

INSURANCE

The Board of Trustees believes that all students should have health and accident insurance protection to ensure that they receive needed health care 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.

- (cf. [3530](#) - Risk Management/Insurance)
- (cf. [3540](#) - Transportation)
- (cf. [3543](#) - Transportation Safety and Emergencies)
- (cf. [5141](#) - Health Care and Emergencies)
- (cf. [5141.6](#) - Student Health and Social Services)
- (cf. [6142.7](#) - Physical Education)
- (cf. [6178](#) - Vocational Education)
- (cf. [6178.1](#) - Work Experience Education)

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](#))

- (cf. [6145](#) - Extracurricular and Co-curricular Activities)
- (cf. [6145.2](#) - Athletic Competition)

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](#))

- (cf. [3260](#) - Fees and Charges)
- (cf. [3452](#) - Student Activity Funds)

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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](#))

(cf. [3541.1](#) - Transportation for School-Related Trips)

(cf. [6153](#) - School-Sponsored Trips)

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:

EDUCATION CODE

[10900-10914.5](#) Community recreation activities

[32220-32224](#) Insurance for athletic teams

[33353.5](#) Interscholastic federation; insurance program; non-transaction of insurance

[35331](#) Insurance for field trips and excursions

[48980](#) Parental notifications

[48985](#) Notices to parents in language other than English

[49470-49474](#) District medical services and insurance

[51760](#) Insurance, work experience programs

[52530](#) Insurance for healing arts program students

INSURANCE CODE

[10493](#) Benefit and relief association

CODE OF REGULATIONS, TITLE 22

[51050-51190.5](#) Definitions of Medi-Cal providers and services

Management Resources:

WEB SITES

CSBA, Medi-Cal Services Program: http://www.csba.org/ds/medi_cal.htm

California Department of Health Services, Medical Care Services:
<http://www.dhs.ca.gov/mcs>

California Department of Insurance: <http://www.insurance.ca.gov>

Centers for Medicare and Medicaid Services: <http://www.cms.hhs.gov>

Healthy Families Program: <http://www.healthyfamilies.ca.gov>

Medi-Cal: <http://www.medi-cal.ca.gov>

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