



TOM KEATING, Executive Director

TODD THARP, Assistant Director • CHAD ELSBERRY, Assistant Director • JARED CHIZEK, Assistant Director

IHSAA, Iowa Farm Bureau re-sign for HeadStrong Concussion Insurance in 2024-25

Dear School Administrator:

The Iowa High School Athletic Association is proud to announce that through the sponsorship of the Iowa Farm Bureau all students (males and females) in grades 9-12 who participate in sports sanctioned by the Iowa High School Athletic Association will continue to be provided concussion insurance at no cost to their parents or our member schools. This includes graduated 8th graders and seniors playing baseball, and those students involved in sideline cheerleading at IHSAA sanctioned events.

This concussion insurance is first dollar coverage (zero deductible) for concussion assessment and treatment by a licensed health care provider, who are defined as per Iowa Code as physicians, physician's assistants, chiropractors, advanced registered nurse practitioners, nurses, physical therapists, or licensed athletic trainers. Coverage is secondary to any other valid and collectable insurance but will become the primary payor, if no other insurance is available.

The IHSAA and Iowa Farm Bureau believe providing this insurance puts Iowa in the forefront of providing quality care for student-athletes who sustain a concussion while participating (practice or competition) in an IHSAA sanctioned sport. We hope this insurance removes the financial barrier some students and parents/guardians may have regarding receiving care for a concussion.

All material relative to this concussion insurance is provided through the IHSAA website. Visit the Health & Safety page under Resources, or www.iahsaa.org/resources/health-safety. Questions regarding this insurance should be directed to a claims administrator at Mutual of Omaha. The contact information is (800) 524-2324 or carol.grabenschroer@mutualofomaha.com or candice.little@mutualofomaha.com.

Neither you nor your school's participants need to sign up or submit any forms before an incident occurs. The necessary reporting forms will also be available through our website and can be downloaded or printed off at your convenience.

Sincerely,
Tom Keating
Executive Director