



Guest Group Medical Information

Thank you for coming to CRISTA Camps! These procedures are designed to ensure consistent practices in regard to accidents at Miracle Ranch and Island Lake.

- Each Guest Group is required, by contract, to designate a person responsible for the first aid treatment of their campers. CRISTA Camps recommends a Registered Nurse, Doctor or EMT to accompany every Guest Group.
- Each Guest Group must also designate a vehicle for transportation to a local medical facility, and ensure it remains available at all times and in good operational order.
- Distribution and storage of camper medication is the responsibility of each Guest Group, and CRISTA Camps recommends the collection and proper distribution of medications to campers at appropriate times throughout the day. Medications should be locked secured and in their original containers with prescribed dosages attached.

ACORD Form

Each Guest Group must provide an ACORD form to camp prior to arrival, showing they group has insurance. Simply phone your church or organization's insurance company, request that an ACORD form be sent to CRISTA Camps, listing us as secondary insured. If you have any questions regarding the General Liability amount after you've contacted your insurance company, please ask our office. A copy of the ACORD form should go along with a Group's campers to the Medical Facility.

At Camp:

In the event of an injury, please take proper action to ensure patient care. If there is a serious injury, getting proper care lined up is more important than filling out required paperwork first. There are a number of decisions to be made:

- Is this a critical injury that requires a call to 911?
- Is the person responsible for medical treatment close by to make decisions and provide treatment?
- Does the person need transport to a Medical facility?
- Can they safely travel in a guest group vehicle? What is the most appropriate vehicle?
- Can the patient get themselves to the nurse's station for treatment?

Always make sure a permanent staff member knows about the injury.

After making the initial treatment and transportation decisions, there is very important paperwork to take care of. This paperwork helps process insurance payments, if applicable. If done poorly, it can prevent a camper from receiving an insurance reimbursement. Let's serve the campers by following procedures!

Our insurance policy is designed to prevent out of pocket expenses to families who already have insurance. If there is a deductible paid out on a family policy, they may be eligible for reimbursement for it, and any amount above their policy limits, with a maximum total payout of \$2,500 per incident. If a family doesn't have insurance, it *may or may not* cover more. Our policy only covers accidents, not illness.

Never make guarantees about what our insurance will cover. The time around an injury is meant for care, reassurance of safety, treatment and transportation. Do not enter in to conversations about money. It can all be sorted out later.

Paperwork

There are 2 primary forms to have filled out. The brown Camper Claim Form and the Camps Accident Report should be filled out early in the process. This could be at camp while waiting for transportation, or often while waiting to be seen at the Medical Facility. The doctors may want copies of these, but make sure we get the originals back. If your group has a health form or you are using ours, a copy of this needs to go to the Medical Facility as well.

If a person is injured and it's determined they don't need to go in for treatment, but there's at least a small chance they may go in after they are home, we should fill out the Camper Accident Report closely following the injury. If the parent determines later they need treatment, this will aid in the reimbursement. These forms are to be turned in to your host.

CRISTA Camps office staff will prepare a packet to mail to parents, along with a letter to explain the process so parents pursue reimbursement from AMA. Each Camps Accident Report is reviewed by CRISTA's Human Resources Department so they can help us prevent injuries in the future.