

U.S. Olympic & Paralympic Committee Policy



Policy Name: Medical Assistance Fund Policy

Date of Issuance: 6/6/2022

Policy Owner: Chief Medical Officer

Applies to: Team USA Athletes (as described herein)

Purpose:

To define the criteria that apply when Team USA athletes seek financial support through the United States Olympic & Paralympic Committee's (USOPC) Medical Assistance Fund (MAF).

Policy Statement:

I. Introduction

The USOPC MAF is used to pay for significant medically necessary or sport-related healthcare costs not covered by traditional resources. Eligible athletes may receive reimbursement, a stipend, or direct payment to a provider for approved expenses.

II. Eligibility

Except as otherwise stated in this Policy, only athletes and expenses meeting all the following criteria are eligible to apply for financial support through the MAF:

- a) All existing resources including Elite Athlete Health Insurance (EAHI), National Medical Network (NMN), Sport Accident policies, and personal insurance have been accessed or are unavailable,
- b) The athlete was enrolled or eligible to enroll in EAHI at the time of medical diagnosis or care

Uncovered out-of-pocket medical costs must be at least \$100. The USOPC reserves the right to make exceptions to these eligibility requirements in its sole discretion. Satisfaction of these criteria does not automatically entitle an athlete to MAF funding.

III. Extended Eligibility for those on EAHI or EAHI-Eligible

Athletes who are enrolled, or eligible to enroll, in EAHI will continue to be eligible to apply for financial support through the MAF for up to six (6) months after their EAHI enrollment, or eligibility to enroll, ends, as outlined below:

- a) For athletes who were enrolled in EAHI and were removed from the plan by their NGB because they no longer meet current performance criteria, the six (6) month period begins as of the final date of EAHI coverage.

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- b) For athletes who were enrolled in EAHl and have self-removed from the plan, the six (6) month period begins as of the final date of EAHl coverage.
- c) For athletes who were never enrolled but were offered EAHl and no longer meet NGB criteria, the six (6) month period begins on the date of the new EAHl allocation period for their respective sport.

Self-enrollment in the USOPC EAHl continuance plan will have no impact on the extended eligibility for the MAF as described above. As an example, an athlete whose EAHl benefits end on January 31, will remain eligible to apply to the MAF through July 31 of the same year regardless of whether they enroll in the USOPC's EAHl continuance plan.

IV. Exceptions & Limitations on Eligibility

Eligibility to receive MAF can be suspended or lost on account of the following:

- a) Disciplinary Actions:
 - Athlete Safety – To receive MAF, athletes must be eligible to participate in the Olympic & Paralympic Movement and cannot be under a suspension or period of ineligibility, temporarily or otherwise, from the U.S. Center for SafeSport, the USOPC, or an NGB.
 - Anti-Doping – To be eligible for MAF, athletes must comply with the USOPC National Anti-Doping Policy (NADP) and not be subject to any applicable violations consequences that are outlined in the USOPC NADP Loss of Benefits Grid (located at: <https://www.teamusa.org/-/media/Legal/USOPC-NADP---FINAL-ua.pdf>). Additionally, athletes may be subject to repayment obligations as outlined within the USOPC NADP.
- b) Personal Injury and Workers Compensation: MAF resources cannot be used in any personal injury or workers compensation cases. Athletes experiencing a personal injury should report such injury to their health insurance provider and athletes experiencing an injury that may be eligible for workers compensation should report such injury to their employer
- c) Personal Conduct: During the period the USOPC is coordinating medical services, funding or other healthcare resources, athletes are expected to:
 - Respond to correspondence in a timely and reasonable manner.
 - Faithfully comply with all applicable policies, requirements, directives, and requests of the USOPC and any affiliated third-party; including, but not limited to, medical offices, hotels, airlines and ground transportation services.
 - Serve as good stewards of USOPC finances and resources.
 - Avoid actions that reflect unfavorably on the reputation of the USOPC, its sponsors, donors, or other stakeholders.

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V. Covered Services

Except as otherwise described below, once the USOPC sports medicine department approves an application for MAF support, the determination of funding may include one or more of the following:

- Deductibles and copayments for medical, dental and mental health care
- Prescription medication costs
- Medical related travel
- Medical equipment including prosthetics and orthotics

Costs associated with elective procedures that are not medically necessary, non-emergency cosmetic procedures, routine dental care, recovery and performance services are not eligible for MAF support.

VI. Application and Payment Procedure

An application for financial support must be submitted by the athlete eligible for the MAF. Such applications must be submitted to the USOPC sports medicine department online at: <https://bit.ly/usopcMAFapplication> or by contacting athletehealthcare@usopc.org, within six months of incurring the expense.

Due to the limitation of available resources, MAF support must be sport-related and/or medically necessary, as determined by the USOPC CMO or their designee, and will be subject to advance review and approval by USOPC medical personnel based upon available resources.

Upon receipt of a completed application, the USOPC sports medicine department will review and collect all information regarding the case necessary to determine eligibility. Final approval will depend on a number of factors, including but not limited to, the availability of donor funds and/or the type of healthcare services requested.

For an application to be considered complete, appropriate proof of costs must be submitted by the applicant, including but not limited to, itemized medical bills, itemized paid receipts, explanation of benefits (EOBs), or an itemized estimate of upcoming services produced by the provider office. Medical records may be requested in some instances.

Once the application is complete, it will be routed to the USOPC CMO or designee for review and to make a determination. Each claim request is eligible for approval of up to \$25,000 for approved expenses. The funding mechanism will be determined by the USOPC sports medicine department as either a direct payment to the provider, a reimbursement to the athlete for expenses that have already been paid, or a stipend paid to the athlete.