
To Tape or Not to Tape: *That is the [Insurance] Question*

Text **Keith Abrams, MA, ATC, LAT**

As athletic trainers we have all needed a little cushion in our pockets from time to time and have offered our services covering sporting events or summer camps that are not associated with our place of employment. True to form, we have all been asked the golden question, “Will you tape my ankle?” It’s a harmless request from an athlete looking to participate in the day, weekend or tournament’s events that most athletic trainers hear on a daily basis, right? After all, the process is truly nothing out of the ordinary, only takes a few minutes to perform and is something we are efficiently trained to do.

Now imagine you’re sitting under the medical tent and you get a call over the radio that an athlete is injured and lying on the ground in pain. You gather your things and quickly rush to his/her side, only to realize the athlete on the ground clutching an ankle and screaming in pain is the same athlete who asked you to tape that ankle earlier in the day. You complete your evaluation and strongly suggest to the coach, parent and/or event coordinator that they seek further medical attention. The parents are so thankful you were there and you pat yourself on the back for another job well done.

A couple of weeks go by and one day you get a phone call from the event coordinator. To your surprise, you learn those same parents who would have adorned you with a superman cape are now seeking legal actions against the camp and its organizers for all the associated medical expenses, along with compensation for the pain and suffering their child endured as a result of the ankle injury.

That simple request to tape an ankle echoes in your mind. What do you think about it now? It’s sad that the world we live in today

has reduced health care professionals to worrying about potential lawsuits if we provide care such as ankle taping at sporting events not associated with our place of employment.

But the reality is we now **MUST** think this way in order to prevent devastation to our livelihood, and we need to investigate safeguards such as professional liability insurance. There are different companies that will provide athletic trainers with great liability insurance at very reasonable rates. It is something worth having in addition to whatever coverage the camp or sporting event may offer.

Working these sporting events and camps are a great way to supplement our income and build upon our professional network; however, it is important to take the necessary steps now to protect our careers and profession by purchasing personal liability insurance prior to committing to working any event. It is an investment that will pay for itself should the need arise.

Choosing your insurance should be a careful thorough process that involves rate comparisons, consideration for the amount of coverage per occurrence and annual coverage, associated benefits, available reimbursements and the company’s overall experience and/or reputation with athletic trainers. A reputable company that comes to mind is Marsh. In addition to providing discounts to NATA members, they offer reimbursements for lost wages, depositions, defense costs and even medical supplies. Other companies may offer similar rates and policies.

Like most people in this world, athletic trainers are concerned with value, service and cost when researching companies and their products or services. In today’s economy, it is certainly understandable and warranted. I do

encourage you to do your homework and research the best policy for your needs, but I urge you not to prolong your search because you can never predict when you will need the services of a professional liability insurance company.

Abrams runs his own business, placing athletic trainers in per diem jobs at sports camps and athletic events in Florida.

To learn more about his business, visit www.AthleticTrainer4Hire.com.



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Marsh Affinity Group offers the NATA Member Discount Program for liability insurance. Find more at www.nata.org/membership/discount-programs