

Performance Point

Canadian Athlete Insurance Program (CAIP)

by Mariel Solsberg, Medical Services Coordinator, Canadian Sport Centre Pacific

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Did you know that the Canadian Athlete Insurance Program (CAIP) acts as a secondary insurance? This means that even those athletes and coaches with primary medical insurance are eligible for the program and thus can receive more coverage on sport specific medical treatments.

Since 1982, The Canadian Athlete Insurance Program has become well recognized in providing the most comprehensive insurance protection for sport accident and **"OVERUSE"** injuries to Canada's athletes at all levels while both inside and out of the country.

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 or a Canadian Sport Centre. Provincial Medicare must be in force for all persons enrolled in CAIP.

There are three levels of coverage available to all athletes no matter what level of competition the athlete is involved with. The higher the annual fee, the more coverage available.

- Gold (\$230 / year)
- Silver (\$160 / year)
- Bronze (\$65 / year)

The **OVERUSE** benefit remains the most popular coverage in the "In Canada" CAIP policy. OVERUSE coverage applies to:

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

OVERUSE covers athletes for chronic type injuries such as tendonitis and stress fractures that happen over a period of time as a result of repetitive activity. All other benefits in the "In Canada" policy are as a result of sport injuries only.

Enrolling in CAIP also provides access to "Out of Country" sport specific insurance in the amount of \$30 per week.

CAIP is just one of the many services that Canadian athletes are eligible for. For more information on the Canadian Athlete Insurance Program, please contact:

Mariel Solsberg

Medical Services Coordinator
Canadian Sport Centre Pacific
Phone: (250) 744-5525

Email: msolsberg@cscpacific.ca



Heather Griffiths, Athletic Therapist with Rowing Canada Aviron, works with a member of the Beijing bound Men's Eight. Photo: Kevin Light

Powering Sport Performance

The Canadian Sport Centre Pacific, in partnership with the network of Canadian Sport Centres and PacificSport Centres, delivers sport performance programs to help athletes and coaches win medals for Canada. Working in support of our national and provincial sport partners, the Canadian Sport Centre Pacific is creating a stronger system for the development of athletes, coaches, performance enhancement teams and sport performance facilities. www.cscpacific.ca