

# STUDENT INCIDENT POLICY (ACCIDENT AND INJURY)

*Revised Spring 2024*

Approved policy for Quinnipiac University students who are involved in an accident or suffer an injury while participating in a course/university-related activity both on or off site (e.g., a laboratory, clinical training, athletics, etc.).

Please reference the Student Incident Report Form (to be completed by student). (<http://forms.quinnipiac.edu/IncidentReportForm/form.html>)

Please reference the Student Control Exposure Control Plan for Bloodborne and Airborne Pathogens. (<http://catalog.qu.edu/university-policies/student-exposure-control-plan/>)

Please reference Appendix 3 (p. 3) for instructions on how to file a claim.

## Background Information

The university recognizes that some students, in their coursework, clinical practicums, or other university-related activities, may suffer an unforeseen accident. All students must be educated about how to minimize or eliminate the likelihood of an accident **before** they participate in these activities. Additionally, they must be informed as to how to proceed if they are involved in an accident, either on or off campus, while participating in a course/university-related activity.

If a student is involved in any unusual occurrence such as a fall or other mechanical injury, an allergic reaction, an accident in the lab, an exposure to airborne or bloodborne pathogens, an emergency transport, or a clinical event (e.g., medication error, etc.), either on campus, off campus at a university-related activity or at a clinical site, a Student Incident Report Form (<http://forms.quinnipiac.edu/IncidentReportForm/form.html>) needs to be completed.

It is to be completed and digitally approved by the student (when appropriate) and will be electronically routed to a supervising faculty/staff member. In addition, if the student is on a clinical rotation, the clinical coordinator (as well as program director and affiliate site preceptor) should be notified about the incident within 24 hours. If a student suspects that they will need outside medical treatment as a result of this occurrence, they are encouraged to complete a Student Incident Report Form (<https://forms.quinnipiac.edu/IncidentReportForm/form.html>) as soon as possible.

QU students are expected to continue in their academic and clinical endeavors after an incident or exposure. If a healthcare provider deems the student unfit for work or if a student is required to be on limited light duty/responsibilities, then the student must make every effort to obtain a written note by the healthcare provider to be documented with the program director/administrator. Once medically cleared by a healthcare provider, the student is expected to return to academic and clinical duties immediately. In regard to a bloodborne pathogen exposure, a quarantine may be needed for the safety of the student and/or public. Also, in the event of contracting a bloodborne pathogen infection, they are to refer to their specific department for bloodborne pathogen infections protocols if applicable (refer to student program handbook).

## An Injury Requires Immediate Action!

Instructions: Students shall use the Student Incident Report Form (<http://forms.quinnipiac.edu/IncidentReportForm/form.html>) to report all injuries – no matter how minor. This helps faculty and staff to identify and correct hazards before they cause serious injuries. This form shall be completed by students as soon as possible and electronically forwarded to the staff member, instructor, clinical coordinator, program director or preceptor for further action.

### Assessing Risk After an Injury

Assessing risk is often very difficult to clearly evaluate. The student should try to provide, to the best of their ability, the following information about circumstances surrounding the exposure incident:

- Location of incident
- Names of witnesses (if any)
- Why did the unsafe condition(s) exist?
- Why did the unsafe acts occur?
- Were the unsafe acts or conditions reported prior to the incident?
- Have there been similar incidents or near misses prior to this one?
- What changes could prevent this incident/near miss from happening again?

## Where to Go if an Injury Has Occurred

### An incident at a location WITH on-site capability for initial care

Students who experience an injury at a location with on-site capability for providing appropriate care, such as an emergency department, will follow the site's protocol and seek immediate initial evaluation and treatment at the site.

### An incident at a location WITHOUT on-site capability for initial care

If the site is without on-site capability for providing appropriate care for the injury, then the student should be seen at:

Occupational Health Plainville  
440 New Britain Ave, Plainville, CT 06062  
Tel: 860.827.6910  
Fax: 860.747.8597  
<https://thocc.org/services/occupational-health>

- If Occupational Health Plainville is not open, then the student should be seen at a nearby hospital-affiliated urgent care center or hospital emergency department.
- If the student is out of state, they should be seen at a nearby hospital-affiliated urgent care center or hospital emergency department.

**The student is responsible for using their own health insurance or the university-purchased accident only policy through Gallagher Special Risk to pay for any medical visits associated with their occupational incident.**

## Payment of Services for Incident

The student is responsible for using their own health insurance to pay for any medical visits associated with their injury. Students also are covered by an "accident only" student insurance program that has been coordinated through the university with the Gallagher Special Risk. See Appendix 2 (p. 2).

## Documentation of an Incident

All student incidents, whether on or off campus, must be fully documented by filing a detailed Student Incident Report Form (<http://forms.quinnipiac.edu/IncidentReportForm/form.html>). If assistance is needed in filling it out, a staff member, a faculty member in the program/department or a nurse from Student Health Services can assist.

The report will be electronically routed to the faculty/staff member selected on the form. The student **is responsible** for notifying their staff member, program director/department chairperson **within FIVE (5) days of the incident**.

If on a clinical, the student will also likely be required to fill out a site-specific incident report form at the clinical affiliation site for their records. It is very important that the forms are filled out thoroughly and completely in order to aid in post-exposure evaluation and follow-up, and to protect the student's legal rights in the future, if necessary. The student should obtain copies of any and all post-incident evaluation/testing/treatment documents as follow-up will most likely occur at:

Occupational Health Plainville  
440 New Britain Ave, Plainville, CT 06062  
Tel: 860-827-6910  
Fax: 860-747-8597  
<https://thocc.org/services/occupational-health>

- If Occupational Health Plainville is not open, then the student should be seen at a nearby hospital-affiliated urgent care center or hospital emergency department.
- If the student is out of state, they should be seen at a nearby hospital-affiliated urgent care center or hospital emergency department.

## Prevention

It is our aim to prevent as many unusual incidents as possible by educating students properly and by reminding them to always remain aware of the risks as they perform their duties.

The following are guidelines for preventing student exposure incidents:

1. **Attend and listen** carefully at all Occupational Safety and Health Administration (OSHA) training sessions.
2. **Pay careful attention** to instructors and learn/practice good technique while being aware of surroundings.
3. **Adhere to the principle of Universal Precautions**, which states that anyone's blood/Other Potentially Infectious Materials (OPIMs) may be potentially infectious and therefore everyone's blood and body fluids must be treated accordingly.
4. **Use personal protective equipment** (e.g., gloves, gowns, face mask) as required to protect yourself.
5. **Think about what you are doing. Most incidents are due to carelessness!**

## Appendix 1: Protocol for Potential Occupational Exposure to Bloodborne Pathogens

- The student will follow guidelines as listed within the Quinnipiac University Student Exposure Control Plan for Bloodborne and Airborne Pathogens. (<http://catalog.qu.edu/university-policies/student-exposure-control-plan/>)
- The student is responsible for using their own health insurance and for paying for the visits associated with post-exposure follow-up.

Claims not covered by the student's health insurance will be covered by Excess Student Accident Insurance.

- Students who are exposed at a clinical site **with** on-site capability for providing appropriate care for bloodborne exposure will follow the clinical site protocol and seek initial evaluation and treatment at the clinical site.
- Students who are exposed at a clinical site **without** on-site capability for providing appropriate care for bloodborne exposure will receive initial evaluation and treatment at:

Occupational Health Plainville  
440 New Britain Ave, Plainville, CT 06062  
Tel: 860-827-6910  
Fax: 860-747-8597  
<https://thocc.org/services/occupational-health>

- If Occupational Health Plainville is not open, then the student should be seen at a nearby hospital-affiliated urgent care center or hospital emergency department.
- If the student is out of state, they should be seen at a nearby hospital-affiliated urgent care center or hospital emergency department.

## Appendix 2: Gallagher Accidental Insurance Program for Students at Quinnipiac University FAQ – Excess Student Accident Insurance

Q. What is “**excess** student accident insurance” and why does Quinnipiac have a policy?

A. The concept of this is to prevent Quinnipiac students from incurring expenses due to accidents that occur while in school. An “excess” policy covers expenses that the student would otherwise be responsible for in the absence of this policy (i.e., co-pays, deductibles, and other amounts denied by primary insurance and shown as the patient responsibility on the primary **Explanation of Benefits** [EOB]).

Q. How do students become eligible? How does it work?

A. Every Quinnipiac student is automatically covered by the plan. When an accidental injury occurs a claim form (<https://forms.quinnipiac.edu/IncidentReportForm/BMIForm.pdf>) must be completed and sent to the claims company, BMI Benefits LLC.

Q. Do students need to have a claim form on file for every injury?

A. **Yes.** A new claim form must be filled out for each new injury.

Q. Do students still need to have primary insurance, since Quinnipiac has this policy?

A. **YES**, all students do. All full-time students must have a primary insurance policy. Quinnipiac's excess student accident policy **ONLY** covers accidental injury-related injury charges not paid by primary insurance and shown as the student's responsibility on the primary insurance EOB. It does not cover any bills associated with general illness or non-accidental injuries.

Q. What expenses does the Excess Student Accident Insurance policy cover?

A. The policy is designed to cover **most** expenses beyond primary insurance coverage for **accidental injuries**, up to 100% of Usual & Customary. This includes amounts shown as the patient responsibility on the primary insurance EOB: co-pays, co-insurance, high deductibles, etc.

Q. What is the benefit period to incur bills/claims?

A. The benefit period is two years/104 weeks from the date of injury. This is on a per injury basis.

Q. Is there a deductible associated with the Student Accident Policy?

A. There is **no deductible**. This means that any accidental injury medical charges, from \$0.00 to \$5,000, not covered by primary insurance, and shown as the student's responsibility on the primary EOB, will be paid up to 100% Usual & Customary.

Q. What insurance information does the student have to give a provider?

A. When students go to the hospital, doctor's office, PT clinic, etc., they must remember to bring proof of primary insurance coverage as well as the Excess Student Accident Insurance card for any expense not covered by primary insurance policy which can be obtained on the claim form (<http://forms.quinnipiac.edu/IncidentReportForm/BMIForm.pdf>). The policy number is on the form.

Q. How will claims be processed?

A. Students do **NOT** pay bills. The provider will take primary insurance information, as well as the Excess Student Accident Policy information. Bills will be sent to the primary insurance for processing. If students remember to present the secondary insurance information upfront, providers should automatically send any outstanding balances to BMI Benefits LLC, to process under the excess insurance plan.

Q. What documents are needed for BMI Benefits, LLC. to process a claim?

A. The provider will send BMI Benefits the following documents:

- **Itemized bill** – This is called a **HCFA** or **UB92**, and it contains the following information:
  - Provider's Name
  - Provider's Address
  - Tax ID Number
  - Date(s) of Service
  - Type of Service(s) Rendered
  - The Fee for Each Procedure
- **Primary Explanation of Benefits** – This is a statement from the primary insurance company that outlines what charges will be covered and what the patient might owe. If a primary insurance company denies charges for one reason or another, a **DENIAL** will be sent instead of an EOB.

Q. What can cause a delay in processing and paying a claim?

A. BMI Benefits cannot process a claim that is missing one or more of the following documents: the injury claim form, the itemized bill or the primary EOB/denial. **They cannot accept balance due, balance forward, or past due statements for claims processing.**

Q. What if the student already paid the bills they received from an accidental injury after their primary insurance paid? Can they get reimbursed?

A. Students are not supposed to pay bills but if they have, yes, they can get reimbursed for costs they have already paid. To do this students need to submit a receipt or some other proof of payment along with the EOBs and HCFAs/UBs. Keep in mind it usually takes longer for these to be reimbursed. For this reason, providers should "bill" students for fees that are usually paid at the time of office visit. In other words, try to avoid paying any fees to providers up front, so they can be paid by the Excess Student Accident Policy instead.

Q. If students felt sick and went to the ER, will the Excess Student Accident Insurance plan help cover this?

A. Quinnipiac's excess student accident insurance plan will **not** cover charges due to general illness. Therefore, services for general "non-accident" medical concerns (cold/flu, appendicitis for example) are not covered.

Q. What if a students hurts themselves playing intramurals or playing another sport in the off season? Will the plan cover them for that?

A. **Yes**, all student accident claims are covered.

Q. Can students go to any doctor or provider for treatment, or do they have to use the Quinnipiac-provided physicians for the excess student accident insurance policy to cover costs?

A. Quinnipiac's excess student accident policy will cover services from **any provider**, for charges up to 100% Usual & Customary, as long as the provider bills the student's primary insurance first (creating an EOB and itemized bill). This includes physicians in any insurance network, and other providers such as chiropractors, etc.

### Appendix 3:

**BMI Benefits Form and Reimbursement Claims (<http://forms.quinnipiac.edu/IncidentReportForm/BMIForm.pdf>)**