



## Wimbledon Athletics – FAQs

**Q: What type of testing will the student or athlete receive?**

A: The student or athlete will receive an electrocardiogram (EKG), a test that checks for problems with the electrical activity of the heart, and an echocardiogram, which visualizes the structure and function of the heart. Additionally, he/she will receive a non-invasive vascular ultrasound of his/her carotid arteries, abdominal aorta, and the arteries and veins of the lower extremities.

**Q: What are you looking for?**

A: The cardiovascular testing evaluates for structural, functional, and electrical abnormalities that have been known to contribute to sudden cardiac death in young athletes. These abnormalities are often completely asymptomatic until sudden cardiac death occurs. The tests also assess for the presence of vascular abnormalities for which athletes have demonstrated a unique predisposition.

**Q: What happens if a diagnostic test shows something significant?**

A: Wimbledon Athletics will immediately alert the student/athlete or parent/guardian of any significant findings. One of our board certified cardiologists or radiologists will review any such findings, and a recommendation will be made if there is a need for additional testing or a referral to a specialist.

**Q: Will the school/facility or the student/athlete have to pay for this testing out of pocket?**

A: Wimbledon Athletics will bill the student's or athlete's insurance for this service, accepting what the insurance carrier deems *usual and customary*. The policyholder will not be billed for the difference between the provider's charge and the allowed amount, but as required by law, the deductible and co-insurance will be billed (if applicable). If the deductible has not been met, we can offer a payment plan, discuss a settlement offer, which allows you to pay a negotiated flat amount if payment is received promptly, or we can eliminate the balance entirely for those in genuine hardship situations.

**Q: Can the policyholder expect to receive anything from the insurance company?**

A: The policyholder may receive an EOB (Explanation of Benefits); however, please know that this is not a bill. In addition, the insurance company may send a check for the services rendered by us directly to the policyholder. In these instances, we ask only that the policyholder forward the check to our corporate offices: 7000 West Palmetto Park Road, Suite 205, Boca Raton, Florida 33433. Please call (855) 200-8262 with any questions.

**Q: What about a Health Savings Account (HSA), Flexible Spending Account (FSA), or Health Reimbursement Account (HRA)—will these be affected?**

A: Yes, these accounts are established to help cover part or all of a policyholder's deductible, and funds may automatically be deducted if a balance is due, even if a hardship waiver has been submitted. Please note that we cannot reimburse these funds once they have been deducted, so it is important that the policyholder check with his/her specific plan prior to testing, as each policy is different.

