



Parents/Guardians of All Incoming Athletes,

We at Northwest College Athletics would like to welcome you and your son/daughter to Powell, WY. As you prepare your son/daughter for their next academic and athletic endeavors, you need to attend to a few matters to improve the transition and the quality of care we can provide while participating in athletics.

As a student-athlete at Northwest College, it is recommended you maintain an active personal health insurance policy that covers athletic injuries. We will request to have a copy of the card (front/back) on file with our Athletic Trainer. Having a personal medical insurance policy can greatly decrease your financial strain, in the event your son/daughter suffers an injury that requires care in the emergency room or surgery.

**It is highly recommended to carry personal healthcare insurance, however, as part of tuition and fees, full-time students (12+ credit hours) receive the “Accident Only” secondary health insurance policy, which provides coverage for athletic or other accident injuries. This is a no deductible, \$25,000 maximum limit policy that provides coverage after the student’s primary insurance. Rodeo athletes are also required to maintain active NIRA membership which includes a supplemental insurance policy. Additionally, all international students are obligated to purchase an accident and sickness policy; this policy does not cover interscholastic activities. For costs exceeding \$25,000, Northwest College holds a Catastrophic Policy to assist our student athletes. These policies are not meant to cover the entire cost of an athletic injury, nor a guarantee of coverage.**

Second, for those who have a personal insurance policy. If your son/daughter is coming from out of state, contact your personal insurance and request extended coverage for your college-bound dependent. Depending on your personal policy, you may have additional fees or may have to arrange a primary care physician locally.

Third, if you do not have a personal insurance policy and are interested in purchasing a policy, you can contact the following sites for quotes and options; this list includes, but is not limited to these groups. **Be sure the policy will cover intercollegiate athletic injury.**

Affordable Healthcare Wyoming  
[www.affordablehealthcare123.com/WY](http://www.affordablehealthcare123.com/WY)

eHealth  
[www.ehealthinsurance.com](http://www.ehealthinsurance.com)  
844-839-4346

HealthCare.com  
[www.healthcare.com](http://www.healthcare.com)  
855-408-0205

Health Insurance.org  
[www.healthinsurance.org/wyoming](http://www.healthinsurance.org/wyoming)  
844-356-8050

If you have questions, please feel free to contact your coach for more information.

Northwest College Athletics Staff