Students
INSURANCE

The County Superintendent and County Board believe 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 County 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 County Superintendent.

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
parents/guardians, the County Superintendent shall offer a medical or hospital service or
insurance program. (Education Code 32221)

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

However, if the parents/guardians are financially unable to pay the costs, the costs shall be paid
by the County Superintendent and/or student body organization. (Education Code 32221)

Field Trips/Excursions

The County Superintendent 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 County Superintendent. (Education Code 35331)

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

Adopted: 03/18/2010
Amended: 04/20/2023

Legal Reference

EDUCATION CODE
10900-10914.5 Community recreation activities
32220-32224  Insurance for athletic teams
33353.5  Interscholastic federation; insurance program; nontransaction 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