



UNIVERSITY SYSTEM OF GEORGIA

Student Athletic Insurance Project Update

Enterprise Risk Management

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Organizational Effectiveness

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Agenda

- Enterprise Risk Management (ERM) Overview
- Student Athletic Insurance Project
- Working Team Members
- Project Progress Update
- Next Steps
- Q & A

University System of Georgia

- Administration Division
 - Organizational Effectiveness
 - Accreditation Support
 - Enterprise Risk Management
 - Ethics & Compliance
 - Strategic Implementation



What is ERM?

Textbook Definition:

Enterprise Risk Management (ERM) is defined by the Committee of Sponsoring Organizations (COSO) as “a **process**, effected by an entity’s board of directors, management and other personnel, applied in **strategy-setting** and across the enterprise, designed to identify potential events that may affect the entity, and manage risk to be within its risk appetite, to provide **reasonable assurance** regarding the achievement of **entity objectives**.”

Condensed Definition:

Identify and present enterprise level events that:

- Prevent
- Erode
- Preserve
- Enhance
- Increase

What We Do

- ERM process framework and support tools that assist with:
 - Identifying and assessing risks
 - Updating and reviewing “key risks” with Committee on Internal Audit, Risk and Compliance
 - Developing suitable risk responses
 - Communicating with risk stakeholders
 - Monitoring and managing risks
- Risk Management Policy Coordinators

Project Background

- Past effort to gather athletic information, 2015
- Survey & discussions around SHIP, March 2021
- \$90K catastrophic covered by NCAA & NAIA
- Institutions handle independently

Project Goals

- Review current status of student athletic health insurance & practices to:
 - Identify best practices that yield the most favorable results with reasonable risk mitigation, and present & publish those practices to all institutions,
 - Develop an appropriate student athletic insurance survey to obtain required information from all institutions,
 - Review survey results to document current status & formulate recommendations/options.

Project Working Team Members

University System Office	Institutions	
	Team 1 – Best Practices	Team 2 – Insurance Survey
<p>David Bottoms Insurance Industry Consultant</p>	<p>Scott Hallberg University of Georgia</p>	<p>Amanda Hawkins Georgia State University</p>
<p>Karin Elliott Human Resources</p>	<p>Jay Johnson Valdosta State University</p>	<p>Alan Kramer Abraham Baldwin Agricultural College</p>
<p>Dr. Joyce Jones Student Affairs</p>	<p>Todd Reeser Columbus State University</p>	<p>Opio Mashariki Savannah State University</p>
<p>Cori Loftis Student Affairs</p>	<p>Derek Suranie University of North Georgia</p>	<p>Chip Smith Middle Georgia State University</p>
		<p>Griffin Warner Clayton State University</p>



Project Update – Team 1

- Challenges
 - Difficulty finding & keeping qualified Athletic Trainers (AT)
 - Student athlete primary insurance verification
 - Finding cost effective student primary insurance coverage
 - Coverage variations (deductible, co-pay, under insured, tele-counseling, mental health, etc.)
 - SHIP costs increase for international student athletes
 - Insurance claims & reimbursement coordination
 - Declining revenue

Project Update – Team 1

- Opportunities
 - Dedicated insurance claims processor
 - Internal or 3rd party
 - Sports medicine support with clinics & staffing
 - Strong relationships with physicians & clinics
 - Negotiate rates & treatment costs
 - Need for correct codes for reimbursement
 - SHIP split billing options available
 - Software – Stay tuned for next session on “Enhancing Athletic Department Efficiency Through Technology”
 - Todd Reeser (CSU) & Derek Suranie (UNG)

Project Update – Team 2

- Insurance Survey
 - Send to CBO's w/directions for survey response leader
 - Basic information – avoid duplication
 - Program specific details template
 - Insurance coverage - sports medicine
 - Claims history & coverage policy
 - 2-4 weeks to complete

Questions





Next Session

“Enhancing Athletic Department Efficiency
Through Technology”

Todd Reeser (CSU) & Derek Suranie (UNG)