Wall Street.
Loyal3.com/IPO

DALLASNEWS.COM

- Home
- Blogs
- Business
- eBooks
- Entertainment
- Investigations
- Life
- Local
- Nation & World
- Opinion
- Sports
- Traffic
- Weather
- Autos
- Real estate
- Jobs
- Shopping
- Classifieds
- Business listings
- Legal notices
- Obituaries
- Pets
- Mobile Apps
-
- Site map

ADVERTISING

- View ads
- Place a Classified ad
- Media kit
- Special sections

MY ACCOUNT

- Pay bill
- Suspend delivery
- Back copies
- Newsstand feedback

CONTACT US

- Careers
- News tips
- 2014 DMN Intern Program
- Feedback/questions

NEWSPAPER ARCHIVES

- CELEBRATIONS
- Submit a Celebration ad
- View Celebration ads

RELATED SITES

- AIDiaTX.com
- FDLuxe.com
- GuideLive.com
- neighborsgo.com
- Today's ePaper
- Parade
- Pegasusnews.com
- DentonRC.com
- Local business listings
- The Texas Wedding Guide
- Design Guide Texas