An analysis of the Arizona high school athletic insurance program
by Michael Loren McCormick

A thesis submitted to the Graduate Faculty in partial fulfillment of the requirements for the degree of
DOCTOR OF EDUCATION
Montana State University
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Abstract:
The hypothesis to be tested in this study was: Present accident insurance programs covering Arizona high school athletic programs are not adequately protecting parents against high expense and the premiums are preventing many students from participating.

The purpose of the study was to determine the possibility of improving the state athletes insurance program so that schools could provide a comprehensive coverage which would be financially within the reach of every Arizona high school student who wished to participate and one which would protect parents against high expense for premiums and treatment not covered by the policy.

The investigating procedures included the use of a state-wide questionnaire supplemented by personal interviewing of administrators, coaches, and students. Comparable programs in other states were studied for information that might be helpful in developing a more comprehensive Arizona plan.

The results of the study indicate that Arizona school administrators estimate that more than 1400 boys have been deprived of athletic participation during the past three years due to inability to pay insurance premiums. Other findings include; 1. School officials favor a state-wide athletic insurance policy, 2. School officials favor including athletic insurance premiums in the regular school budget, 3. Arizona urban area schools report the greatest number of students unable to pay the premiums.

Based upon the results of the study, a plan was proposed in which all students participating would be covered on a state-wide accident insurance plan without individual premium payments. The cost of the insurance would be borne by the entire school system rather than the participants. Justification for this is related to the over-all value of an athletic program to the system. Financing options are presented as suggestions to make it feasible for all districts to participate in a state-wide plan.
AN ANALYSIS OF THE ARIZONA HIGH SCHOOL ATHLETIC INSURANCE PROGRAM

by

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A thesis submitted to the Graduate Faculty in partial fulfillment of the requirements for the degree of

DOCTOR OF EDUCATION

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ABSTRACT

The hypothesis to be tested in this study was: Present accident insurance programs covering Arizona high school athletic programs are not adequately protecting parents against high expense and the premiums are preventing many students from participating.

The purpose of the study was to determine the possibility of improving the state athletes insurance program so that schools could provide a comprehensive coverage which would be financially within the reach of every Arizona high school student who wished to participate and one which would protect parents against high expense for premiums and treatment not covered by the policy.

The investigating procedures included the use of a state-wide questionnaire supplemented by personal interviewing of administrators, coaches, and students. Comparable programs in other states were studied for information that might be helpful in developing a more comprehensive Arizona plan.

The results of the study indicate that Arizona school administrators estimate that more than 1400 boys have been deprived of athletic participation during the past three years due to inability to pay insurance premiums. Other findings include; 1. School officials favor a state-wide athletic insurance policy, 2. School officials favor including athletic insurance premiums in the regular school budget, 3. Arizona urban area schools report the greatest number of students unable to pay the premiums.

Based upon the results of the study, a plan was proposed in which all students participating would be covered on a state-wide accident insurance plan without individual premium payments. The cost of the insurance would be borne by the entire school system rather than the participants. Justification for this is related to the over-all value of an athletic program to the system. Financing options are presented as suggestions to make it feasible for all districts to participate in a state-wide plan.
CHAPTER I

INTRODUCTION

In a society of rising medical costs and increased emphasis on legal liability, school administrators must be increasingly concerned with athletic injury insurance. Athletic participation has become as much a part of the American school system as textbooks and teachers. Today it is difficult, if not impossible, to find a high school that does not sponsor at least one sport on an interscholastic basis. Rural communities have been known to refuse consolidation with neighboring communities because they did not wish to relinquish their sports program. Civic pride, as well as school pride, is frequently in direct ratio to the success or failure of the high school athletic teams.

In an address to the 7th National Conference on the Medical Aspects of Sports, a guest speaker, Dr. James Appel, credited sports with being a responsible element in developing our superior standard of living. He pointed out that participation in a sports program teaches the cooperation and the competitive spirit which have been so important in our development of self discipline.

To a large degree, we owe our superior standard of living to our freedom to compete. Much of our progress in science and industry can be attributed to it. But cooperation is an equally important and comparable factor. The success of many ventures depends on cooperative effort. In our democratic way of life, we depend to a great degree upon the judicious mixture of both competition and cooperation. Participation in a well organized sports program gives our younger people an opportunity to learn not only how to compete but also how to cooperate in accord with a set of rules. This requires the admirable quality of self-
In the United States, sports have become a social institution and millions participate actively while millions more confine their activity to the role of spectators. As a business enterprise alone it represents an annual expenditure by the American public of over $20 billion. While average cost for commercials on a popular weekly show in prime time was costing $46,000 a minute. Columbia Broadcasting System asked $70,000 a minute from the National Football League sponsors during the 1969 season. This comparison is an indication of the public interest in sporting events in our society.

Although some educators may express doubt as to the value of interscholastic Athletics in the public high school, it is unlikely that the general public would accept a discontinuance of the program. The schools find that there are many values in an activities program. One of these values is that activity participation decreases truancy. In a survey of Philadelphia public schools in 1961, White found that truancy


and participation were closely related. Fewer boys involved in clubs and athletic participation were truancy problems. An additional argument for the values of athletic participation was put forth by Psychiatrist D’Elia Frank in his statement that competition is a socially accepted outlet for natural aggressive feelings.

Competitive sports allows us to express aggressive feelings without doing anyone appreciable damage. For that reason they are quite desirable. We all deplore brutality and mindlessness, and I think competitive sports help us to overcome them. It seems unlikely that one who has sublimated his aggressive impulses in this controlled way is quite apt to seek socially unaccepted outlets for them.

Administrators find the activities program is an effective public relations media because people are more inclined to become interested in this phase of the school program. In Leslie Kindred's book, School Public Relations, he lists school spirit, parent participation, local pride, and school visits by parents among the values of student activities.


5D'Elia Frank, Newsletter, Medicine in Sports, Vol. 8, #5 (Sept. 1968).
Student activities are an effective medium for publicizing the school and interpreting its work to the community. They are high in public relations value for the following important reasons, among others:

1. They bring parents and patrons to the schools.
2. They develop local pride in the school system.
3. They develop school spirit among pupils.
4. They offer excellent opportunities for parent and lay participation in the school program.

Educators during the 1920's found that students would compete with or without sanction of school authorities. The schools adopted supervision of the program somewhat in self defense when the unsupervised activities began to create problems for them.

The first period in the development of secondary interscholastic relations has been called the period of opposition, the opposers being school authorities. However, despite the attitude of the educational authorities, the students played interscholastically under the name of the school. Coached and backed by townsmen who were always seeking a thrill and boosting town enterprises, these teams, without training rules, regulations, or restraint, brought so much disgrace upon the school that it was forced to recognize them for self-protection.

The foregoing statements by authors Appel, Kenyon, Frank, White and Kindred are illustrative of the point that athletic programs are accepted by educators and by the general public as an integral part of

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our school programs. Despite this wide acceptance of athletics in our society and in our schools, there seems to be a serious disregard of the responsibility for providing a high school athletic injury insurance program. In the publication, *Modern Principles of Athletic Training*, it was indicated that the public takes the attitude that the sports program is not a legal liability of the school. It went on to state, however, that trainers and other school officials do have a responsibility to see that each player is covered by insurance and that we must expect injury in an athletic program due to the very nature of the program.

Most states, although recognizing athletics as a bonafide school activity, classify it as extramural and therefore do not extend to it the legal responsibilities they assume for the regular class activities. Insurance is a responsibility of the trainer, to the extent of working closely with the school, the athletic administrator, and the coach to see that every athlete is adequately covered by a good reliable company. By their very nature sports activities invite injury. The all out exertion required, the numerous situations requiring body contact, and play that involves the striking and throwing of missiles establish hazards that are either directly or indirectly responsible for the many and varied injuries suffered by athletes. Arizona administrators and coaches had expressed concern with the problem of providing protection and some had voiced dissatisfaction with the present system. Data was not available to substantiate the belief that some boys were being excluded and some may have been play-

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ing without any coverage. Increased awareness of the athletic insurance problem by the Arizona Interscholastic Association prompted a request to the writer to meet with their board of directors. The Arizona Interscholastic Association is the governing body for all interscholastic competition in Arizona. The opportunity to become involved in attempting to solve this problem was warmly welcomed by the writer because of a long time concern and interest in the problem. As a player, coach, school administrator, and insurance representative, the writer has been confronted by the problem in various aspects. A personal injury in high school placed a tremendous financial stress upon the widowed mother of the writer and this was the first realization that schools did not provide full financial protection to an injured athlete. In later years, as a coach and school administrator, the occasions were all too frequent when a parent vigorously objected to being held responsible for medical expenses incurred as a result of an injury in interscholastic competition. The problem of liability has been the basis of court cases and school officials are warned that they can expect an increase in the number of suits as well as in the size of settlements.9

Some specific areas of concern expressed to the writer by the members of the Arizona Interscholastic Association board of directors

were:

1. The steadily increasing cost of the insurance protection.

2. An increasing number of claims where it was found that the athlete had no insurance coverage.

3. A growing belief that boys were not enrolling in the athletic program because of financial inability to pay the insurance premiums.

4. The number of cases where parents reported that the amount of coverage on the policy still left a sizeable expense for the parent.

An indication of the degree of concern by the Arizona coaches with this problem of athletic injury insurance was expressed in their attempt to promote state legislation to solve the problem. At the request of the coaches association, a bill to legalize district payment of insurance premiums for Arizona high school athletes was submitted in the State Legislature by Senator Kenneth Cardella and Representative Anthony Buehl of Pima County. The bills did not get out of committee in the 1969 legislative session, but Senator Cardella and Representative Buehl intend to introduce the bills again. The writer has been asked by the coaches association to make the results of this study available to Senator Cardella and Representative Buehl.

To analyze the adequacy of the present athletic insurance system in Arizona high schools it was deemed necessary to determine the answers to questions in three major areas; safety, present coverage, and participation. In the area of safety the pertinent questions to be
answered were:

1. Were the schools following proper procedures to prevent athletic injury as much as possible?

2. Were the coaches enforcing the safety rules set up by the Interscholastic Association?

The second area involved present insurance coverage. Questions requiring answers in this category were:

1. Did the present insurance program guarantee that every participant will be covered?

2. Was the premium level responsible for the failure of some students to participate?

3. Were parents being subjected to major medical expenditures for athletic injuries?

The third area of questioning was designed to provide a statistical basis for presenting specifications to insurance companies if it was deemed advisable to prepare specifications for a state-wide bid on the injury insurance program. Primary considerations here involved:

1. How many schools participated in each sport?

2. How many students participated in football at the varsity and subvarsity level?

3. How many contests were scheduled in each activity?

The writer believed that by compiling the answers to these questions a decision could be made as to the need for change and this information could serve as the basis of recommended improvement.

The conviction that a better approach to the Arizona program of athletic insurance was feasible led to the decision to undertake this
study. The writer sincerely believed that the values of interscholastic competition were so extensive that a student should not be deprived of these values because he came from an economically underprivileged home.

Statement of the Problem

The purpose of this investigation was to determine the adequacy of the present system of providing athletic injury insurance for Arizona high school athletes and to determine whether or not some students were excluded from athletic participation due to the cost of the insurance plans.

The hypotheses for the study were that many boys were being deprived of the values of an athletic program because of the present insurance system, that parents were frequently faced with extensive medical expense even though they carried an insurance policy, and that the present system allowed an athlete to compete without insurance because the schools did not have a method of checking for insurance coverage. Before participating in interscholastic athletics in Arizona high schools each student, or his parent, was required to purchase a school insurance policy or state that they had a substitute policy. The problem was in the parent's ability to pay the premium. This meant that financial circumstances of a family could determine the availability of a school activity. To determine the extent of the problem the investigation was designed to determine the following:
1. Did the athletic insurance program guarantee protection for all participants in the interscholastic program?

2. Was the insurance premium level excluding some students from participation?

3. Were data available to provide commercial insurance carriers the necessary information they would need to bid on a state-wide program?

4. Were schools following proper safety precautions to prevent injuries?

5. Were present policies offering coverage for major medical expenditures?

6. Did school officials desire a state-wide program of insurance?

7. Were schools enrolling enough students in the school sponsored plans to create a favorable bid situation?

8. What provisions were being made to pay premiums for financially handicapped students?

Importance of the Study

This study of athletic injury insurance protection was believed to be important to the students, parents, and school officials in the state of Arizona. The students were involved because some were excluded from participation and also because some were participating without insurance protection. The importance to the parents concerned their inability to pay premiums for their child's insurance and, in some instances, they were responsible for extensive medical expense even when they had purchased a protection policy. School officials, under the present system, had been faced with the dilemma of not knowing
what type of coverage many students had and also of trying to justify
the exclusion of a student who could not purchase a school policy.
These serious problems could not be solved until sufficient data were
collected and presented to those in a position to act.

The Arizona schools under the present system assumed that a boy
had adequate coverage merely because he presented a statement from his
home that he had a policy. A noted insurance expert, William Vance,
should be exercised in accepting accident insurance policies since many
cover only specific accidents and many hazards are excluded.

Many accident policies cover only specific types of
accidents and even broad coverage accident policies exclude
specified hazards. These policies and the reported cases
interpreting them are numerous and in order to determine
the insurers liability in any case, the terms of the parti­
cular policy must be examined with care.\textsuperscript{10}

If school officials and school boards were to be convinced of the
seriousness of this problem, a study of this type could be of great help
in showing the need to improve the present system of protection for
interscholastic sports.

The study is also important because it involves some basic beliefs
of school administrators concerning the values of athletic partici­
pation and the individual rights of each student to participate. The

\textsuperscript{10}Vance, William H., Handbook On the Law of Insurance, West
present system stated that a boy could not play if he was unable to purchase the school insurance policy or show evidence that his parents had purchased a substitute policy. This study could be the basis of a change in the system of insurance protection so that every participant in the state could have equal coverage and no one would be deprived of the program on the basis of inability to purchase an insurance policy.

To many young athletes, a chance to participate is more than just recreation. They look to the interscholastic program as a means of earning a college scholarship and possibly a professional career. With community emphasis on Little League Baseball, Pop Warner Football, and elementary school basketball programs, the youth comes into high school with basic skills and an enthusiastic attitude towards competition. Continued participation in high school may be instrumental in keeping the student in school. The publicity given to bonuses paid to star athletes such as O. J. Simpson, Joe Namath, Lew Alcindor and Pete Marovich receive a great deal of publicity and may create a desire to consider athletics as an occupation. This is evident by checking rosters of professional teams and noting that a large majority have attended college. As a specific example, the Phoenix Suns professional basketball team did not have one player who did not attend college and nine of the 12 had college degrees. The possibilities of an athletic career are diminished immeasurably, if not completely
erased, if a student does not participate while in high school. This study hopefully will be a determining factor in assuring that more students have an equal opportunity for this high school training.

**Procedures**

The data for the study was obtained through the administration of a three part questionnaire. This questionnaire, page 71, Appendix A, was designed to accumulate information as the basis for an analysis of the present athletic insurance program. Provisions of present policies, the number of participants involved, and the safety procedures practiced in the Arizona high schools were the three areas investigated on a state-wide basis. A cover letter from the investigator, Appendix B, page 77 and a letter from the Arizona Interscholastic Association, Appendix B, page 78 were mailed with the questionnaire to every high school in the State of Arizona. One hundred per cent of the high schools were included rather than a sampling of schools as it was deemed important to obtain information from every school and to provide an opportunity for each school to express an opinion concerning the adequacy of the insurance program carried by their school. Eighty-seven per cent of the schools responded with a completed questionnaire.

The data from the completed questionnaires was recorded manually on three charts. The charts were based upon the three areas of the questionnaire; participation, safety, and insurance. The section
covering participation put special emphasis on football since this sport had the greatest affect upon premium rates in an athletic accident policy. Each chart was divided into five sections in order that data for each of the five classes of schools could be isolated. The classes; AAA, AA, A, B, and C are based upon student enrollment with class C representing the smallest and AAA the largest schools. These divisions have been established by the Arizona Interscholastic Association and are as follows:

AAA - 1400 and over
AA  -  750 - 1400
A   -  400 -  750
B   -  150 -  400
C   -  150 or less

To provide a follow-up on results of the questionnaire, personal interviews were scheduled in some schools. The choice of schools was based upon response to the questionnaire. If the school indicated an unusually high number of boys excluded, an interview was scheduled.

In obtaining comparative information from other states a letter, Appendix C, page 88, was written to Interscholastic Association Executive Secretaries in 17 states. They were asked for information concerning the athletic insurance program in their state. This

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material was analyzed in terms of comparative cost and comparative coverage to aid in formulating a recommended plan if it was determined that a change should be made in the Arizona plan.

A final procedure consisted of a review of the claims experience of the Blue Cross-Blue Shield program. This carrier, Blue Cross-Blue Shield, wrote a majority of the school sponsored policies in the state during the preceding year. These claim statistics were reviewed in light of the type of injury most frequently occurring and the dollar volume of claims in various sports.

Delimitations

This study was limited to interscholastic competition in the 124 high schools in the State of Arizona. Varsity, Junior Varsity and Freshmen activities were included. In 1967-68 every school in the state sponsoring interscholastic teams were members of the Arizona Interscholastic Association. The study was limited to the one state in order to analyze this specific problem in relation to the present status in Arizona.

Definition of Terms

The following terms may be unfamiliar to the reader not closely associated with insurance and Arizona schools.

1. AIA - The Arizona Interscholastic Association. The organization responsible for scheduling and supervising the extra curricular activities involving competition between two or more schools in the State of Arizona,
2. Indemnity - compensation against loss.

3. Liability - obligated according to law or equity.

4. Coinsurance - the sharing of expense between insured and insurer.

5. COB - coordination of benefits - two insurers will pay only 100% of loss rather than duplication payment which might exceed 100%.

6. Deductible - that portion of a loss paid by the insured before the insurer becomes involved.

7. Loss ratio - dollars paid for claims compared to total premium collected.

8. Self administered program - The Interscholastic Association collects premiums and pays claims rather than placing the insurance with a commercial carrier.

Organization of the Remainder of the Thesis

In the second chapter the writer summarized the literature consulted and outlined the highlights of insurance coverage in other states. The preparation and administration of the questionnaire and an explanation of other steps in the investigation were covered in chapter three. Chapter four, a report of the findings, is a discussion of the results of each of the three areas of investigation; participation, safety, and insurance. Chapter five states the conclusions reached from the analysis of the findings and includes a series of recommendations.
Summary

Public interest and acceptance of the athletic interscholastic program is well established in the American society yet school officials have failed to accept the responsibility of providing insurance for the participants. The hypothesis is offered that many students are being deprived of athletic participation due to the inability to pay insurance premiums. Two related hypotheses contend that parents are faced with large medical expenses even though they have purchased the school policy and that students may participate without insurance due to the lack of a systematic verification system.

To collect data for the study a three part questionnaire was administered to the Arizona high schools. One hundred eight or 87 percent of the 124 high schools in the state responded to the inquiry. The number of schools participating, the safety procedures followed in the schools and present insurance coverage constituted the three divisions of the questionnaire.

Following the administration of the questionnaire, some personal interviews were conducted as a follow-up. Information was also obtained from 17 states for the purpose of comparing insurance coverage and practices.

The chapter is concluded with a statement of delimitation and a definition of terms used in the text. Insurance terms, such as liability, coinsurance, indemnity, loss ratio and coordination of
of benefits were described since they are not commonly used by the public. The major limitation of the study was that only the athletic program was considered rather than including all school activities that are involved in insurance claims.
CHAPTER II
REVIEW OF LITERATURE

In order to compare the Arizona athletic insurance program and to gain ideas for improvement, 17 states were contacted for information concerning their insurance program. In this chapter the highlights of some of these programs as well as material from other literature will be discussed. It was not the intent to make a detailed study of programs in other states since this would not have a bearing upon the basic hypothesis that Arizona boys were being deprived of athletics due to financial inability to pay premiums. The information was acquired primarily as background material for recommendations if a need was shown for a new plan in Arizona.

A letter was written to the Executive Secretary of each of the Interscholastic Associations in 12 western states. A copy of this letter is in Appendix C, page 81. A second letter, Appendix C, page 80, was mailed to five additional states - Iowa, Michigan, Minnesota, New York and Wisconsin. The responses from these states included the completion of a short questionnaire and the submission of copies of the state programs.

The western states were chosen as it was assumed that their medical costs, premiums, etc., would be similar to Arizona. The other five states were chosen because the Assistant Executive Secretary of the National Federation of State High School Athletic Associations, David C. Arnold, had informed the writer by letter that these five
states administered their own insurance programs. Three western states, California, Oregon and North Dakota, also operated their own programs making eight states with self-administered programs and leaving 42 states where the programs were underwritten by commercial carriers.¹ In a self-administered program the Association acts as the insurer. They collect premiums directly and pay claims from this premium income.

Wisconsin has operated a self-administered program since 1930. It was the first state to inaugurate this type program. A choice of two plans were offered to the Wisconsin schools. One plan was a scheduled benefit program and the other, a non-scheduled program, paid all medical expense up to a maximum of $2000.00. Each plan had a catastrophic rider which paid 90 per cent of expenses above the regular plan up to $10,000.00. Schools also were offered a payment option. They could purchase a blanket coverage based upon their school enrollment or they could offer the policy to individual students at a higher per student cost. In each case the policy premium more than doubled if football coverage was included.

In the first year of operation, 1930, the Wisconsin Benefit Plan paid 101 claims for a total of $5,330.00. In the 1967-68 school year the same program paid 36,000 claims and a total of $875,000. Sixty

¹Personal correspondence of the writer, a letter from David C. Arnold, Assistant Executive Secretary National Association of State High School Associations, Chicago, Illinois, March 24, 1969.
thousand athletes and 430,000 other pupils were covered in Wisconsin during the school year 1967-68.

Wisconsin claims statistics show that football has an injury ratio twice as high as non-football athletics and the average claim is over 25 per cent higher for the football injuries. Wrestling ranks second to football on injury ratio. Football injuries accounted for almost 60 per cent of the total injuries in Wisconsin in 1967-68.²

In Minnesota, authorization for a self-administered program is given to the Interscholastic Association by their league constitution. Their publications put strong emphasis on the fact that this is merely an assistance program and meticulously avoids the word "insurance" because of the implication of full coverage. The handbook for the schools, as well as the material sent home to parents, states: "The Athletic Accident Benefit Plan provides financial assistance to meet the costs of medical, dental, and hospital services rendered as a result of accidental injuries incurred in supervised high school athletic activities. The Plan provides limited coverage only".³


Some states, Montana being one example, have previously administered state-wide programs but discarded them when more commercial companies entered the school accident insurance field. Montana discarded the program in the fall of school year 1961-62 and schools now choose their carriers at the local district level and financing is at the option of each district.

The Montana Interscholastic Association also stressed "assistance" rather than "insurance" when they were administering the state-wide program.

The Athletic Association Benefit Plan has been developed by the Montana High School Association to provide financial assistance to meet medical and dental expenses incurred as a result of injuries received in athletic participation. The Plan is not insurance.4

Allowing each school to pick their own insurance program can lead to a wide variation of programs and some students could have inferior coverage. John McGee, in his book General Insurance, stresses the fact that there is no such thing as a "standard" policy in the health and accident field.

There is no standard accident or health policy; competition has brought scores of contracts onto the market. If emphasis is placed upon the premiums, which is particularly low, the coverage under the contract may be expected to be limited.5

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The State of North Dakota approached the problem as an assistance to parents, similar to the Minnesota plan, in that they stressed that the state-wide program was an "assistance" plan. The Interscholastic Association administered the plan independently of any commercial carrier. The major difference between the North Dakota and Minnesota plan involved the financing. The North Dakota plan was financed on the theory that participating students should not be involved in premium payment. The School District was responsible for payment of the premium in accordance with the total enrollment. Schools had the option of joining this state-wide plan or going to a commercial carrier. In the school year 1968-69, 95 per cent of all eligible schools chose to enroll in the state-wide program. District funds provided approximately 75 per cent of the premium dollars in North Dakota schools. The remaining 25 per cent was paid in a variety of methods determined by local administration.6

The New York State Interscholastic Association also administered a program of insurance. The New York public high schools were offered two options of purchasing coverage. A blanket coverage for all students could be purchased at a per pupil per year rate, or the school could offer the coverage to pupils on an individual policy basis. The latter case involved a much higher per pupil per year

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rate. The New York plan, in both options, offered an alternate rate for double indemnity. This option, if chosen, would pay twice the amount listed on the indemnity schedule. An appropriate additional charge corresponded to the base rate for blanket or individual protection. The availability of the double indemnity option was an indication of the belief that the basic plan was inadequate to cover current medical costs.

Plans offered by state associations and by commercial carriers frequently offered another option which affected cost. This option allowed the student to be either covered while at school or on a 24 hour basis. In the latter case the student was purchasing coverage for any accidental injury rather than for athletic injury only. Within these two options, the policies generally had another choice which involved the inclusion or exclusion of football injury. The extra premium charged to include football was, in most cases, as much or more than the base premium. Underwriters and actuaries obviously recognized the degree of exposure in this contact sport. An example of individual rates offered in one program for school only and for 24 hour coverage was as follows:

1. At school coverage
   a. Grade 9-12 - $5.00 per year
   b. Grade 9 include football - $11.00 per year
   c. Grade 10-12 include football - $24.00 per year

2. Twenty-four hour coverage
   a. Grade 9-12 - $15.00 per year
   b. Grade 9 include football - $24.00 per year
   c. Grade 10-12 include football - $34.00 per year

The California Interscholastic Federation Protection Fund was incorporated in 1939 to assist the parents in paying medical costs for pupils injured while participating in interscholastic games or practice during the season of the sport. The Fund, like those in other states having self-administered programs, was explicit in the literature concerning the fact that it was not a full insurance plan. The California brochure outlining coverage stated:

California Interscholastic Federation Protection Fund does not guarantee full payment of claims submitted in connection with athletic injuries. California Interscholastic Federation Protection Fund provides scheduled benefits----for services rendered within 365 days from date of first medical care. Benefits are available only if the first medical care is rendered within 120 days from date of injury.8


A study by Charles Smerin in New York schools concluded that there was a trend toward greater financing of the athletic programs by public funds. It did not specifically mention insurance but the philosophy of recognizing athletic programs as a taxpayers responsibility could eventually include injury insurance.

There is a developing trend for increased financial support from Boards of Education budget funds for the interscholastic athletic program. The results of these investigations indicate that written board of education policies for interscholastic athletic programs should be developed, based on the philosophy and practice of all curricular offerings. Boards of education should become involved in a program of broader support from budget funds for the interscholastic program, if it receives less financial support, comparatively, from this source than does the academic program. These findings carry implications for further research in the field. ¹⁰

The investigator reviewed articles in various professional publications in search of related literature. There was a great deal written about athletic injuries but insurance coverage was rarely discussed. Journals and Research Quarterlies of the American Association of Health Physical Education and Recreation, School Boards Journals, Athletic Journal, School Executive, The Journal of the National Athletic Trainers Association, Scholastic Coach, and the Nations Schools were publications searched for related information. Dissertation abstracts for the past ten years were reviewed for related studies. The majority of the research involving insurance in schools dealt with

with property insurance and employee hospitalization but little was available concerning athletic insurance. An Arizona study in 1965 by Joseph Schieffer concerning community attitudes towards athletics bears out the contention in Chapter I of this study that athletic programs are generally accepted by the public. Schieffer found that 75 per cent of the public contacted had accepted high school athletics as an integral part of the high school program.  

The amount of research on athletic injuries was limited and what has been done has been primarily in college. The American Medical Association has cooperated with college coaches on an annual conference to discuss prevention and care of injury. One of their members, John Yost, discussed the lack of research in a recent article concerning the Nebraska Schools.

One of the difficulties in evaluating athletics and the morbidity is the lack of research having been done on the general nature of athletic injuries. For over 30 years an accurate registry of all deaths from football has been maintained. Aside from this, only spotty information can be obtained concerning the number of injuries, the type of injuries and the morbidity from these injuries. What studies have been done have primarily been done on a college level.  


Summary

In the area of athletic insurance the majority of the states have left the choice of the program and the insurance carrier up to the local school districts. Eight states administered an assistance program which paid a limited schedule of benefits. The extra premium to include football on a school accident policy was generally equivalent to the base premium or, stated another way, it doubled the premium.

While the questionnaire response of the Executive Secretaries in the 11 western states indicated agreement in their belief that athletic insurance should be in the school budget, only two, Utah and Texas, responded that a majority of the schools in their states were paying the premiums. Eight of the 11 states did not have a state-wide requirement that students carry insurance when participating in interscholastic athletics.

A review of literature and research specifically related to Arizona revealed the same neglect of athletic injury insurance. This void supported the investigators belief that this study would be of value to Arizona schools and future students participating in the interscholastic program.
CHAPTER III
DESIGN OF THE STUDY

The data for this study was collected through the use of a questionnaire, a series of personal interviews, and a review of claims records for the years 1968-69. All of the information was collected in the State of Arizona. Those procedures are treated in detail in this chapter.

Preparation of the Questionnaire

A three part instrument, Appendix A, page 71, was used to compile data for the analysis of the Arizona High School athletic injury protection plan. The three sections of the instrument concentrated upon participation, safety, and insurance.

The participation section was designed to determine what sports were being offered in the schools, how many students were participating in football, and how many contests in each sport were scheduled throughout the school year. Additional emphasis was placed upon the sport of football since a majority of the injuries were found to occur in this sport. The data related to participation was deemed relevant because it would give information needed to determine the correlation between the frequency of injury and the amount of participation. It was hoped that this data would be meaningful in judging the need for insurance protection. This data also would be of vital interest to prospective insurance carriers if it was decided that the state program should be presented to commercial carriers for competitive bidding. It
was assumed that insurance companies would want to know how many participants were involved and how many games were to be played in each sport so that they could estimate the frequency of claims for rate computation.

The second section of the questionnaire, safety, concentrated on the area of preventive steps taken in the schools to reduce the number of athletic injuries. The type of equipment used in the football program was the major area of concentration in this division. The type of equipment worn and whether or not the equipment was purchased by the student or school was considered of consequence in judging the effectiveness of the schools preventive program. Schools that purchased the protective equipment for athletes could exercise better control of the quality of equipment, hence this investigation was concerned with the determination of whether the school or student purchased various pieces of equipment. Payment for the equipment was also of interest because it could be a contributing factor in the basic hypothesis of this study which maintains that students are being deprived of athletic participation due to economic factors.

The third area in which data was collected involved the type of insurance protection the schools currently carried for the athletes. This section also utilized questions designed to collect data on the opinions of the school officials concerning the type of program they desired for their schools.
To formulate a valid instrument of measurement the following steps were taken in the preparation of the questionnaire.

1. The form of the instrument and the questions were designed in a manner that was believed could be quickly administered yet comprehensive in obtaining the data required.

2. The Executive Secretary of the Arizona Interscholastic Association and his assistant, both former coaches and school administrators, were asked to review the instrument. Following suggestions of these two educators, certain questions were restated for clarification and some additional questions were added.

3. The questionnaire was presented to a class in Education 500, a thesis seminar at Montana State University. The class was requested to review each item for clarity of intent as well as validity. The criticisms and suggestions of this group were helpful and resulted in many changes in the wording of the questions in order to avoid ambiguous meanings.

4. The revised instrument was next administered to a group of coaches and administrators in Montana on an individual basis. These men were asked to complete the form as though it applied to their schools. They were further
requested to make written comments on any question that they did not completely understand, or which they believed ambiguous. Following review of the comments a final revision was made to comply with the suggestions.

Administration of the Questionnaire

Immediately following the 1968 football season, the investigator mailed a questionnaire to the 124 high schools in Arizona. A cover letter, Appendix B, page 77, was sent explaining the purpose of the study. To encourage the high schools to cooperate by participating in the study, a letter, from Hyram Hendrickson, Executive Secretary of the Arizona Interscholastic Association, Appendix B, page 78, was also included. The response, 108 schools, or 87 per cent, indicated a high interest in the study and concern for the problem involved. The questionnaire was directed to the administrative head of each high school and he was asked to complete the questionnaire or ask the athletic director to do so. It was assumed that these educators would conscientiously answer the questions to the best of their ability. A self-addressed card was enclosed for requests of the study results and 87 schools, 70 per cent, returned the request cards.

Personal Interviews

A second method used in obtaining data was the personal interview. Schools were selected for follow-up interviews according to response
to the questionnaire. Schools which indicated an unusually high number of students unable to participate because of insurance premiums and schools which had indicated that their communities had been involved in a fund raising drive to pay medical expenses for an athletic injury were chosen for visitations. Coaches and administrators were cooperative in discussing these problems and their comments indicated that athletic injury insurance was a mutual problem of students, parents, and school officials.

Review of the Claims Record of Blue Cross - Blue Shield

The final phase of investigation involved a review of claims filed in 1968-69. This review was to aid in determining the types of injury claim most frequently filed, the frequency of injury in each sport, and the total dollar claim involved. The records of Blue Cross - Blue Shield were studied because that company wrote the coverage in 84 schools or 78 per cent of those reporting. It should be noted, however, that since coverage was not required by the schools, it did not mean that Blue Cross-Blue Shield coverage was carried by a majority of the participants. This point will be discussed in more detail in Chapter IV in the analysis of data found in the claims review. A record of the claims breakdown is in Appendix E, page 87.
The questionnaire was prepared and tested with several groups of educators before being administered to the schools.

Each school received two letters with the questionnaire. One letter was from the Arizona Interscholastic Association encouraging schools to participate in the study. The second letter was a cover letter from the investigator requesting that the administrator or the athletic director complete the questionnaire. The purpose of the study was explained in this second letter.

The questionnaire responses were tabulated for each of the three divisions. This was a manual tabulation charted separately for each division.

Personal interview selections were determined from the questionnaire tabulation. The choice of schools to visit was based upon unusual responses to specific questions.

A review of Blue Cross-Blue Shield claims for the year 1968-69 was made since this carrier wrote the greatest number of athletic insurance programs for the schools of Arizona.
CHAPTER IV

REPORT OF THE FINDINGS

In this chapter the data collected by use of the questionnaire was treated in accordance with the three separate divisions of the study. Participation, safety and present insurance coverage are presented in that order with a chart of results included for each division.

Participation of Activity and Size of School

The first item in division one of the questionnaire asked for an indication of the classification of the school. In Arizona the Inter­scholastic Association has designated the classification in accordance with pupil enrollment. These divisions were outlined in Chapter I showing the AAA to be the largest and class C the smallest schools.

The survey indicated the following: 38 schools were in class AAA; 12 schools were in class AA; 20 schools in class A; 25 schools in class B; 13 schools in class C. The survey results, Table I, page 36, indicated that every school sponsored a basketball team on an interscholastic basis and all but one competed in interscholastic football. Track, with 101 of 108 schools participating, ranked third in frequency while baseball with 100 schools ranked fourth. The survey showed that these four sports—baseball, basketball, football and track were the only sports offered in a great majority of the class C schools, those having 150 or less students. Only one class C school sponsored a wrestling team and one participated in interscholastic tennis.
TABLE I

Number of schools participating in athletic activities and the number of athletic contests scheduled for each classification.

<table>
<thead>
<tr>
<th>Classification of Schools*</th>
<th>Varsity Athletic Activities</th>
<th>Number of Schools Participating</th>
<th>State Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA AA A B C</td>
<td></td>
<td>38 12 20 25 13</td>
<td></td>
</tr>
<tr>
<td>Baseball</td>
<td>38 12 20 22 8 100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basketball</td>
<td>38 12 20 25 108</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cross Country</td>
<td>36 9 9 5 59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Football</td>
<td>36 12 20 25 12 107</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Golf</td>
<td>29 8 6 2 45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gymnastics</td>
<td>18 1 2 21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swimming</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tennis</td>
<td>36 9 12 10 1 68</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Track</td>
<td>38 11 20 23 9 101</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wrestling</td>
<td>35 10 12 6 1 64</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freshman Athletic Activities</td>
<td></td>
<td>35 9 8 3 3 59</td>
<td></td>
</tr>
<tr>
<td>Baseball</td>
<td>35 9 8 3 3 59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basketball</td>
<td>36 12 19 20 7 94</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cross Country</td>
<td>29 2 2 1 34</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Football</td>
<td>36 12 16 9 5 78</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Golf</td>
<td>5 1 4 1 11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gymnastics</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swimming</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tennis</td>
<td>31 2 3 1 1 38</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Track</td>
<td>34 5 7 5 2 53</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wrestling</td>
<td>22 4 6 3 32</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Athletic Activities</td>
<td>Number of Contests Scheduled</td>
<td>621 195 305 399 75 1457</td>
<td></td>
</tr>
<tr>
<td>Baseball</td>
<td>375 229 375 479 233 1991</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basketball</td>
<td>322 57 78</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cross Country</td>
<td>326 104 184 151 31 823</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Football</td>
<td>326 104 184 151 31 823</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Track</td>
<td></td>
<td>22 4 6 32</td>
<td></td>
</tr>
<tr>
<td>Wrestling</td>
<td></td>
<td>22 4 6 32</td>
<td></td>
</tr>
</tbody>
</table>

*Classification of School is according to student High School Enrollment.

AAA - 1400 plus
AA - 750 - 1400
A - 400 - 750
B - 150 - 400
C - 150 or less
Individual sports were offered more frequently in the larger schools. Golf, for example, was offered as an interscholastic sport in 29 of the 38 AAA schools, eight of the 12 AA schools, six of the 20 A schools, two of the 25 B schools and none of the 12 C schools. A similar pattern was shown for tennis, wrestling, cross country and gymnastics. The 20 swimming teams were all found in the AAA schools.

The next item on the survey involved the number of schools sponsoring interscholastic competition for the freshman. Ninety-four schools, or 87 per cent of those reporting sponsored basketball and 78 schools, or 72 per cent of those reporting, had interscholastic football. The pattern was the same as that found in varsity sports where the larger schools offered a much wider range of interscholastic competition.

Item five requested the number of games scheduled each year in each of the interscholastic sports. The total number of athletic contests scheduled throughout Arizona for the year 1968-69 was 6,699.

Safety Procedures Followed in Arizona High Schools

This division of the questionnaire was designed to supply data, Table 2, page 38, pertaining to the prevention of athletic injuries.

Item one asked "Does your school furnish football shoes?". The space for response was divided into varsity, junior varsity, and freshman categories. Eighty schools, or 74 per cent of those reporting, furnished shoes for varsity players while 62, or 57 per cent
### TABLE II

Safety practices followed by Arizona schools

<table>
<thead>
<tr>
<th>Safety practice</th>
<th>Classification of Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>AAA</td>
</tr>
<tr>
<td>Schools playing football</td>
<td></td>
</tr>
<tr>
<td>Safety practice</td>
<td></td>
</tr>
<tr>
<td>Schools furnishing football shoes</td>
<td></td>
</tr>
<tr>
<td>Varsity</td>
<td>35</td>
</tr>
<tr>
<td>JV</td>
<td>25</td>
</tr>
<tr>
<td>Frosh</td>
<td>25</td>
</tr>
<tr>
<td>Type of cleat used</td>
<td></td>
</tr>
<tr>
<td>Rubber</td>
<td>9</td>
</tr>
<tr>
<td>Plastic</td>
<td>21</td>
</tr>
<tr>
<td>Mixed</td>
<td>9</td>
</tr>
<tr>
<td>Aluminum</td>
<td>0</td>
</tr>
<tr>
<td>Additional official in football would improve safety</td>
<td>3</td>
</tr>
<tr>
<td>Yes</td>
<td>35</td>
</tr>
<tr>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Is a physician in attendance at football games?</td>
<td>38</td>
</tr>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Type of mouthpiece used</td>
<td></td>
</tr>
<tr>
<td>Fitted</td>
<td>25</td>
</tr>
<tr>
<td>Attached to chin strap</td>
<td>10</td>
</tr>
<tr>
<td>Mixed</td>
<td>3</td>
</tr>
<tr>
<td>Does school provide mouthpiece?</td>
<td></td>
</tr>
<tr>
<td>Varsity</td>
<td>25</td>
</tr>
<tr>
<td>JV</td>
<td>25</td>
</tr>
<tr>
<td>Frosh</td>
<td>24</td>
</tr>
<tr>
<td>Number of schools requiring optional equipment</td>
<td></td>
</tr>
<tr>
<td>Ankle wraps</td>
<td>7</td>
</tr>
<tr>
<td>Rib pads</td>
<td>14</td>
</tr>
<tr>
<td>Does the one-week of required calisthenics preceding football practice reduce injury?</td>
<td>34</td>
</tr>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>4</td>
</tr>
</tbody>
</table>
were providing shoes for the freshman football players. The importance of a shoe in terms of protection was stressed by the Rules Committee of the National Federation of Interscholastic Athletics. They ruled that all players must wear shoes and that the shoes must be of a protective nature.

The National Alliance football rules require that all players wear shoes. The definition of a shoe is that it shall be made of a material which covers the foot (canvas, leather, or plastic) attached to a firm sole of leather, rubber, or composition material which may have cleats which comply with the rules or which may be cleatless. Such a shoe offers participants protection and is the reason for the requirement in the National Alliance Code. Items which do not meet the requirement are ballet slippers, slipper socks, heavy socks with laces inserted and tennis shoes cut so that protection is reduced. 1

The requirement that a boy furnish his own shoes would make it more difficult for the school to exercise control over the type of shoe worn because parents might not wish to buy as expensive a shoe as the coach recommended.

The second item also related to the football shoes as it asked for information on the cleats. The results showed that 55 schools, or 51 per cent, use plastic cleats; 25 schools, or 26 per cent, use rubber cleats and the remaining schools are using a mixture of plastic and rubber. The Rules Committee of the National Federation of Interscholastic Associations suggested that long cleats were partially

1Safety Sub committee Report, National Alliance Football Rules Committee Meeting, Sheraton-Biltmore Hotel, Atlanta, Georgia, January 9, 1969.
responsible for the number of ankle and knee injuries. A new rule passed in January, 1969 requires that no cleat be longer than one-half inch as of the fall season 1971. They recommended that the shorter cleat be adopted for the 1969 and 1970 seasons. The Rules Committee has recommended further study concerning the length of football cleats.2

After a study of knee injuries in Nebraska High Schools conducted by Daniel Hanley in 1963 he recommended elimination of the heel cleats and a shortening of the front cleats to lessen the number of knee injuries in football.

It is our impression that the incidence of knee injuries in football could be lessened and the severity of injury reduced by eliminating the heel cleats and replacing them with a flat, 7/8", rubber heel, thus allowing the foot to rotate when a torsion force is applied. The long, conical, front cleats should be replaced with shorter, broader, soccer type cleats.3

"Is your football field grass or skinned?" was item three in this section. Because only three Arizona schools were playing football on fields that were skinned, without any grass turf, the results on this item were not meaningful. The purpose of the question was to see if

2Safety Subcommittee Report, National Alliance Football Rules Committee Meeting, Sheraton-Biltmore Hotel, Atlanta, Georgia, January 9, 1969.

there was a correlation between injuries and the type of field. The
writer's speculation that fewer knee and ankle injuries might be found
on skinned fields was left unanswered.

The next item, "Do you feel an additional football official would
reduce injuries?" received a strong no vote. The purpose of this
question was to determine whether or not it was believed by school
authorities that frequent injuries resulted from undetected roughness
or illegal contact. Ninety-seven schools, or 90 per cent, said they
did not feel the extra official would reduce the number of injuries.
Eleven schools, only 10 per cent, favored an extra official while
seven schools did not answer.

Twenty-two schools responded "No" to the next item: "Does your
community have a resident physician?" This question concerned the
availability of a physician to attend the interscholastic contests.
Only four of the class C schools had a physician living in the com­
munity. Thirteen class B schools, 19 class A and all of the AA and
AAA schools did have resident physicians.

The fact that it would be difficult to require a physician at
every game is indicated in the data recorded from item six which asked,
"If you do not have a resident physician how far away is the nearest
hospital or resident physician?" Twelve schools were over ten miles
and three schools were over 25 miles from the nearest medical facil­
ities. The Arizona Interscholastic Association recommended that a
physician be available at each football contest but has not made this a requirement.  

Item number seven asked the following question: "Do you have a physician scheduled for attendance at interscholastic athletic contests?" Eighty-eight schools, or 81 per cent, indicated that a physician was in attendance at every football game. Eight schools made arrangements for a doctor at basketball games, five schools had a doctor at baseball games, and track meets, and four schools made this provision for their track meets.

To further complicate the problem of physician availability at the time of injury, it appeared that the majority of athletic injuries occur during the practice sessions. A 1968 study of high school injuries in Rhode Island by A.A. Savastano found that 62 per cent of all injuries during the year occurred during practice periods while only 38 per cent occurred during the games. The time spent in practice, approximately eight hours a week, compared to the duration of a game, less than two hours each week, would seem to be a logical reason for the high percentage of injuries during practice sessions.

Response to item eight, "What type of protective mouthpiece does your school use?", indicated that 73 schools, or 68 per cent of those

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5A.A. Savastano, "Report from Rhode Island Conference". Medicine In Sports - Vol. 9 #2 - March 1969.
reporting, were using the fitted mouthpiece. Twenty-three schools, or 21 per cent, used the protector that is attached to the chin strap while the remaining 12 schools used some of each type. The National Interscholastic Association has made it mandatory for each boy to wear a mouthpiece for contact sessions in practice as well as games. The practice session enforcement relies upon the coaches attention to this ruling and game officials check this in each game. Studies have shown that the mandatory use of these protectors has substantially reduced injury to the teeth. James Shanley, Assistant Football Coach at Washington State University, conducted a study in the State of Washington in 1963, the first year the tooth protector was mandatory. He found that the number of injuries had been reduced but that at that time the coaches were still not convinced that it should be a mandatory requirement.5

An earlier study by Abram Cohen and Albert Borish on the use of the mouthpiece was conducted over a four-year period, 1957-60. They found that 21 tooth injuries occurred in 596 players wearing no mouth protection and only two injuries out of 2,184 players wearing the

mouthpiece. 6

The number of tooth injuries in Arizona in the 1968 football season was found through questionnaires to be quite small. Fifty-five schools, or 51 per cent of those reporting, showed no injuries while only three schools reported more than five injuries to the teeth. Eighty-six schools, or 80 per cent, purchased the mouthpiece for the varsity football players while 64 schools, or 59 per cent, provided this equipment free to the freshman athlete.

The investigation showed that the rib pad is the only item of protective equipment recommended by the Athletic Association that was not being used regularly. Only 47 schools, or 43 per cent, required all football players to wear the rib pads. All other items recommended by the Arizona Interscholastic Association, helmets, hip pads, shoulder pads, thigh guards, knee pads, face masks, and mouth protectors were checked as being required for contact sessions in all practices and games. Twenty-eight schools, or 22 per cent, reported that they required all players to wear ankle wraps in every contact session. Twelve schools, or 11 per cent, noted that they required ankle wraps only as support after an ankle had been injured.

The response to item twelve indicated that Arizona schools have accepted the plastic helmet as the most popular. Ninety-eight schools, or 91 per cent, were using the plastic helmet as compared to ten schools, or less than 10 per cent using the leather helmet. Dr. Francis Sweeny, deceased, who was team physician for 37 years for the New York Giants professional football team, considered the plastic helmet a great stride towards safety. He stated that, "The plastic helmet is the greatest improvement we've had in preventing serious skull and spinal injuries".7

Item number 13 asked, "Do you feel the one week of calisthenics prior to the three week pre-season conditioning is an aid to injury prevention?" One hundred one of the 108 schools reporting, or 92 per cent, answered in the affirmative. This item was included because this new regulation was instigated in 1967 by the Arizona Interscholastic Association hoping that it would prevent early season injuries.8

Present Insurance Coverage and Opinions of Needs

This section of the questionnaire was designed to obtain an overall view of the present coverage, to measure the amount of interest


in a state-wide plan, and to determine the financing methods being used and recommended.

Response to items one and two, "Does your school require all athletes to purchase school insurance?" and "Does your school accept verification by parents of adequate insurance in lieu of the school insurance plan?" showed that 90 schools, or 83 per cent, were accepting the waiver rather than requiring the purchase of the school insurance.

Item number three, "What portion of the school athletic insurance premium does your school pay?" was included to determine how many schools are now involved in some aid to the students. Thirteen schools, or 12 per cent, were paying the complete premium. Fifty-six schools, or 52 per cent, paid some part of the premium while the remaining 39 schools, or 36 per cent, paid no portion of the premium.

"Does your athletic insurance pay on a schedule or excess over a deductible?" was asked in item four. One hundred one schools, or 92 per cent, reported that their school policy had a set schedule of payments.

Twenty-three schools, 21 per cent of those responding, had policies which covered over $5000 on a single injury. This was determined by item five which asked the range of policy limitations.

Item six "Does your insurance plan include dental injury coverage?", brought out the fact that 97 schools, or 90 per cent, did
TABLE III

Responses concerning present coverage and needs.

<table>
<thead>
<tr>
<th>Classification of Schools</th>
<th>AAA</th>
<th>AA</th>
<th>A</th>
<th>B</th>
<th>C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schools playing football</td>
<td>38</td>
<td>12</td>
<td>20</td>
<td>25</td>
<td>12</td>
</tr>
<tr>
<td>Questionnaire Response</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number schools accepting insurance waiver from parents</td>
<td>32</td>
<td>11</td>
<td>19</td>
<td>18</td>
<td>10</td>
</tr>
<tr>
<td>Number schools paying at least 50% of premium</td>
<td>12</td>
<td>4</td>
<td>16</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>Number schools which include dental insurance in the athletic insurance policy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>36</td>
<td>11</td>
<td>17</td>
<td>22</td>
<td>10</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Estimated number of boys unable to participate due to finances*</td>
<td>1071</td>
<td>90</td>
<td>50</td>
<td>187</td>
<td>30</td>
</tr>
<tr>
<td>Schools now in AIA recommended insurance program</td>
<td>29</td>
<td>9</td>
<td>15</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>Schools favoring state-wide insurance plan?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>29</td>
<td>10</td>
<td>13</td>
<td>18</td>
<td>11</td>
</tr>
<tr>
<td>No</td>
<td>7</td>
<td>5</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undecided</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Schools favoring the inclusion of athletic insurance premium in the school budget?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>22</td>
<td>8</td>
<td>13</td>
<td>18</td>
<td>10</td>
</tr>
<tr>
<td>No</td>
<td>15</td>
<td>3</td>
<td>7</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Undecided</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum payment limit on present school athletic insurance program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5,000 or less</td>
<td>28</td>
<td>8</td>
<td>16</td>
<td>14</td>
<td>8</td>
</tr>
<tr>
<td>5,000 - 9,999</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>10,000 or more</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Participate defined as unable to try out for the sport.
have some dental coverage on their insurance plan.

Item seven, "If you have dental injury included, what is the maximum payment per injured tooth?" The maximum payment per injured tooth was $100 for 39 schools, 36 per cent, $250 for 13 schools, 12 per cent, and over $250 for 26 schools, 24 per cent. The others having dental coverage did not specify the amount allowed.

Item eight stated, "If your school or community has been involved in any fund raising program to pay for athletic injury expense not covered by insurance, please indicate the total amount solicited." Five schools reported fund raising activities with the amounts ranging from $200 to a high of $20,000. Two of these cases are cited below: An injury in Santa Cruz County High School, Eloy, Arizona, involved medical expense in excess of $10,000 and the school was being sued by the parents of the boy. The Athletic Insurance policy in this school was purchased for football players and had a maximum payment of $5,000. A Phoenix boy at South Mountain High School was cleated in track and a kidney infection followed. Students had started a drive to raise money for an anticipated $20,000 expense.

Item number nine asked, "How many students do you estimate have not participated in athletics during the past three years due to the high cost of insurance?" The high school officials responded that in their opinions 1496 boys had been unable to participate.* The large city schools in AAA listed 1121, or 75 per cent, of these cases.

*See footnote page 47.
"Is your present athletic insurance program endorsed by the Arizona Interscholastic Association?" was the tenth item. The endorsed programs, Blue Cross-Blue Shield underwrote 84 schools, 78 per cent. Twenty-one of the schools, 20 per cent, were written by Mutual of Omaha according to the response to item 11 which asked, "If your program is not sponsored by Arizona Interscholastic Association please name the carrier". Ninety-eight per cent of the schools were, therefore, covered by the two companies but less than 50 per cent of the participants were carrying the policy sponsored by the schools.

Item 12 asked the question, "Are you satisfied with your present coverage?" Fifteen schools, 14 per cent, responded that they were dissatisfied. Thirty-four schools, 31 per cent, added comments stating they were not satisfied with the cost of the coverage. The majority, 55 per cent, indicated satisfaction with their present plan.

Item 13 asked "Do you favor a state-wide plan for all athletic injuries if the coverage is as complete and the cost no more than your present plan?". Ninety-three schools, or 86 per cent, reported that they did favor a state-wide plan. It should be noted here that although one carrier wrote insurance for most of the schools the plans written varied throughout the state. Each school could choose from a series of plans based upon the premiums they wished to pay.

Seventy-one schools, or 66 per cent, responded in the affirmative to item 14, "Do you feel athletic insurance premiums should be a part
of the school budget?" As discussed in an earlier chapter, there would be a question of legality if tax dollars were being spent for student insurance. Present law under Arizona Revised Statute Section 15-441.01 states that school boards may not use tax funds to pay premiums for athletic insurance coverage.9

The final item on the questionnaire was, "Feel free to make any comments as to items you feel pertinent to this problem". A composite of the remarks offered could be summarized in the one complaint, "Football insurance is becoming prohibitive in cost".

Loss Report of Blue Cross-Blue Shield

Athletic injury insurance premiums have risen steadily in the past years. An example of this rise in cost was shown in the Phoenix Union High School System. In 1962, the cost for athletic insurance, including football, was $17.00 per boy. In the fall of 1968, the same coverage was $25.00 per boy. Partial reason for the increasing cost is the increased medical costs. The 1968 Source Book of Health Insurance Data stated that the medical costs have increased faster in the years 1957-67 than any other major category of personal expense. In that period of time the medical costs increased 37 per cent. Hospital room rates were responsible for a good share of this increase since

their increase in this ten-year period was 100 per cent.\textsuperscript{10}

In the school year 1968-69 the Blue Cross-Blue Shield Company insured 19,448 Arizona school children. Of this total, 4449, or 23 per cent, purchased coverage for the football program. This means that 14,999 boys, or 77 per cent, played football without showing proof of insurance coverage to school officials.

The Blue Cross-Blue Shield claims record showed that 23 per cent of the students were covered for football and they were responsible for 42 per cent of the total number of claims. The cost of treatment for football injuries was higher than the average injury claim. Forty-seven per cent of the total dollars paid for treatment went to the football injuries. The incidence rate showed that 522.3 of every thousand football players submitted claims while only 382.1 non-football playing students per thousand submitted claims.

Information on Western States

A letter was mailed to the Executive Secretaries of the Interscholastic Association of the 12 western state requesting information. One state, New Mexico, failed to respond. The six question inquiry was as follows:

\textsuperscript{10}1968 Source Book of Health Insurance Data, Published by the Health Institute, 277 Park Avenue, New York, New York 10017, p.53.
1. Does your state have an athletic insurance program administered by the state Interscholastic Association?  
YES 2  NO 9

2. If your state does not administer a program, do they endorse one particular plan?  YES 0  NO 9

3. In your estimation, what per cent of the schools in your state are paying the premium for the students athletic insurance coverage? Less than 30 per cent 3, 31-60 per cent 3, 61-100 per cent 2

4. Please check the predominant type coverage in your state:
   First $ coverage up to limit  6  
   Payment over a per injury deductible  3  
   Payment over a per school deductible  0

5. Does your state require each boy to have an accident policy before participating in the interscholastic program?  YES 3  NO 8

6. Do you feel your state schools should include accident insurance in the budget for the athletic program?  YES 6  NO 3

Three of the respondents stated they had no data for question three. In response to question four one said that about an equal number of schools had first dollar coverage and the per year deductible. One school did not respond to question four. Two responded to question six by saying it was illegal in their state to put the insurance premiums in the regular budget. The State of Washington has legislation pending to make it a legal practice. 11

Personal Interviews

Twelve schools were chosen for personal interviews based upon the questionnaire responses. Three of the schools were chosen because of individual injury cases which had unusually high expense. The remaining nine schools were the ones reporting the greatest number of students unable to participate due to insurance premiums.

These interviews were informal and involved a discussion with the school administrators as to the specific problem of insurance for their school. Six of the nine schools, 66 per cent, were in the metropolitan areas of Phoenix and Tucson. These six schools were located in the communities which were predominantly negro and Spanish-American families. The comments by the administrators were almost the same in each case and can be summarized in four general statements:

1. The majority of these families could not afford to pay the premiums for athletic insurance.
2. The school either found some way to pay premiums for the students or they did not have insurance coverage.
3. Many potentially good athletes did not report because they were too proud to admit they could not afford insurance and equipment.
4. More dropouts could be avoided if we could involve more of these students in athletics.
Summary

The data collected shows that basketball, football, track, and baseball in that order were the sports offered most frequently on the interscholastic basis. The larger schools offered a more diversified athletic program than the smaller schools and also had more programs specifically for their freshman athletes.

Nearly seven thousand contests were scheduled in the school year 1968-69 between high schools in the State of Arizona. This involved over 10,000 students who are subject to exposure to athletic injury.

The survey of safety procedures indicated that the high schools were conscientiously following the rules and recommendations of the Interscholastic Association. The one exception was that many small schools were not requiring the presence of a physician at the football games.

Present insurance coverage was judged to be satisfactory by a majority of the school officials but a great deal of concern was expressed concerning the rising premiums. A great majority, 83 per cent, of the schools accepted a parent's statement that they had insurance and hence the school did not require the purchase of the school sponsored athletic insurance policy. This practice did not assure that all participants were covered since no systematic method was used to verify the type of coverage the parent was carrying.
Thirteen of the 108 schools, or 12 per cent, reported that the insurance premium was paid for by the school while 56 schools, or 52 per cent, paid some part of the premium. Sixty-six per cent of the school officials favored including the cost of athletic insurance in the regular budget if the state legislative body made this a legal practice.

A review of past claims experience showed that athletic injuries were more expensive to insure due to the rising cost of medical services. The students covered by Blue Cross-Blue Shield for football constituted only 22.5 per cent of these insured but 42 per cent of the claims. The incidence of claims per one thousand students insured was 522.29 for football as compared to 382.10 for those students not playing football.

The 12 western states surveyed showed only two having a state administered insurance program. Only two of the states had a majority of the schools paying for the athletic insurance and two stated that this practice was illegal in their state. Eight of the states did not require a boy to be insured when participating in interscholastic athletics. Six of the Executive Secretaries felt that athletic insurance should be part of a regular school budget. Three did not agree and two failed to express an opinion on the topic.
CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Many Arizona School Administrators had expressed to the writer a growing feeling of concern over the athletic insurance problems. The specific areas of concern were: the number of cases where cost of treatment exceeded the insurance policy limits, the rapidly increasing premiums, the number of students unable to pay the premiums, and the number of cases where it was found that boys were participating without insurance. The writer as an insurance consultant met with the governing body for Arizona high school activity programs, The Arizona Interscholastic Association. The problems seemed to be widespread throughout the state and a study was deemed necessary to determine how to improve the situation. The writer proceeded with the study on the three hypotheses that: 1. Inability to purchase insurance coverage caused students to miss the advantage of athletic participation. 2. Inadequate insurance plans left a great deal of expense to parents of injured athletes. 3. Some students were participating without any athletic insurance due to the practice of accepting parents waiver of the school policy in lieu of a family policy.

In addition to making a detailed survey of conditions within the state, a sampling of information on the insurance programs of other states was made. The purpose of this sampling was to see if the Arizona schools were offering more or less insurance protection. A survey of literature was also made to determine whether or not other
studies dealing with this problem had been conducted.

To verify the writer's beliefs concerning the weaknesses of the program within the state a survey of all Arizona high schools was conducted. The survey was conducted by a questionnaire mailed to 124 schools, 100 per cent of those sponsoring an interscholastic athletic program. A completed response was returned by 108, or 87 per cent, of the High Schools in the state.

The questionnaire was developed in three sections. The sections were designed to determine the amount of student participation, the type of coverage in the present insurance programs, and the safety precautions taken in the schools athletic programs.
Summary

The review of insurance programs in other states indicated that the coverage offered athletes in Arizona was average. Limits of coverage and types of coverage varied little in the sampling of states. States sponsoring their own program and states allowing commercial carriers to write the insurance did not vary a great deal in coverage. The review of research literature showed that high school athletic injury insurance had been almost completely ignored.

The majority of injury research was done on the college level and little research was conducted there on the insurance area. The most common insurance research found on public schools involved buildings and buses rather than students.

The Arizona survey concerning participation showed that Arizona high schools had a broad sports program for the students. Basketball, football, track, and baseball in that order were most frequently offered in the schools. The programs had separate divisions for the freshman players in 72 schools, or 67 per cent of those involved in the study. A total of 10,973 boys played football in the 108 reporting schools during the 1968 football season. A composite of all team sports involved 6,699 interschool contests during the 1968-69 school year.

The safety section of the survey indicated that the schools were conscientiously following the procedures recommended by the state and
national interscholastic associations governing bodies. One deficiency brought out was the great number of football contests, 195, which took place without having a doctor in attendance. This problem was prevalent in the rural schools having enrollment of 150 or fewer students.

A second area where improvement was needed involved equipment for younger football players. The survey showed that schools provided some equipment, shoes and mouth protectors, for varsity players while the freshmen were required to provide their own.

The insurance division of the questionnaire pointed out that 89 schools, or 82 per cent, were generally satisfied with the present coverage they carried in the athletic insurance policies but administrators were concerned with the cost of the insurance. Only 11 schools, 10 per cent, were requiring the athletes to purchase school insurance. The common practice was to accept a note from the parents stating that the family policy would cover athletic injury. Eighty-nine schools, or 82 per cent, stated that they did accept these parent waivers in lieu of the school insurance plan. These figures did not equal 100 per cent since some schools did not respond to each question.

A small number of schools, 13, or 12 per cent, paid the athletic insurance premium for the athlete. An additional 36, 33 per cent of the schools, paid a portion of the premium. School officials estimated that the inability to pay athletic insurance premiums prevented
1495 students from participating in the interscholastic athletic program during the 1966, 1967 and 1968 seasons.

Seventy-one schools, 65 per cent, favored the payment of premiums from regular budget funds if the Arizona legislature would authorize this practice. A state-wide insurance program for all schools is favored by 93 schools, or 81 per cent of those reporting.

Conclusions

A study of the survey results prompted the following conclusions by the investigator.

1. The present maximum payment available for athletic insurance was too low in the policies carried by the schools.

2. Students were missing athletic participation because of financial inability to pay insurance premiums.

3. School officials did not know whether participating athletes were insured since waiver slips were accepted without a system of verification.

4. Safety precautions in small schools are less efficient than in larger schools.

5. The present practice of providing insurance is inadequate to allow all students to participate.

6. Football injuries accounted for a high per cent of injuries and doubled the premium required for athletic insurance coverage.

7. Larger schools scheduled many more inter-school competitive athletic contests than the small schools hence have greater injury exposure.

8. The problem of having a doctor at each football game seemed beyond solution for small communities.
9. Less than half of the participants were covered by the insurance program sponsored by the Arizona Interscholastic Association.

10. The current method of allowing districts to provide for insurance protection allowed a wide variety of protection among participating athletes and some carry inadequate protection.

11. Athletic insurance programs reviewed in other states showed little difference in cost and coverage regardless of whether or not the program was administered by the state association or underwritten by commercial carriers.

Recommendations

The following recommendations are submitted: The basis of these recommendations are the findings of the study and the writer's experience in the insurance field.

1. A state-wide program should be designed by the Arizona Interscholastic Association so that every high school athlete in Arizona carried equal coverage.

A state-wide program involved economy as well as basic beliefs of the writer. From an economic standpoint there would be a much better chance of obtaining favorable bids from insurance companies if you could assure them a broad participation in the plan. Volume spreads the risk and constitutes a basic feature in rate construction by any company actuary.

The second feature, and by far the most important in the writer's opinion, was that every student deserved adequate coverage. When each school chose its own plan, a policy could be adopted to save
money for the parent or school. A local agent could push an inferior plan because it offered him a more lucrative commission.

A state-wide plan could be designed through the pooling of knowledge and experience. If preferred, by a pooling of finances, the program could be designed by professional insurance consultants.

2. The specifications should be submitted to major insurance companies for a competitive bid at the end of each two-year period.

The suggestion of a two year bid was based upon the belief that every insurance program should be periodically reviewed. From the standpoint of the insurance companies, a bid for a longer period than two years probably would require a higher rate because the actuaries must anticipate increasing medical costs. From the standpoint of the Association, the Executive Board may find that at the end of two years they would like to revise certain coverages. The rising medical costs could make the indemnity schedule obsolete. If, by chance, the trend would change, and costs would drop drastically, it would again be to the advantage of the Association to have the bid available for review within the two year period.

3. The specifications should include a per school per year deductible and excess benefits clause.

4. The deductible per school should vary with the classification of the school.

The third and fourth recommendations for a per school deductible will not be readily popular but, in the opinion of the writer, could
strengthen the program immeasurably. Advantages to the administration of these types of programs could be twofold. It should reduce cost as the insurance carrier reduces the administrative costs of "nuisance claims". The administration of a minor claim is as expensive as the handling of a major claim. The lower bid available in this type program should offset the deductible the school has to pay.

The following per school deductible schedule was suggested:

- AAA - $750 per year per school
- AA - $600 per year per school
- A - $450 per year per school
- B - $250 per year per school
- C - $150 per year per school

This would mean that a AAA school would keep a file and pay all claims until they had spent $750,00 on accumulated student claims. The file and all future claims would then be submitted to the insurance carriers' claims office. It is feasible that some schools could end the year without submitting a claim to the carrier. When the deductible had been satisfied, the insurance company would then pay all claims up to a maximum of $10,000 per claim. Each school would know that its budget would have to include the deductible plus the per student rate obtained in the bid. If, for example, the rate bid was $10,00 per student and a class AA school had 90 boys participating, they would budget $900.00 plus the $600.00 deductible. The
larger school is charged with a higher deductible for the following reasons:

a. They would have more participants in many sports.

b. The medical costs were higher in the larger cities. On May 1, 1969 the room rate in Phoenix, Arizona hospitals was $48.00 for a semi-private room. On the same date the room rate in Douglas, Arizona was $30.00 per day.

c. They were more capable of raising larger amounts of money.

d. Larger schools participated in a greater number of sports and played more games.

The amount of the deductible plus the total premium would have to be raised each school year. If injuries were few and they did not use the deductible it could be carried forward and would require a lesser amount to be raised the following year. The amount of the deductible has not been computed on an actuarial basis according to school population so this may be the subject of further discussion. The deductible policy type, rather than the specific deductible amount was of primary concern in this recommendation.

5. The specifications should include an excess benefits clause for the contract.

This clause, or a coordination of benefit clause, is now standard in most group contracts and could be specified in this type contract. This means that the policy would pay only expenses not covered by another contract. A great number of the students would be covered by a policy carried by their parents. This clause prohibits someone from
making money by drawing more indemnity than actual loss suffered. This restriction against duplication allows a more favorable premium rate.

6. The claims administration and enrollment procedure should be outlined for simplicity to cut school and insurance costs.

The sixth recommendation, a simplified claims procedure and enrollment plan, is also suggested to cut costs. Traditional methods and unfounded suspicions have created methods of enrolling policyholders and claims procedures which are cumbersome, time consuming, and consequently expensive. The school could enroll on a blanket coverage basis without the detailed process of filling out enrollment forms for each student. This method was found to be used by Occidental Life Insurance Company for school employee groups. At the time of claim, the school authority would certify that the injured student was enrolled in the school and was injured in a school activity. Samples of a simplified school enrollment form and claim form are shown in Appendix G, pages 91 and 92.

This type of enrollment would make it unnecessary for a company to use a sales representative for enrollment and should allow them to bid more competitively. A folder with claim forms and simple instructions could be provided for each school and replaced with a new one for each year when a new deductible would occur. Many companies now have computers and a system of data cards could be set up to
effect more economy in the administration of the state-wide plan.

7. The program should be designed for interscholastic activities only and not be tied in with regular student accident coverage.

Recommendation number seven, excluding all pupil insurance from the athletic policy, would be an absolute must if the previous recommendations were accepted. The program would be too cumbersome if all students in the school were involved. This study was not concerned with the cost of daily school accident coverage. The fee was minimal and these accident policies are available to all students. The companies bidding on this athletic insurance program could keep more accurate loss ratios if the policy was designed for interscholastic athletics only.

8. The maximum policy payment should be at least $10,000 and a catastrophe clause is recommended.

The eighth recommendation, a $10,000 policy limit, is based upon the previous statements regarding increased medical cost and major medical limitations. The premium to increase the maximum to $10,000 should not be excessive on a deductible plan. A catastrophe clause in case of death or permanent injury could be added to all policies at an inexpensive rate if it was purchased on a state-wide basis.

9. The entire premium should be paid by the school so that no student has to consider insurance cost in making his decision as to participation in athletics.
If state law continues to prohibit the use of tax monies for this insurance, the schools should consider one or more of the following alternatives. One suggested method would be for each league to hold a pre-season game with all schools participating and sharing in the gate receipts and concession profits of the game. The profits could then be used to pay premiums. A similar method is to use the concession profits throughout the season for premium payments. The gate receipts at athletic contests are activity funds and can legally be used to pay the premium. If educators believe that all students in the school accrue benefits from the athletic program, it would seem justifiable to increase the cost of activity tickets to help pay premiums. A source of funds that some communities are now using for the needy student is aid from service clubs. Community organizations may be willing to sponsor events specifically for this fund. Other schools may wish to continue to charge each athlete a certain portion of the cost. This would be left up to the individual school but it would be recommended that the fee be minimal. A further recommendation, if this fee was charged to athletes, is that provision be made for any boy to work out his fee if he could not afford to pay the cash.

Athletic programs should not be available only to the boy who can pay for insurance but for every student who wishes to participate. If the above recommendations were installed in a state-wide plan it
would make it unlikely, in the future, that administrators would have to report that 1500 boys had been deprived of athletic participation due to financial restrictions. A cooperative effort to initiate the suggested plan would assure equal and adequate coverage throughout the entire state interscholastic program.
ATHLETIC INJURY AND INSURANCE COVERAGE QUESTIONNAIRE

Please mark the appropriate space or insert a short response in each of the following areas:

Participation Area

1. Your school now is participating in:
   Class C ___ Class B ___ Class A ___ Class AA ___ Class AAA ___

2. Your high school is a:
   ___ 3 year high school   ___ 4 year high school

3. Your school has varsity and/or junior varsity competition in:
   ___ Baseball   ___ Cross Country   ___ Track   ___ Wrestling
   ___ Basketball   ___ Golf   ___ Swimming
   ___ Football   ___ Gymnastics   ___ Tennis

4. Your school has freshman competition in:
   ___ Baseball   ___ Cross Country   ___ Track   ___ Wrestling
   ___ Basketball   ___ Golf   ___ Swimming
   ___ Football   ___ Gymnastics   ___ Tennis

5. The number of scheduled games including conference and non-conference prior to playoffs for 1968-69 is:
   ___ Football   ___ Track Meets   ___ Swimming Meets
   ___ Basketball   ___ Cross Country Meets
   ___ Baseball   ___ Wrestling Matches

6. Does your school allow freshman to participate in varsity interscholastic competition?
   ___ Yes
   ___ No

7. Your football program is:
   ___ 11 man football   ___ 8 man football

8. How many boys in your school participated in the interscholastic football program this past season:
   ___ Varsity
   ___ Junior Varsity
   ___ Freshman
Safety Area

1. Does your school furnish football shoes for:
   ___Varsity
   ___Junior Varsity
   ___Freshman

2. Does your team football shoes have cleats of:
   ___Rubber  ___Aluminum  Note: If you use a mixture please
   ___Plastic  ___Other       indicate approximate percent of each.

3. Your home football field surface is:
   ___Grass
   ___Skinned

4. Do you feel an additional football official would reduce injuries?
   ___Yes
   ___No

5. Does your community have a resident physician?
   ___Yes
   ___No

6. If you do not have a resident physician is the nearest hospital
   or physician's office within:
   ___10 miles  ___25 miles  ___100 miles  ___over 100 miles

7. Do you have a physician scheduled for attendance for the following interscholastic contests?
   ___Yes    ___No  Football
   ___Yes    ___No  Basketball
   ___Yes    ___No  Baseball
   ___Yes    ___No  Wrestling
   ___Yes    ___No  Gymnastics
   ___Yes    ___No  Track Meets
   ___Yes    ___No  Swimming Meets
   ___Yes    ___No  Cross Country

8. Which type of protective mouthpiece does your school use?
   ___Fitted  Note: If you use some of each, please
   ___Attached to chinstrap       indicate approximate percentage,
9. This past season how many injuries to teeth did your school have in football?
   ___1 - 5
   ___5 -10
   ___10-15
   ___over 16

10. Does your school pay for the mouthpiece?
    Varsity
    ___Yes
    ___No
    Junior Varsity
    ___Yes
    ___No
    Freshman
    ___Yes
    ___No

11. Are the following equipment items *required* during every contact practice session and game?
    ___Yes ___No   Ankle Wraps
    ___Yes ___No   Hip Pads
    ___Yes ___No   Rib Pads
    ___Yes ___No   Face Mask
    ___Yes ___No   Mouthpiece
    ___Yes ___No   Secured Chin Strap

12. Are your football helmets:
    ___Plastic
    ___Leather   Note: If you use some of each please indicate the
                  ___Other approximate percentage.

13. Do you feel the one week of calisthenics prior to the three weeks pre-season conditioning is an aid to injury prevention?
    ___Yes
    ___No

Comments? ____________________________________________________________
__________________________________________________________
Insurance Area

1. Does your school require all students, participating in interscholastic athletics, to purchase the school athletic insurance?
   ___Yes
   ___No

2. Does your school accept verification by parents of adequate insurance in lieu of the school insurance plan?
   ___Yes
   ___No

3. What portion of the school athletic insurance premium does your school pay?
   ___complete premium    ___one-half premium ___other___________

4. Does your athletic insurance pay:
   ___on a schedule
   ___all excess over a deductible
   ___% excess over a deductible

5. Is the maximum payment per injury:
   ___$5,000 or less    ___$5,000 to $10,000    ___over $10,000

6. Does your insurance plan include dental injury coverage?
   ___Yes
   ___No

7. If you have dental injury included is the maximum per tooth:
   ___$50 to $100    ___$100 to $250    ___over $250

8. If your school or community has been involved in any fund raising program to pay for athletic injury expense not covered by insurance, please indicate total amount solicited:

   $

9. How many students in your school do you estimate have not participated in athletics during the past three years due to high cost of insurance?

   ____________________
10. Is your present athletic insurance program endorsed by the Arizona Interscholastic Association?
   - Yes
   - No

11. If your program is not covered by the AIA, please list the name of the present carrier:

12. Are you satisfied with your present coverage?
   - Yes
   - No

13. Do you favor a state-wide plan for all athletic injuries if the coverage is as complete as your present plan, and the cost does not exceed present cost?
   - Yes
   - No

14. Do you feel athletic insurance should be a part of the school budget just as helmets, pads, etc. are purchased for the athlete?
   - Yes
   - No

15. Feel free to make any comments as to items you feel pertinent to this problem.
APPENDIX B

Letters Accompanying Questionnaire
January 7, 1969

Dear Administrator:

I am requesting that you or your athletic director take a few minutes to complete the attached questionnaire. This study is being conducted with the cooperation of the Arizona Interscholastic Association. I appreciate the fact that your schedule is very busy, but feel sure that this project will prove worthwhile for the Arizona Schools.

The purpose of the study is to determine the insurance program which would best suit the needs of Arizona High Schools and to review current safety precautions. Although I am in the insurance field, my company is not writing this type coverage in Arizona hence, the study is not for personal or company monetary gain. My personal goal is completion of a Doctor of Education degree at Montana State University. Having spent 13 years as a coach and administrator prior to my seven years in the insurance business, I feel qualified to conduct this study. I sincerely believe that the study can benefit the Arizona High Schools.

Results of the questionnaire will be made available to all Arizona High Schools through the Interscholastic Association. A return card is enclosed if you would like a personal copy of the results.

Sincerely,

Mike McCormick
January 6, 1969

Dear Administrator:

In behalf of the Arizona Interscholastic Association I would like to request that you cooperate in completion of the attached questionnaire. The Executive Board and I feel that this study can be invaluable to our organization. We have encouraged Mr. McCormick to make the study and have offered suggestions that might make the study of more value to us. I'm sure it would benefit our program if every school will return a completed questionnaire.

Sincerely,

S/ H. A. Hendrickson
Executive Secretary
APPENDIX C

Letters Concerning Injvry Insurance in Other States
March 31, 1969

Mr. F. U. Smith, Executive Secretary
North Dakota High School Activities Association
134 North East Third Street, Box 1007
Valley City, North Dakota 58072

Dear Mr. Smith:

I have been informed by your National Federation office that your state has an athletic accident benefit program. At present, I'm making a study of Arizona injuries and insurance coverage. Mr. Hendrickson has given me your address and I'd appreciate it if you could send me an outline of your program.

Thank you,

Mike McCormick
State Manager

MM:jlh
Enclosure*
Dear Mr. Hawes:

Mr. H. Hendrickson, of the Arizona Interscholastic Association, was kind enough to give me your name and address. I'm doing a graduate study, with the cooperation of the Arizona Interscholastic Association, concerning athletic injuries and insurance protection. It would be of great help if you'd check the questions below and return in the enclosed envelope.

Thank you,

Michael L. McCormick
State Manager

1. Does your state have an athletic insurance program administered by the state association?
   ___Yes    ___No

2. If your state does not administer a program, do they endorse one particular plan?
   ___Yes    ___No

3. In your estimation, what per cent of the schools in your state are paying the premium for the student athletic coverage?
   ___Less than 30%
   ___31 - 60%
   ___61 -100%

4. Please check the predominant type of coverage in your state.
   ___First # coverage up to a limit
   ___Payment over a per injury deductible
   ___Payment over a per school deductible

5. Does your state require each boy to have an accident insurance policy before participating in the Interscholastic Athletic programs?  ___Yes    ___No

6. Do you feel your state schools should include accident insurance in the budget for the athletic programs?  ___Yes    ___No
APPENDIX D

Proposed Legislation Action
January, 1969

An act relating to education, providing for enabling legislation to permit school district boards of education to use tax money for provision of accidental death insurance and insurance protection for athletes who receive accidental body injuries, and amending ______ ? ? ______, Arizona revised statutes, by adding ______ ? ? ______.

The Central Division Class A Coaches Association is wholeheartedly behind the legislation permitting school district boards to use tax money for provision of accidental death insurance and insurance protection for athletes who receive accidental bodily injuries.

Frank Gallagher  
Central Division Class A Coaches Assoc.  
Tolleson Union High School  
Tolleson, Arizona
January 15, 1969

Senator Ken Cardella
Senate Building
State House
Phoenix, Arizona

Dear Ken:

After speaking to Tony Buehl about the proposed enabling legislation for insurance, Tony was as enthusiastic as you were about the need for it. He will definitely have it introduced in the House. He feels it should be also introduced in the Senate, therefore, we are enclosing a copy of the proposed Act, a statement that such legislation does not now exist, and an endorsement by Tucson Coaches Association.

Ted Sorich, President of Tucson Coaches Association, is the author of this letter, and he is more easily reached than I during the school week at 887-1100, Ext. 42 between 8:00 and 12:00 a.m.

Ted and I both wish to thank you for the cordial consideration given by you in preliminary conversation. If there is anything further that you may need prior to introduction, please call on us.

Best wishes for a harmonious session of the legislature. We'll all be rooting for you.

Sincerely,

Ted Sorich, President
Lou Farber, Legislation Chairman

TS:1k

enclosure
January 15, 1969

Representative W.A. "Tony" Buehl
House of Representatives
State House
Phoenix, Arizona

Dear Mr. Buehl:

We are sending a letter to Senator Cardella telling him that you suggested that he introduce the insurance bill in the Senate. We assume that he will do this, and he has a copy similar to yours of the proposed bill.

Both Ted Sorich and myself wish to thank you, and we are standing by hoping to be favored by the introduction of the legislation.

Ted Sorich can be reached better than I during the day at 887-1100, Ext. 42 between 8:00 and 12:00 a.m.

Wishing you a very successful session at the legislature, we remain,

Sincerely,

Ted Sorich, President
Lou Farber, Legislation Chairman

LF:1k

enclosure
APPENDIX E

1968-1969 School Accident Report
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<th>No. Claims</th>
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<td>K-S At School</td>
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<td>9-12 At School</td>
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<td>20.33</td>
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<td><strong>Combined Total</strong></td>
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APPENDIX F

National Federation Letter
March 24, 1969

Mr. Mike McCormick, State Manager
Horace Mann Insurance Group
2102 West Indian School Road
Phoenix, Arizona 85015

Dear Mr. McCormick:

Your letter of March 20 to Mr. Fagan has been referred to me for a reply. We are pleased to learn that you are doing an Arizona athletic injuries and insurance coverage study. We in this office do not have a summary publication on insurance programs being administered in state association offices around the country. There are only eight state associations which sponsor an athletic accident benefit plan program. The one which does as good a job as any of keeping a history of their program is the Wisconsin Interscholastic Athletic Association. That organization has had its program since 1930, so they do have a great deal of experience in the field of athletic injuries and insurance coverage.

I am sure that if you will write Mr. Ron Gessl, Manager, Athletic Accident Benefit Plan Program, Wisconsin Interscholastic Athletic Association, 41 Park Ridge Drive, Stevens Point, Wisconsin 54481, he will send you a copy of their published report for the 1967-68 school year. Not only does the WIAA have an athletic accident benefit plan coverage program, but they also have an all-pupil coverage which covers youngsters for accidents which occur during the school day and it is available for each and every youngster in the school system. I am sure the report to you from Mr. Gessl on the Wisconsin program would be most helpful to you in your study.

Respectfully,

s/ David C. Arnold
Assistant Executive Secretary

P.S. The other states which have some type of athletic accident benefit plan program coverage are namely; California, Iowa, Michigan, Minnesota, New York, North Dakota and Oregon. If you would care to write the secretaries of the athletic accident benefit plans in those states, Mr. Hendrickson would be glad to give their addresses. He has a copy of their addresses in his National Federation Handbook.
APPENDIX G

Suggested Administration Forms
ENROLLMENT FORM

Date

The ____________________________ High School hereby enrolls for the state-wide athletic injury insurance policy.

The school is in class _________ and we agree to pay the first $________ of expense and to submit paid receipts for this amount to the insurance carrier when submitting our first claim. We agree to complete a claim form for each injury with a parent's signature and a school official's signature verifying the validity of the claim.

Enclosed is a check for __________________ to cover the *________ students who will participate for our school this school year.

Signed

Position

* NOTE: To avoid sending in additional premium each time a new boy reported and to avoid refunds when a student changed his mind, it is recommended that the total premium be based upon the number participating the previous year. This record would be based upon the list filed the previous year with the AIA. Exception would be made if a new school added a grade or some other unusual occurrence.
CLAIM FORM

Name __________________________________________

School _________________________________________

Date of Accident ____________________________ Diagnosis ____________________________

Treatment ________________________________ Dates of Treatment ______________________

Doctors Charges ______ Hospital _____________ Total ______

Parents Statement:

The above charges were all for treatment of the athletic injury of (date) _______________. The total amount not covered by other insurance equals _______________. My family insurance policy is with ____________________________ Insurance Company.

______________________________
Mother

______________________________
Father or Mother

Administrators Statement:

The above named student was regularly enrolled on the date of the accident and the accident occurred in a school activity.

______________________________
School Administrator

Doctors Statement:

The above total of charges were for Name of Student

Treatment of the injury of ____________________________

______________________________
Date

______________________________
Doctor


State Athletic Association Handbooks


Wisconsin, Wisconsin Interscholastic Athletic Association, Benefit Plan Summary, Stevens Point, Wisconsin. 1968.
An analysis of the Arizona high school athletic insurance program