



MONTANA HIGH SCHOOL ASSOCIATION

PROMOTING SUCCESS ON THE COURT, ON THE FIELD, ON STAGE,
AND EVERYWHERE ELSE UNDER THE BIG SKY SINCE 1921

May 2026

**TO: MHSAA MEMBER SCHOOL CONTACTS
MHSAA SCHOOL ACTIVITIES DIRECTORS & BUSINESS MANAGERS / DISTRICT CLERKS**

FROM: BRIAN MICHELOTTI, EXECUTIVE DIRECTOR

**RE: ANNUAL MEMBERSHIP DUES FOR 2026-27
CATASTROPHIC LIABILITY INSURANCE FOR 2026-27
CONCUSSION INSURANCE FOR 2026-27**

This email contains items which need to be addressed for the 2026-27 school year.

- **Annual Membership Dues** will be selected using the Arbiter platform. This will take place of the paper application used in previous years. School administrators it is important you select **every** sport/activity you plan to offer for the upcoming academic year. The fee per activity/sport remains \$250.00. **This payment is due by July 15, 2026.**
- **Catastrophic Liability Insurance** for 2026-27 is summarized on the following pages. This will also be selected using the Arbiter Platform and will be automatically added for you. Your premium is determined by using your high school's (grades 9-12) *FALL, 2025* enrollment as reported to OPI or for private schools, your enrollment as of November 1, 2025. **This payment is due by July 15, 2026.**
- **Concussion Insurance** for 2026-27 is summarized on the following pages. This will also be selected using the Arbiter Platform and will be automatically added for you. Your premium is determined by using your high school's (grades 9-12) *FALL, 2025* enrollment as reported to OPI or for private schools, your enrollment as of November 1, 2025. **This payment is due by July 15, 2026.**

All rates (MHSAA Dues, Catastrophic Insurance and Concussion Insurance) have not increased this school year.

Schools are required by MHSAA rules to pay catastrophic and concussion insurance premiums. Annual dues and **premiums are payable on or before July 15th** of each year of membership. Any school failing to pay the annual dues and premiums on or before August 1st of each year of membership shall become ineligible from that date until such dues and premiums are paid and shall be required to pay a penalty of \$50.00 (for each) in addition to the regular fees before reinstatement. [Article I, Section (2) of the MHSAA By-Laws; Section 17 of the MHSAA Rules and Regulations]

Again, all the above registrations and payments need to be completed using the Arbiter Platform. Each school can pay using ArbiterPay, credit card or with a traditional check. Instructions for completing the task in Arbiter are found on the last page of this document.

If there are questions on any of the above referenced items, please feel free to contact the MHSAA office.

Attachments



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TO: MHSAA MEMBER SCHOOL ADMINISTRATORS
FROM: BRIAN MICHELOTTI, EXECUTIVE DIRECTOR
RE: CONCUSSION INSURANCE

The MHSAA, through negotiations with our insurance broker, HUB International, can continue offering concussion insurance for all MHSAA athletic participants and cheerleaders at only \$1.35 per student. The coverage includes:

- Maximum - \$25,000 per year
- Benefit Period – 1 year
- Deductible - \$0 per claim
- Eligible Person – all athletes participating in MHSAA sports (including cheerleading).
- Covered Activities – participating in practice or play of sports sponsored by the MHSAA (including cheerleading).
- Definition of Injury: 1) Directly and independently caused by specific accidental contact with another body or object; 2) A source of loss that is sustained while the injured person is covered under the policy and while he or she is taking part in a covered activity; 3) Resulting in a concussion.

The participant’s insurance would first be billed and would pay, however there would be no out-of-pocket cost for the participant up to \$25,000 per covered injury. For example, if the participant’s insurance had a \$3,000 deductible and none of that deductible was met, this insurance would pay the \$3,000 so there would be no out-of-pocket cost to the family. Also, all co-pays would be covered and if there were tests not covered by the primary insurance this insurance would cover all those costs. The cost per year for schools is as follows:

<u>Enrollment</u>	<u>Premium</u>
0-40	\$41
41-110	\$66
111-200	\$121
201-300	\$141
301-400	\$171
401-800	\$191
801+	\$226

Again, all MHSAA athletes and cheerleaders would be covered, there is no deductible, and the maximum coverage per injury per year is \$25,000. This is a very proactive approach to dealing with the issues of concussion that are nationwide including the threats of litigation in every state. It also demonstrates that each school is proactive in the event of litigation.



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TO: MHSAA MEMBER SCHOOL ADMINISTRATORS
FROM: BRIAN MICHELOTTI, EXECUTIVE DIRECTOR
RE: CATASTROPHIC LIABILITY INSURANCE

The MHSAA, through negotiations with our insurance broker, HUB International, can continue offering catastrophic liability insurance through Mutual of Omaha for all MHSAA athletic participants and cheerleaders at only \$6.65 per student. The coverage includes:

Summary of Lifetime Benefits

- **Accident Medical Expense Benefit:** 100% of reasonable, customary, and necessary covered expenses, with an overall lifetime limit of \$1,000,000.
- **Deductible:** \$50,000 per injury.
- **Incurral Period:** Two (2) year incurral period in which to meet the deductible.
- **Extended Care Facility Maximum** \$365,000 per calendar year.
- **Combined Home Healthcare/Custodial Care Maximum:** \$100,000 per calendar year.
- **Maximum Physical Therapy Benefit:** \$50,000 per calendar year.
- **Accidental Death Benefit:** \$10,000.
- **Cash Benefit:** \$10,000 (for paralysis, including quadriplegia, paraplegia, or hemiplegia).

Expanded Benefits (Total Disability Only):

- **Lifetime Special Expense Benefit:** \$100,000 first decade; \$50,000 each decade thereafter for home remodeling or adaptation and special vehicle purchase or adaptation.
- **Lifetime Adjustment Expense Benefit:** \$50,000 Lifetime for family counseling, training, travel, and loss of earnings of parents.
- **Lifetime Education Expense:** \$50,000 for tuition, room and board and other related expenses.
- **Total Disability Benefit:** A catastrophically injured student who is totally disabled at age 18 may receive \$1,500 per month for remainder of life.
- **Partial Disability Benefit:** A catastrophically injured student who is partially disabled at age 18 may receive \$1,000 per month for remainder of life.

<u>Enrollment</u>	<u>Premium</u>
0-40	\$206.00
41-110	\$302.00
111-200	\$381.00
201-300	\$503.00
301-400	\$625.00
401-800	\$836.00
801+	\$1,339.00



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ANNUAL MEMBERSHIP DUES AND CATASTROPHIC & CONCUSSION INSURANCE REGISTRATION

Membership Dues and Insurance applications will be accessed via Arbiter starting the 2026-27 academic year. This takes the place of paper applications that have, in the past, required a school board chair to sign. You will fill out the sports/activities portion by checking the box of each offered sport/activity just like you did with the paper form. The catastrophic dues and concussion insurance premiums will auto calculate based upon your fall enrollment for the previous year. ***You will have the option to pay using ArbiterPay, credit card or print an invoice and send in a check.*** To access the new registration feature, please follow the steps below:

1. Under the Eligibility Tab, click the School Registration Sub-tab
2. Choose 2026-27 MHSAA Annual Dues and Insurance Application
3. Click on Blue Box that says 'Register'
4. Read Welcome, Click 'Next'
5. Choose ***ANY and ALL*** school sports and activities you will be offering to your students in the 2026-27 academic year. If you offer the program, check the box! In the event you do not have participation, you are eligible for a refund if you notify the MHSAA prior to the first day of competition.
6. When you have checked all offered programs, click 'Next'
7. Read through the Insurance Information page and check the box titled 'I agree' and Click 'Complete Consent'. You will see the option to print this information at the bottom of the page.
8. Review your fees calculations and choose payment method. You have the option to pay using ArbiterPay, credit card or mail in a check.
9. If you choose:
 1. 'ArbiterPay' it will pull from your school account and be directly deposited into MHSAA ArbiterPay account
 2. 'Pay by Check' then please print an invoice and mail a copy along with your check to 631 N. Last Chance Gulch, Helena, MT 59601 – Attn: Jenise Cockhill
 3. 'Pay by Credit Card' it will navigate to a credit card vendor called RapideFund to enter your card information.
10. Click 'Finish'

A confirmation email that you have completed registration will be delivered.

Please contact Jenise Cockhill at jcockhill@mhsaa.org or 406-442-6010, option 1 with any questions.