

Canadian Athlete Insurance Program (CAIP)

(Updated December 15, 2016)

The Canadian Athlete Insurance Program (CAIP) is a sport-specific medical insurance that offers coverage to athletes of all levels on sport-specific treatments. It is a secondary insurance provider that applies when your primary insurance provider is exhausted; i.e. you must use up any existing insurance coverage prior to submitting receipts to CAIP for reimbursement. In many cases, athletes exhaust their primary insurance quite quickly – hence, why CAIP may be beneficial.

Created in 1982, CAIP was developed to offer sport injury insurance to Canadian athletes. CAIP is not a full supplemental medical insurance plan. Instead it is a sporting injury insurance plan that covers sport-related accident and overuse injuries – this includes travelling to and from competition and/or practice. Typically an accident must have occurred in order for the athletes to be covered by CAIP, but the main exception to this is overuse injuries (not due to a specific accident). The program also gives the option of buying travel insurance which covers all injuries in addition to illnesses when outside of the country.

CAIP has become well recognized in providing the most comprehensive insurance protection for accident and overuse injuries to Canada's athletes at all levels. Domestic coverage is for sport injury and includes overuse coverage (unique to CAIP since the beginning) and remains the most popular and sought after benefit amongst Canada's athletes. Overuse covers the athletes for chronic type injuries such as tendonitis and stress fractures that happen over a period of time as a result of repetitive activity.

For more information and a complete policy explanation, please visit <http://mkirsch.ca/wp-content/uploads/2017/07/CAIP-Summary-07-2017.pdf>.

Enrolling / Purchasing CAIP Insurance

Contact:

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What Canadian Sport Institute will need:

1. First and last name.
2. Sport.
3. Province of health insurance (MSP).
4. Level of CAIP insurance desired.
5. Payment by either credit card or cheque. *Note: If paying by credit card, Canadian Sport Institute will also need the postal code of the credit card's billing address.*

Office hours are typically 9:00am–5:00pm, Monday to Friday. **Payment must be received before enrolment occurs.** Make all cheques payable to “Canadian Sport Institute”.

Coverage lasts for one full year from the date of enrolment.

Note: If you are a member of your sport's National Team, prior to contacting Canadian Sport Institute to enroll in CAIP, consult your National Sport Organization (NSO) to ensure that they have not already purchased coverage on your behalf.

In-Canada Coverage Cost

The cost of coverage for a 12 month enrolment is:

- **Gold:** \$795
- **Silver:** \$465
- **Bronze:** \$235

For members with Ontario and Quebec Provincial Health Insurance cards, the following taxes apply to all premiums:

- Ontario Premium Tax: 8%
- Quebec Premium Tax: 9%

CAIP is available to all athletes and coaches no matter what level of Canadian Sport Institute Pacific registration they have.

Travel Medical Insurance

Coverage outside of Canada is applicable 24 hours a day for emergency medical and hospital care as the result of an illness or injury. **Domestic coverage is no longer necessary for purchasing Travel Medical Insurance.**

Please also consult the CAIP website for information on the Travel Assistance Program (<http://mkirsch.ca/wp-content/uploads/2016/10/Travel-Assistance-Program.pdf>) as well as information on printing an International Membership Card (<http://mkirsch.ca/wp-content/uploads/2016/10/Emergency-Travel-Assistance-Card-ENG.pdf>).

Travel Medical Insurance Premium Options:

- **Per Trip Plan**
 - Up until July 1, 2017 the CAIP travel insurance has been based on a per week rating. This is now changed to a daily rating of **\$5.00** a day subject to a minimum premium of **\$35** for a trip of 7 days or less. Please see the following examples:
 - Example 1: 8 day trip. The premium will now be \$5 x 8 days = \$40. This compares to the old rating where the premium would have been \$70. This will now be a \$30 savings for this one trip.
 - Example 2: 6 day trip. The minimum premium for us to issue the travel insurance coverage is \$35.
 - Members must inform Canadian Sport Institute at least **2 weeks prior** to the trip commencing with the destination and start/finish dates.

- **Individual Annual Plan**
 - For a premium of **\$210**, this option covers the member for all trips outside of Canada for one full year provided each trip does not exceed 30 consecutive days.
 - For a premium of **\$350**, this option covers the member for all trips outside of Canada for one full year provided each trip does not exceed 60 consecutive days.
 - For a premium of **\$580**, this option covers the member for all trips outside of Canada for one full year provided each trip does not exceed 90 consecutive days.
 - The Individual Annual Plan is valid for one year from the date of enrolment, at which time the insurance would have to be renewed.
 - There is no limit to the number of trips taken within the period of insurance (one year from the date of enrolment) subject to the number of consecutive days chosen (30 or 60).
 - If an insured person requires insurance for a trip that exceeds 30, 60, or 90 days, a per trip enrolment can be issued to cover the complete duration of the trip. This per trip coverage (top-up insurance) must be purchased before the end of the 30 or 60 consecutive days option.

Coverage Breakdown

There are no deductibles for CAIP and members are reimbursed for 100% of the cost with the following exceptions:

- X-rays and laboratory exams are payable at a co-insurance of 70% subject to the overall maximum.
- Paramedical Services (either accident or overuse) are subject to a per treatment limit of \$50 conditional on not having reached the maximum reimbursement as stated in the schedule of benefits.
- For a complete listing of the In-Country insurance policy, please see (<http://mkirsch.ca/wp-content/uploads/2017/07/In-Canada-Insurance-Policy-1PA25-July-2017-.pdf>).

Schedule of Benefits – In-Canada Coverage

Maximum Payable	Bronze	Silver	Gold
Principal Sum	\$25,000	\$35,000	\$55,000
Permanent-Total-Disability Accident	\$25,000	\$35,000	\$55,000
Accident Reimbursement Expense	\$25,000	\$35,000	\$55,000
Paramedical Services	\$500	\$750	\$1,000
Medical Equipment	\$1,000	\$2,000	\$3,000
Durable Equipment	\$5,000	\$7,500	\$10,000
Physiotherapy / Athletic Therapy / Massage Therapy (Accident)	\$500	\$1,000	\$1,500
Accidental Dental	\$1,500	\$3,000	\$5,000
Fracture, etc.	\$2,000	\$2,500	\$3,000
Emergency Taxi	\$100	\$100	\$100
Rehabilitation	\$15,000	\$15,000	\$15,000
Tutorial Fees	\$3,000	\$3,000	\$3,000
Eyeglasses / Contact Lenses	\$200	\$200	\$200
Dentures, etc.	\$500	\$500	\$750
Special Transportation	\$250	\$250	\$250
Hotel	\$100	\$100	\$100
Home Alteration and/or Vehicle Modification	\$15,000	\$15,000	\$15,000
Family Transportation and Accommodation	\$15,000	\$15,000	\$15,000
Evacuation	\$2,500	\$5,000	\$7,500
Repatriation	\$25,000	\$25,000	\$25,000
X-Rays and Lab Exams	\$500	\$700	\$1,000
Identification	\$15,000	\$15,000	\$15,000
Seat Belt	\$1,500	\$1,500	\$1,500
Psychological Therapy	\$5,000	\$5,000	\$5,000
Funeral Expense	\$7,000	\$7,000	\$10,000
Overuse Reimbursement Maximums	Bronze	Silver	Gold
Orthotic Inserts (Overuse only)	\$150	\$300	\$500
Chiropractor (Overuse only)	\$500	\$750	\$1,000
Physiotherapy / Athletic Therapy / Massage Therapy (Overuse)	\$500	\$1,000	\$1,500

Schedule of Benefits – Travel Medical Insurance

Maximum Payable	
Medical Reimbursement Expense Benefit	\$1,000,000
Emergency Dental Treatment Benefit	\$3,000
Evacuation Benefit	\$50,000
Repatriation Benefit	\$25,000
Family Transportation and Accommodation Benefit	\$15,000

Program Instructions

1. Obtain claim form(s)

- a. There are three claim forms (Medical, Dental, Travel) that can be obtained online from the CAIP website.

Medical:

<http://mkirsch.ca/wp-content/uploads/2016/09/Proof-of-Loss-Accidental-Medical-1.pdf>

Dental:

<http://mkirsch.ca/wp-content/uploads/2016/09/Proof-of-Loss-Accidental-Dental-1.pdf>

Travel:

<http://mkirsch.ca/wp-content/uploads/2016/10/CAIP-Travel-Medical-Insurance-Summary.pdf>

2. See physician for referral and completion for all accident/overuse injuries

- a. You will need to submit one Proof of Loss (claim) form with your claim receipts per injury, per year enrolled with CAIP (i.e. one form for overuse, one form for specific accident, etc.).
- b. The Proof of Loss form has 3 distinct parts:
 - i. **Insured Statement Section** (*filled out by member*).
 - ii. **Club Section** (*filled out by coach, sport administrator, or CAIP administrator at Canadian Sport Institute Pacific*).
 - iii. **Attending Physician Statement Section** (*completed by doctor/physician. Note: Registered Physiotherapists or Certified Athletic Therapists [CATA Member] are acceptable for Physio/Athletic/Massage Therapy only. All other treatments require a physician to complete this section*).
- c. Key parts of the Proof of Loss form:
 - i. Ensure that the Policy Number throughout the form is **1PA25** (this should already be filled in).
 - ii. In the Insured Statement Section:
 1. Question #8, #9, #10 – Write “N/A” if the claim is for overuse.
 2. Question #11 – Leave blank if the claim is for overuse.
 3. Question #12, #13 – Write “Overuse” with a general description of the body part and symptoms.
 4. Question #18 – Check “No” unless you have another sport specific insurer such as Sunlife or Blue Cross (question does not refer to MSP). If you answered “Yes”, you must first submit your claim to your other benefits provider. Once you receive the paperwork back from the provider, you can submit it to CAIP and CAIP will cover a percentage of what is left over.
 - iii. In the Club Section:
 1. Must be signed by someone who is part of your sport in a(n) coaching/administrative position. If you are unable to get someone to sign the form, you can bring it in to the CAIP administrator at Canadian Sport Institute Pacific **only as a last resort**.
 - iv. In the Attending Physician Statement Section:
 1. Question #9, #10 – The most important questions. The physician must check “Yes” for both and write specifically what types of treatments (chiro, massage, physio, etc.). If the specific treatments are not listed here then the athlete cannot submit a claim for it. Get the doctor to put every possible treatment option in this section.
 2. Make sure to get the address and phone number along with full name and signature at the bottom of this section.

3. Follow up with appropriate treatment (physio, massage, chiro, etc.)

- a. Athlete pays up front for the services and **retains original receipts**.

4. Submit claim

- a. Athlete must submit the Proof of Loss form with the **original receipts** for treatment to the insurance company:
 - i. Claims can be submitted via email by scanning the completed Proof of Loss form together with receipts and sent to one of the following addresses:

English: claims.spgroup@ssq.ca

French: reclamations.spgroupe@ssq.ca

- ii. Claims can also be submitted by mail by sending the completed Proof of Loss form together with receipts to the following address:

**SSQ Insurance Company Inc.
1225 St-Charles Street West, Suite 200
Longueuil, Quebec
J4K 0B9**

- b. Keep photocopies of all forms and receipts for filing in personal records.
 - c. If you are claiming an **accident**, the Proof of Loss form must be sent within **30 days** from the time of the accident.

5. Reimbursement Payments

- a. Reimbursement payments may be received by cheque or by direct deposit.
 - i. For direct deposit, the insurance company will need the following mailed to them (only needs to be done once per member):
 - 1. A Direct Deposit Form completed and signed found here:
<http://mkirsch.ca/wp-content/uploads/2016/10/Direct-Deposit-AuthorizationCANADIAN.pdf>.
 - 2. A VOID cheque.
 - ii. If receiving payment via cheque, please make sure the insurance company has your updated mailing address.
- b. Payments take approximately four to six weeks.

CAIP Frequently Asked Questions

Can I claim my enrolment fee / premium for taxes?

A: Yes, it can be claimed just like all medical expenses (with the exception of MSP premiums). Even travel insurance like Blue Cross can be claimed. There is a limit however – you can only claim amounts above 3% of your net income.

Is naturopathy or acupuncture covered by CAIP?

A: Yes, but for accidents NOT overuse injuries, and as long as there is a doctor referral.

Can you back-date an athlete's enrolment?

A: No, the insurance company will not back-date prior claims. It is up to each athlete/coach to ensure that they are enrolled before they start submitting claims.

What are some examples of what is and what is not covered in Canada?

A: Normally, you have to have a specific accident, plus injuries/treatment related to that accident, in order to get reimbursed. The exception to this is a specific overuse injury for which you also need a doctor's referral. Generally, there is one maximum limit whether the expenses were due to an accident or to overuse; the exception is Physiotherapy, which includes Massage Therapy, for which there are two distinct limits (one for accident Physio/Massage Therapy, and one for overuse Physio/Massage Therapy).

- If you have a bike crash during practice, all your medical expenses related to that crash are covered (physio, massage, chiro, etc).
- If you have a car accident on your way to a race or a training session, your medical expenses are covered. However, if you have a car accident on the way to Starbucks, your medical expenses are not covered.
- If you sprain your ankle while competing and need prescription anti-inflammatory medication, the cost of the medication is covered. If you have pneumonia and need antibiotics, the cost of the drugs is not covered.
- If you have a strained muscle from training, your massage fees are covered (with a doctor's referral). If you are not injured, but get a massage, your massage fees are not covered.
- If you break your prescription glasses in a cycling race, replacing them is covered. If you decide you need new glasses, but have not had a sporting accident, purchasing a new pair is not covered.

What if I have other non-injury medical expenses?

A: If you get sick, need new glasses, or go for a regular check-up at the dentist you are not covered. You should get full medical insurance from another provider, in addition to CAIP, if this is what you need.

What is the difference between sport accidents and overuse injuries?

A: A **sport accident** can be any unexpected and unintentional event that can occur by chance while competing in or practicing for a sport. A sport accident can result in various injuries, most common of which are strains, sprains, broken bones, fractures and accidental dental claims.

Overuse is a chronic injury that can happen over a period of time as a result of repetitive activity. The most common of which are tendonitis and stress fractures. Over the years, overuse insurance claims have been the most prominent in CAIP representing at least 70% of all paid claims in a given year in the In-Canada insurance.

Overuse coverage applies to:

- Physiotherapy
- Athletic therapy (CATA)
- Massage therapy
- Chiropractor
- Orthotics

All other benefits in the CAIP Insurance Program are as a result of a sport accident.

Who is eligible for CAIP?

A: CAIP is available to all Canadian athletes, coaches, managers, and officials who are members in good standing of a sport governing body, such as a *National Sport Organization, Provincial Sport Organization, Canadian Sport Centre/Institute*, or established sport teams, leagues or clubs.

Canadian Sport Institute Pacific can accept enrolment from any of the above-mentioned sport bodies provided they have an existing relationship with the Institute. Canadian Sport Institute Pacific will not enroll athletes (or others) who are not currently registered as High Performance athletes (unless as part of an agreement with the PSO/NSO).