

## Know your health insurance coverage

By Shane Henry and Steven Teal, Sport Solution Program Managers



Injuries happen in sport. As a Canadian athlete, you are eligible for insurance coverage if you are a member in good standing of a sport governing body—including a National Sport Organization, Provincial Sport Organization or a Canadian Sport Centre. The general policy is designed to protect you from injuries even if they are a result of a pre-existing condition or a result of overuse. Although this coverage is reasonably complete there are conditions in the policy that you need to be aware of. These provisions can best be understood by examining the defined terms.

### ***Injury***

The first term to understand in establishing the parameters of your coverage relates to the definition of the *injury* itself. In order to be covered, your *injury* must have arisen from one event or defining moment. Based on this definition, an example of an *injury* that would be covered would be similar to what you would expect—concussion, joint injury, muscular injury, etc.

### ***Overuse***

You may also be protected from the type of *overuse* injuries that are common in athletes. *Overuse* coverage is not commonly associated with insurance policies, and as such, it is not surprising that your insurance policy does limit the extent to which you will be compensated for this type of injury. Looking at the terms of the policy provided, *overuse* can be defined through the extent of your coverage. *Overuse* injuries are chronic injuries such as tendonitis and stress fractures that have developed over time as a result of the repetitive nature of your sport. If you are suffering from a repetitive injury you are eligible to receive various forms of treatment including chiropractic, massage, physiotherapy, active therapy and orthotics. You will be covered for *overuse* injuries provided you are seeking the treatment while *in Canada*.

### ***Permanent Disability***

Where confusion sometimes arises is in the event that your injuries result in *permanent disability*. Keeping in mind the two defined terms of *injury* and *overuse*, there is a distinction that must be made if you are seeking coverage because you are *permanently disabled*.

To be eligible for *permanent disability* coverage, you must have suffered a catastrophic injury traceable to one event or defining moment. If you have become permanently disabled over time, you will only be eligible for benefits under the *overuse* provision because there was no clear defining moment at which the injury occurred. Under these circumstances, even though you may be *permanently disabled*, you will not be eligible for permanent disability benefits.

This puts the onus for deciding whether to risk continued competition solely on the shoulders of you, the athlete. While nobody can challenge your drive and dedication to sport, when looking at the compounding effects of your injuries, you need to understand the terms of your insurance policy. In the end, it is your personal choice to continue in the face of injury and it is important to understand your insurance policy to be able to make the best possible choice for your long-term care.

If you require further assistance in understanding the terms of your specific insurance policy, the Sport Solution can help.

Please note that there are variations and extended care provisions available under your insurance policy and some of the information provided above may not directly apply to your specific policy.

Stay healthy, play hard and good luck!

*For more information, athletes may phone 1-888-434-8883 to receive free confidential advice. You can also reach the Sport Solution by fax at 1-519-661-3886 or by email at [law.sportsolution@uwo.ca](mailto:law.sportsolution@uwo.ca)*

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