

U.S. Olympic & Paralympic Committee Policy



Policy Name: Medical Assistance Fund Policy

Date of Issuance: 03/18/2024

Policy Owner: Director, Athlete Healthcare

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 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), U.S. Olympic & Paralympic 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 within two weeks (or 10 business days) to remain an active applicant.
 - 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. See Appendix A for examples of reimbursable and non-reimbursable expenses.

All medical related travel is also subject to review and approval. Travel is generally defined as a trip of greater than 50 miles, with medical appointments normally requiring more than 24 hours, and necessitating an overnight stay. Travelers are expected to book the lowest price coach ticket for travel and obtain a standard single occupancy room at economy or mid-range hotels, or an equivalent hotel if one of these is not available within a five-mile radius of the medical facility. See Appendix B for a list of suggested hotels.

VI. Application and Payment Procedure

An application for financial support must be submitted by the athlete eligible for the MAF. Such applications must be complete and 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. Applicants must fully explain any and all expenses that are relevant to the application request.

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. Qualified athletes are eligible for approval of up to \$3,000 annually 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.

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Appendix A

Reimbursable Expenses

Examples of expenses that generally qualify for reimbursement or direct payment by the USOPC may include, but are not limited to:

- Durable medical equipment including wheelchairs, power scooters, crutches, or bathroom aids
- Lower and upper limb general prosthetic devices for daily living.
- Lower and upper limb advanced sport prosthetics, such as running blades.
- Specialty assistive devices, such as a lightweight wheelchair for basketball or seated cross-country skis.
- Prescribed medical devices such as bone stimulators, calf pumps, or ECG monitors.
- Medically necessary surgery and imaging.
- Lab draws associated with medical conditions.
- Standard eyeglasses for those who meet criteria for refractive lenses.
- Dental care associated with sport-related injury.
- Airline, vehicle, or hotel upgrades as required for medical conditions for approved travel.
- Airline baggage fees (1 checked luggage) for approved travel.
- Tips on taxi services are reimbursable but should not exceed 20% for approved travel.
- Fees associated with emotional support or service animals for approved travel.

Non-Reimbursable Expenses

Examples of expenses that generally are not eligible for reimbursement or direct payment by the USOPC, include, but are not limited to:

- Goods and services purchased with personal credit card points, frequent flyer points, or other programs in which reward points are accumulated and redeemed.
- Male and female fertility treatments, such as in vitro fertilization (IVF) treatments, egg freezing or intrauterine insemination (IUI).
- Sundries including sleep aids, shampoo, and toothbrushes.
- Food/Meals.
- Personal memberships, including the gym, exercise equipment or fitness devices/apps.
- Costs for personal guests or hospital visitors, unless an approved medically responsible party.
- Massage therapy.
- Routine dental cleanings.
- Routine eye exams.
 - If you are enrolled in EAHI, please utilize your vision benefits within the plan.
- Non-emergency cosmetic surgery.
- Lab draws associated with baseline testing or screenings for sport performance.
- Deluxe eyeglasses.
- Contact lenses
 - Please utilize the USOPC Contact Lens Program.
- Preventative screenings or routine physical exams.

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Appendix B

Approved Hotels Tiers

Examples of economy or mid-range hotel establishments include, but are not limited to:

- Courtyard by Marriot
- Hilton Garden Inn
- Hampton Inn
- Best Western
- Tru by Hilton
- Ramada by Wyndam
- Days Inn
- DoubleTree
- An Airbnb rental of an equivalent price point

Revision History

Publication Type	Policy Approver	Enabling Action	Publication Date	Next Scheduled Review	Revision Summary
Initial Publication	Chief Medical Officer (CMO)		12/16/2020	2021	N/A
Annual Review	Chief Medical Officer (CMO)	CMO Approval	9/1/2021	2022	Lowered minimum threshold for monetary assistance; revised eligibility, application, and payment provisions for clarity.
Annual Review	Chief Medical Officer (CMO)	CMO Approval	3/14/2022	2023	Non-substantive revisions for clarity.
	Chief Medical Officer (CMO)	CMO Approval	4/15/2022	2023	Extended eligibility term.
	Chief Medical Officer (CMO)	CMO Approval	6/6/2022	2023	Non-substantive revisions for clarity.
Annual Review	Chief Medical Officer (CMO)	CMO Approval	9/6/2022	2023	Defined eligible and non-eligible expenses; set limitations for applicant response time.
Annual Review	Chief Medical Officer (CMO)	CMO Approval	7/13/2023	2024	Lowered maximum cap for monetary assistance.
Annual Review	Chief Medical Officer (CMO)	CMO Approval	03/18/2024	2025	Defined travel; modified non-reimbursable expenses; removed outdated terms.