



Insuring Athletes, Ensuring Value

New study aims to demonstrate the value of athletic trainers through their impact on school insurance premiums

By Jordan Grantham

If the way to a man's heart is through his stomach, then the way to a school district's heart is through its wallet. "We can't afford an athletic trainer," is an excuse that comes up again and again. We know the truth—they can't afford not to have one—but school administrators don't have the freedom to make budgetary decisions based on intrinsic value. Budgets are under the microscope like never before. Administrators need indisputable data to justify every expense, even if that expense is vital to the health and safety of its student athletes.

This is nothing new to the athletic training profession. NATA has focused on demonstrating the value of athletic trainers in every job setting since its inception, and this value quest continues to be a core tenet of the strategic plan that guides the association. Research is already being done across the country to quantify the value of ATs in terms of billable amounts for services rendered. That's one huge part of the value puzzle, but there is still a stone left unturned that has enormous potential: What if we can quantify the value of athletic training services from the insurance perspective, providing powerful ammunition to help school districts justify the cost of employing athletic trainers? The Secondary School Athletic Insurance Project, a study funded by NATA and the NFL and conducted by the Korey Stringer Institute, aims to do just that.

The Basics

Schools and school districts usually purchase secondary/excess insurance to cover injuries that occur during school-sanctioned sports or on school grounds. When a high school athlete is injured, the secondary insurance kicks in to cover whatever costs were not paid by the athlete's primary insurance policy. The cost of these secondary insurance policies is determined by the insurance company based on the average amount of claims filed by that school and the amount of money the insurance company projects it will have to spend to pay those claims.

The Secondary School Athletic Insurance Project, led by Korey Stringer Institute's Rob Huggins, PhD, ATC, and Yuri Hosokawa, MAT, ATC, analyzes the claims paid by insurance companies to see if schools with a full-time athletic trainer reduced the number of claims filed as well as the overall monetary value associated with those claims.

A preliminary analysis of pilot data was conducted using the original data available, which included approximately 3,400 sport-related claims from 90 public school districts in nine states. Huggins and Hosokawa performed this pilot data preliminary analysis by intersecting the Athletic Training Location and Services (ATLAS) Project database, which provides information about



Mark Bordonaro, ATC, LAT, the sports medicine coordinator at the Jesse Owens Complex in Dallas, talks with an injured football player. NATA's newest study examines the value of services provided by secondary school athletic trainers and the impact of those services on school insurance premiums.

whether schools employ full-time athletic trainers, and the secondary insurance data from insurance companies.

The pilot data from approximately 3,400 claims compared the number of claims, number of policy holders, claims rate and average claims cost for schools with full-time ATs to those with no AT or a part-time AT. The preliminary results are compelling. Schools with full-time athletic trainers had a claims rate half as high as schools that didn't employ a full-time athletic trainer. Further, the average claim cost was more than twice as expensive for schools without full-time ATs compared to those that did provide full-time AT services.

"It's too early to state for certain, but the pilot data we have analyzed so far indicates school districts with full-time athletic training services appear to have fewer claims, which is good for the school district, the parents and the insurance provider," Huggins said.

The researchers dug deeper into the data to analyze the claims by injury. Of the total claims filed, 89 percent of those injuries fall within the scope of an athletic trainer and could have been triaged, prevented or managed by an AT. Those injuries included concussions, abrasions, dehydration, overuse, sprain and shortness of breath. The remaining 11 percent of claims would have required emergency care regardless of whether or not an AT was present (dental injuries, dislocations, fractures and ruptures).

Expanding the Scope

The preliminary pilot study results of the Secondary School Athletic Insurance Project are convincing, but they are only the beginning. In April, the project's key stakeholders held a meeting of the minds at the NFL office in New York City to discuss ways athletic training

services can benefit insurance providers, policy holders and school districts. The meeting brought together representatives from NATA, KSI, the NFL and Datalys Center, with representatives from five insurance companies, in an effort to foster collaboration.

"We had [the insurance companies] sit down to talk about a greater good and to see how our project would benefit them," Huggins said. The researchers presented the preliminary pilot study results to show the insurance companies what type of information they were seeking and how that data could eventually lead to important safety improvements for youth athletes.

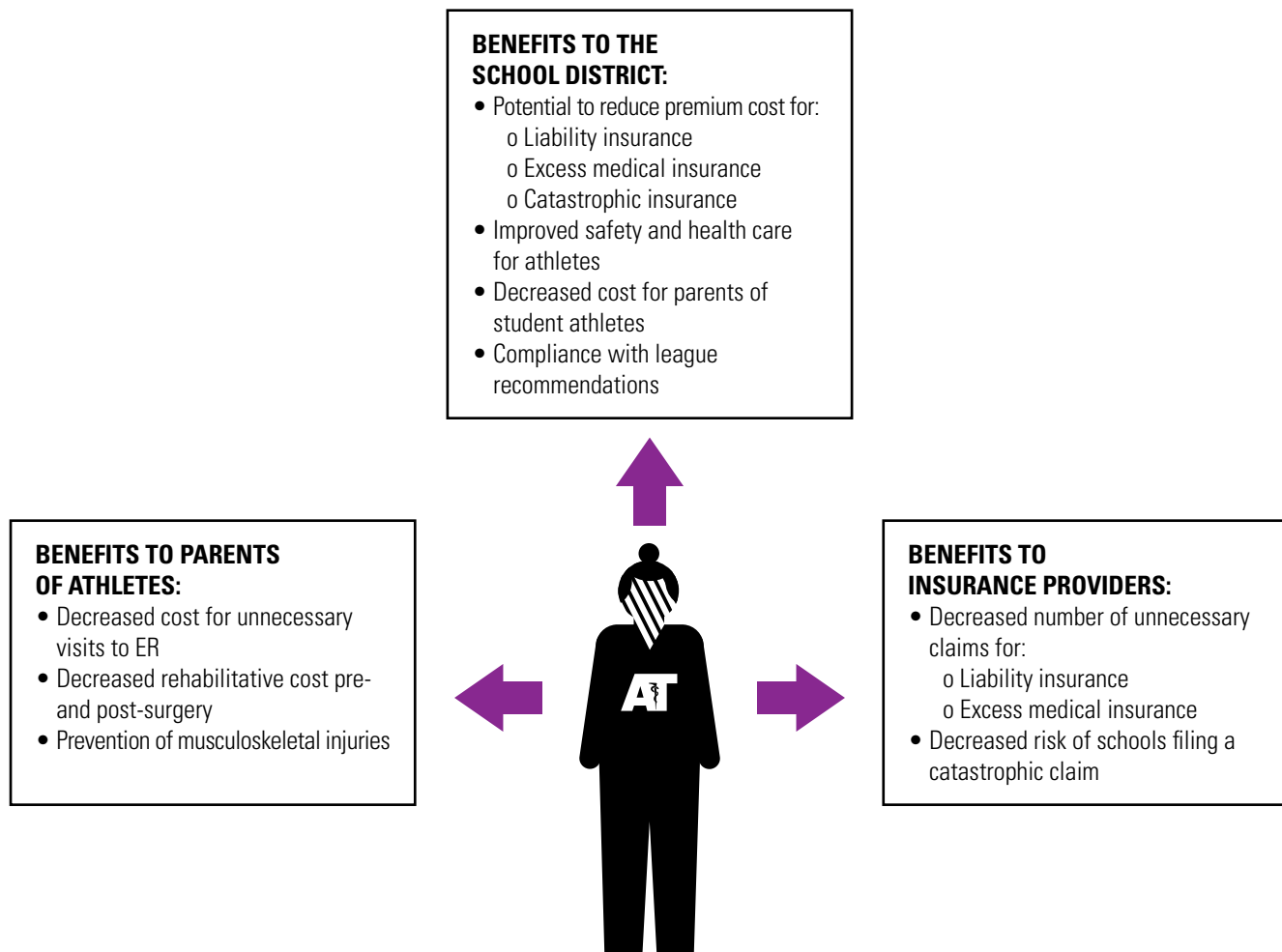
The discussion was productive, to say the least: The research team gained a huge amount of data to bolster its existing claims database. Instead of 3,400 claims, the researchers now have more than 270,000 sport-related insurance claims to analyze from 27 states, ensuring a more comprehensive study.

Ongoing Analysis

Huggins and Hosokawa are churning through the new claims data and plan to have final results by the end of 2016. The researchers hope the study will be published in the *Journal of Athletic Training* and presented during a session at the 68th NATA Clinical Symposia & AT Expo in Houston.

Once completed, the data will be presented to insurance companies to ask them to consider athletic training services as a premium redactor. Other scenarios will be proposed as well, including insurance companies choosing to help the school districts they insure to employ full-time athletic trainers in an effort to reduce claims and save money. The encouraging preliminary pilot data results point

EXAMINING THE POSITIVE IMPACT OF AN ATHLETIC TRAINER IN SECONDARY SCHOOLS FROM THE INSURANCE PERSPECTIVE



to the study's enormous potential to demonstrate the value of athletic training services at the secondary school level to both school administrators and insurers.

The insurance project is ongoing as more claims data comes in and more schools participate in the ATLAS Project. The research team plans to look at the data for school insurance premiums to see how the final injury data and claim rates for schools with full-time athletic trainers impact premium costs. Future plans also include analyzing the data by services rendered.

The study hopes to help athletic trainers better quantify the valuable services they provide. In this case, the athletic trainer is the person who helps all three entities—the athlete's parents, the school and the insurance company.

"As athletic trainers, we help mom and dad because we evaluate their son or daughter for a concussion, for example, and determine they don't need to go to the ER for any expensive, unnecessary testing," Huggins said. "We help the insurance company because they don't

have to pay for the treatments that mom and dad's insurance didn't cover. And we help the school because they can keep their claim rates down, which would hopefully lead to a lower insurance premium cost."

Do Your Part to Strengthen the Data

Secondary school athletic trainers across the country can do their part to assist with this important study by adding their school's information to the ATLAS database. This information is critical to the success of the insurance project because we need to know which schools employ full-time athletic trainers in order to be able to perform the analysis.

"We're only as good as the latest updated information from NATA members," Huggins said. "If they provide their information [by completing the survey], we'll be able to provide them with some good data that could really move the profession forward."

Fill out the ATLAS survey at <http://ksi.uconn.edu/nata-atlas>. §