

**INSURANCE**

The Governing Board believes that all students should have health and accident insurance protection to ensure that they receive needed healthcare services in the event of illness or injury.

The Superintendent or designee shall provide information to students and their parents/guardians about available insurance against injuries occurring during school-related activities, which may include printed matter furnished by the insurer or membership corporation. Parents/guardians shall not be required to enroll their children in insurance programs offered by the district.

**Athletic Teams**

Each student participating on a school athletic team shall have insurance protection in the amounts specified in law and administrative regulation for medical and hospital expenses resulting from accidental bodily injury. (Education Code 32221)

If a student does not have insurance protection or a reasonable equivalent of health benefits through other means, including, but not limited to, purchase by the student or his/her parent/guardian, the district shall offer a medical or hospital service or insurance program. (Education Code 32221)

The cost of the insurance protection shall be paid by the parent/guardian of an athletic team member or other persons on the student's behalf.

However, if the parent/guardian is financially unable to pay the costs, the costs shall be paid by the district and/or student body organization. (Education Code 32221)

**Field Trips/Excursions**

The district shall offer medical and/or hospital service or insurance protection for students injured while participating in any excursion or field trip under the jurisdiction of, sponsored by, or controlled by the district. (Education Code 35331)

Parents/guardians choosing to participate in the insurance program offered by the district shall pay the costs of the medical or hospital service or insurance protection.

**Legal Reference:**

<u>State</u>	<u>Description</u>
22 CCR 51050-51192	Definitions of Medi-Cal providers and services
Ed. Code 10900-10914.5	Community recreation programs
Ed. Code 32220-32224	Insurance for athletic teams
Ed. Code 33353.5	Interscholastic Federation; insurance program; non-
transaction of insurance	
Ed. Code 35331	Insurance for field trips and excursions
Ed. Code 48980	Parent/Guardian notifications

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Ed. Code 48985	Notices to parents in a language other than English
Ed. Code 49470-49474	District medical services and insurance
Ed. Code 51760	Insurance; work experience programs
Ed. Code 52530	Insurance for healing arts program students
Ins. Code 10493	Benefit and Relief Association

**Management Resources**

Website

**Description**

CSBA District and County Office of Education

**Legal Services**

Website

Website

Website

Website

Website

Website

**Description**

CSBA, Medi-Cal Services Program

Medi-Cal

California Department of Insurance

Centers for Medicare and Medicaid Services

CSBA

California Department of Health Care Services