

CVUSD Board Policy

BP 5143

Students

Insurance

Note: The following optional policy may be revised to reflect district practice. Education Code 32220-32224 require members of athletic teams to have insurance protection against accidental bodily injury (see section on "Athletic Teams" below and in the accompanying administrative regulation). Education Code 35331 requires districts to offer insurance to students participating in an excursion or field trip (see "Field Trips/Excursions" section below).

***Note: The district is authorized, but not required, to offer medical and/or hospital service or insurance protection to students engaging in other activities, including students who are (1) injured while on school grounds during the school day, at any other place that a school-sponsored activity is being held, or while being transported by the district to and from school, another place of instruction, or a school activity (Education Code 49472); (2) participating in an organized rooting section or being spectators at athletic events (Education Code 32220); (3) participating in occasional play day or field day activities in which students from two or more district schools participate in athletic contests (Education Code 32220); (4) participating in other athletic activities sponsored by, controlled by, or under the jurisdiction of the district (Education Code 49470); (5) enrolled in work experience or vocational education programs at locations off school grounds (Education Code 51760); and/or (6) enrolled in a nursing program or other program in the healing arts offered by the district (Education Code 52530). If the district chooses to offer medical/hospital service or insurance protection for one or more of those purposes, it may expand the following policy accordingly. ***

The Governing Board believes that all students should have health and accident insurance protection to ensure that they receive needed health care services in the event of illness or injury.

The Superintendent or designee shall provide information to students and their parents/guardians about available insurance against injuries occurring during school-related activities, which may include printed matter furnished by the insurer or membership corporation. Parents/guardians shall not be required to enroll their children in insurance programs offered by the district.

- (cf. 3530 - Risk Management/Insurance)
- (cf. 3540 - Transportation)
- (cf. 3543 - Transportation Safety and Emergencies)
- (cf. 5141 - Health Care and Emergencies)
- (cf. 5141.6 - School Health Services)
- (cf. 6142.7 - Physical Education)
- (cf. 6178 - Career Technical Education)
- (cf. 6178.1 - Work Experience Education)

Athletic Teams

***Note: The following section is for use by districts with school athletic teams. ***

Each student participating on a school athletic team shall have insurance protection in the amounts specified in law and administrative regulation for medical and hospital expenses resulting from accidental bodily injury. (Education Code 32221)

(cf. 6145 - Extracurricular and Cocurricular Activities)
(cf. 6145.2 - Athletic Competition)

Note: Pursuant to Education Code 32220-32224, school districts must offer insurance protection for medical and hospital expenses to members of athletic teams as defined in AR 5143. Such insurance may be provided through (1) nonprofit membership corporations; (2) group, blanket, or individual policies of accident insurance from an authorized insurer; or (3) a benefit and relief association described in Insurance Code 10493. If desired, the district may revise the following paragraph to specify the type of program used by the district.

If a student does not have insurance protection or a reasonable equivalent of health benefits through other means, including, but not limited to, purchase by the student or his/her parent/guardian, the district shall offer a medical or hospital service or insurance program. (Education Code 32221)

Note: Education Code 32221 provides that the cost of the insurance protection may be paid by the district, student body organization, or any other persons on behalf of individual students. The following optional paragraph provides that the student's parent/guardian will generally pay the costs, and may be revised to reflect district practice.

The cost of the insurance protection shall be paid by the parent/guardian of an athletic team member or other persons on the student's behalf.

However, if the parent/guardian is financially unable to pay the costs, the costs shall be paid by the district and/or student body organization. (Education Code 32221)

(cf. 3260 - Fees and Charges)
(cf. 3452 - Student Activity Funds)

Field Trips/Excursions

Note: Education Code 35331 requires districts to offer insurance to students participating in an excursion or field trip. Pursuant to Education Code 35331, the services described below may be made available or provided through any of the following entities authorized to do business in California: (1) nonprofit membership corporation defraying the cost of medical and/or hospital service; (2) one or more group, blanket, or individual policies of accident insurance from an authorized insurer; or (3) a self-insurance program of the school district. If desired, the district may revise the following section to specify the type of program offered by the district.

The district shall offer medical and/or hospital service or insurance protection for students injured while participating in any excursion or field trip under the jurisdiction of, sponsored by, or controlled by the district. (Education Code 35331)

(cf. 3541.1 - Transportation for School-Related Trips)
(cf. 6153 - School-Sponsored Trips)

***Note: Education Code 35331 provides that the costs of the medical or hospital service or insurance protection may be paid by the district, the student, or the student's parent/guardian. The following optional paragraph may be revised to reflect district practice. ***

Parents/guardians choosing to participate in the insurance program offered by the district shall pay the costs of the medical or hospital service or insurance protection.

Legal Reference:

EDUCATION CODE

10900-10914.5 Community recreation activities

32220-32224 Insurance for athletic teams

33353.5 Interscholastic federation; insurance program; nontransaction of insurance

35331 Insurance for field trips and excursions

48980 Parental notifications

48985 Notices to parents in language other than English

49470-49474 District medical services and insurance

51760 Insurance, work experience programs

52530 Insurance for healing arts program students

INSURANCE CODE

10493 Benefit and relief association

CODE OF REGULATIONS, TITLE 22

51050-51190.5 Definitions of Medi-Cal providers and services

Management Resources:

WEB SITES

CSBA, Medi-Cal Services Program: http://www.csba.org/ds/medi_cal.htm

California Department of Health Services, Medical Care Services: <http://www.dhs.ca.gov/mcs>

California Department of Insurance: <http://www.insurance.ca.gov>

Centers for Medicare and Medicaid Services: <http://www.cms.hhs.gov>

Healthy Families Program: <http://www.healthyfamilies.ca.gov>

Medi-Cal: <http://www.medi-cal.ca.gov>

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