

Policy 5143: Insurance

Status: ADOPTED

Original Adopted Date: 12/01/1987 | **Last Revised Date:** 11/01/2006 | **Last Reviewed Date:** 11/01/2006

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.

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)

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)

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)

Field Trips/Excursions

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)

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.

Policy Reference Disclaimer:

These references are not intended to be part of the policy itself, nor do they indicate the basis or authority for the board to enact this policy. Instead, they are provided as additional resources for those interested in the subject matter of the policy.

State

Description

22 CCR 51050-51192	Definitions of Medi-Cal providers and services
Ed. Code 10900-10914.5	Community recreation programs
Ed. Code 32220-32224	Insurance for athletic teams
Ed. Code 33353.5	Interscholastic federation; insurance program; nontransaction of insurance
Ed. Code 35331	Insurance for field trips and excursions
Ed. Code 48980	Parent/Guardian notifications
Ed. Code 48985	Notices to parents in language other than English
Ed. Code 49470-49474	District medical services and insurance
Ed. Code 51760	Insurance; work experience programs
Ed. Code 52530	Insurance for healing arts program students
Ins. Code 10493	Benefit and relief association
Management Resources	Description
Website	CSBA District and County Office of Education Legal Services
Website	CSBA, Medi-Cal Services Program
Website	Medi-Cal
Website	California Department of Insurance
Website	Centers for Medicare and Medicaid Services
Website	CSBA
Website	California Department of Health Care Services

Cross References

Code	Description
3260	Fees And Charges
3260	Fees And Charges
3320	Claims And Actions Against The District
3452	Student Activity Funds
3530	Risk Management/Insurance
3530	Risk Management/Insurance
3580	District Records

3580	<u>District Records</u>
5141	<u>Health Care And Emergencies</u>
5141	<u>Health Care And Emergencies</u>
5141.3	<u>Health Examinations</u>
5141.3	<u>Health Examinations</u>
5141.6	<u>School Health Services</u>
5141.6	<u>School Health Services</u>
5142	<u>Safety</u>
5142	<u>Safety</u>
5145.6	<u>Parent/Guardian Notifications</u>
5145.6-E(1)	<u>Parent/Guardian Notifications</u>
6142.4	<u>Service Learning/Community Service Classes</u>
6145.2	<u>Athletic Competition</u>
6145.2	<u>Athletic Competition</u>
6153	<u>School-Sponsored Trips</u>
6153	<u>School-Sponsored Trips</u>