



SPECIALTY YOUTH SPORTS INSURANCE PROGRAM

HeadStrong Concussion Insurance Program™

Purpose built to protect young athletes from concussion injuries and protect families from the financial burden that follows.

3.8M
YOUTH SPORTS
CONCUSSIONS PER YEAR¹

70%
OF SPORTS TBI ER VISITS
ARE CHILDREN UNDER 17²

63%
OF FOOTBALL CONCUSSIONS
CAUSED BY TACKLING²

\$800+
AVG. DIRECT MEDICAL COST
PER CONCUSSION³

\$25K
MAX PER ATHLETE
CONCUSSION COVERAGE

¹ CDC estimate | ² CDC HEADS UP Data Report, Jan. 27, 2026 | ³ Vanderbilt Sports Concussion Center, PubMed (2020), costs escalate with ER visits, imaging, and specialist care

A youth sports concussion is never just a bump on the head. It triggers neurological evaluations, specialist visits, imaging, and carefully managed recovery protocols, often totaling thousands of dollars out of pocket. **The HeadStrong Concussion Insurance Program** was purpose built to close that gap: ensuring young athletes receive the full care they need while shielding families from unexpected financial hardship.

COVERAGE DETAILS

Comprehensive protection. Zero financial barriers.

When your organization enrolls, every registered athlete is automatically covered with no individual applications, no health questionnaires, and no underwriting delays. Coverage activates the moment it is needed with no cost passed on to the athlete or family.

HeadStrong operates as secondary and excess to any existing health insurance, covering remaining costs after primary insurance pays. If no other coverage exists, HeadStrong steps in as the primary payor.

COVERAGE LIMIT
\$25,000
Per concussion event

ANNUAL COST
\$1.35
Per participant per year

COPAY
\$0
No out of pocket expense

DEDUCTIBLE
\$0
No deductible required

Secondary or primary payor. HeadStrong works alongside existing health insurance as excess coverage, or steps up as the primary payor when no other insurance is in place, ensuring no family is ever left with an uncovered concussion bill.

PROGRAM BENEFITS

Built for organizations. Designed for families.

- ✓ **Instant, automatic enrollment.** All athletes are covered the moment your organization joins. No forms, no screenings, and no delays for families to navigate.
- ✓ **Full neurological care covered.** Beyond the ER, coverage extends to specialist evaluations, cognitive testing, imaging, and all follow up care needed for complete recovery.
- ✓ **Concussion specific coverage.** Unlike general accident insurance, HeadStrong is engineered exclusively around the full clinical pathway of concussion treatment and management.
- ✓ **Reduces organizational liability.** A proactive, structured concussion care standard helps shield your league, association, or team from uninsured injury exposure.
- ✓ **Peace of mind for every parent.** Families focus fully on their child's recovery, not on bills or coverage gaps, knowing comprehensive care is already in place.

709,876+

student athletes currently insured through the HeadStrong Concussion Insurance Program and growing nationwide.

HOW THE PROGRAM WORKS

1

Organization Enrolls

Your league, association, or team signs up. All registered athletes are automatically covered with no action required from families.

2

Concussion Occurs

An athlete sustains a suspected concussion during a covered practice, game, or activity.

3

Care Is Received

The athlete receives full diagnosis, neurological evaluation, imaging, and all necessary follow up treatment.

4

HeadStrong Pays

Coverage activates immediately. The family has no out of pocket expense for any concussion related accident or injury, up to \$25,000 per injury.



NO UNDERWRITING

Athletes are covered automatically. No medical history, screenings, or individual applications required.



\$1.35 PER ATHLETE

One of the most cost effective specialty insurance programs available for youth sports organizations today.



EASY TO ADMINISTER

Fees can be structured as a pass through within existing registration costs, zero burden on your office.

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CONTACT US TO ENROLL