



August 27, 2013

## **POLICY**

**Subject:** Sport Accident Insurance – S.A.I.P.  
Out of Country Injury and Medical Treatment

**Adopted by the Board of Directors:** Recommended by S.A.I.P. Insurers &  
Service Providers

### **Medical Treatment/Costs**

This Policy impacts those members who subscribe to their discipline's/CSA Sport Accident Insurance Program

The proper treatment of any injury to our members is the most important part of the S.A.I.P. program.

All parties involved want to ensure that all medical issues are properly dealt with and that the athlete receives the best care possible.

Medical treatment can vary World-Wide; consequently the interaction between the athlete's team representative and Specialty Assist is extremely important to ensure the well being of the athlete.

There are significant cost consequences involved in some of the decision making needed in determining the treatment and disposition options for an injured athlete.

Over the past three (3) years the costs incurred under the S.A.I.P. program have significantly increased and are much higher than the premiums collected.

Consequently, premiums have increased but in order for the program to remain viable there are some important principles to be kept in mind.

- 1) It is essential there is good dialogue between the treating medical team, the team doctor/representative/athlete and Specialty Assist.

Athlete care is the number 1 priority.

This requires prompt contact with Specialty Assist, as they need to approve the actions taken and can use their expertise to assist.

2) Consideration must be given as to ongoing treatment/evaluation needs.

a. The costs of tests, further evaluation, ongoing treatment and even surgery will be significantly less in Canada, even considering the return to Canada transportation costs.

This of course does not supersede any immediate needs for the well being of the athlete.

b. Both Specialty Assist and team doctors need to agree on the course of action and Specialty Assist will sign off on the disposition of the athlete.

For teams traveling without team medical support, they may need to consult with the team's medical advisor in Canada.

3) When considering travel arrangements for repatriation/return to Canada, great care needs to be taken in making these arrangements.

a. First class/Business class bookings must only be used where there is medical necessity, not convenience factors.

b. Often waiting a few extra days to make travel arrangements can produce significant travel cost savings.

c. Teams must try to utilize their return or re-issued ticketing and wherever possible obtain proper travel credits.

d. Often payment of ticket change fees, etc. can be cheaper than booking a new fare.

e. Specialty Assist can work with the teams travel desk/travel agent to find the most suitable and most cost effective option, without compromising the medical needs of the athlete.

4) Escorts accompanying an injured athlete on a return to Canada should only be used where medically necessary and approved by Specialty Assist/treating doctors and team doctor.

5) An athlete who has suffered **suspected** trauma such as concussion; ACL/fractures; etc should not continue to travel with the team unless properly evaluated and assessed by medical professionals. Athletes should not self diagnose.