

I am writing to address a dilemma we are facing here at Hagerstown Community College concerning medical coverage for your son, daughter or dependant. If you have an insurance carrier that is an HMO, PPO, POS or PPN Managed Care provider you should be aware of the limitations of your coverage. Most have limited treatment areas or networks, which makes it difficult if not impossible to get elective medical services done while away at school. For instance, if your child injures his or her knee and it appears to be an injury that may require a physician evaluation, an x-ray or any other elective test, most managed care providers will require the athlete to return home to see the primary care physician. This can delay treatment and become very frustrating for the athlete and parents. In addition, there is the burden of traveling back and forth for appointments which may cause the student to miss considerable class time. Though there is no simple solution to this problem I would like to propose some alternatives that you may want to consider.

We have the facility here to provide rehabilitation of athletic injuries at no cost to you or your insurance carrier. On staff we have a team orthopedic surgeon and primary care physician on call for all practices and games. With having an orthopedist available on a regular basis gives us instant feedback and helps us aggressively move forward in caring for athletic injuries.

To help bridge the gap I have some suggestions which will allow us some flexibility in treating your child better while they are here at HCC, if they do get injured.

1. Change your Primary Care Provider to a Local physician in Hagerstown.
 - a. Dr. John Reed "HCC TEAM Primary Care Physician"
Smithsburg Family Medical Center
22911 Jefferson Blvd
Smithsburg, MD 21783
(301) 824-3343
2. Ask your insurance company about a rider for out of network services for a student away at college.
3. Contact your primary care physician and get pre-approval for any injuries occurring at college.

Thank you and please contact me should you have any questions regarding this matter.

Sincerely,
Jason Weddle ATC, M.Ed.
Head Athletic Trainer
Hagerstown Community College
(301) 790-2800 ext. 363
weddlj@hagerstowncc.edu