

SECOND REGULAR SESSION

HOUSE BILL NO. 1644

100TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE WINDHAM.

3755H.011

DANA RADEMAN MILLER, Chief Clerk

AN ACT

To amend chapter 173, RSMo, by adding thereto one new section relating to insurance programs for student athletes.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 173, RSMo, is amended by adding thereto one new section, to be known as section 173.841, to read as follows:

173.841. 1. As used in this section, the term "intercollegiate sport" means a sport played at the collegiate level for which eligibility requirements for participation by a student athlete are established by a national association for the promotion or regulation of collegiate athletics.

2. (1) Before July 1, 2021, the governing board of every public institution of higher education that offers students the opportunity to play an intercollegiate sport shall establish an insurance program that provides coverage to student athletes for personal injuries or accidental death while participating in institution-organized play or practice in an intercollegiate sport event.

(2) Such insurance program shall include, but not be limited to, the following coverages:

(a) All reasonable and necessary hospital, medical, and surgical services for a period of six years after the date of injury up to a maximum amount of one million dollars;

(b) For any total disability lasting longer than one year from the date of injury and preventing further participation by the student in intercollegiate sports, a minimum annuity of two thousand dollars per month to be paid to the disabled person beginning one

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in bold-face type in the above bill is proposed language.

17 year after the date of injury and continuing thereafter during the period of total disability,
18 but not beyond six years from the date of injury;

19 (c) For any permanent and total disability, a minimum annuity of three thousand
20 dollars per month to be paid to the disabled person beginning six years after the date of
21 injury and continuing thereafter during the period of total disability;

22 (d) For any permanent partial disability when there is at least a seventy percent loss
23 of use of a limb and when the student is unable to further participate in intercollegiate
24 sports, the plan shall provide for payment of a lump-sum benefit in the minimum amount
25 of ten thousand dollars one year after the date of injury; and

26 (e) For accidental death or dismemberment while participating in
27 institution-organized play or practice in an intercollegiate sport event, the plan shall
28 provide for payment of a lump-sum benefit in the minimum amount of one hundred
29 thousand dollars.

30 (3) Such insurance program may include self-insurance by the institution of any
31 risk or deductible amount specified by the governing board of the institution and, with
32 respect to hospital, medical, and surgical services, may be coordinated with any other valid
33 and collectible insurance providing coverage for a student athlete outside of the
34 institution's insurance program so that accident and health coverage is provided by the
35 institution without duplication of any such outside insurance coverage.

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