

WAIS Clinical Gap Policy

Owner: Administration Manager

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Approved by: Executive Director

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WESTERN AUSTRALIAN INSTITUTE *of* SPORT

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1 Purpose

To provide athletes, coaches and administrative staff with standards that apply to the request and authorisation of Clinical Service Gap payments incurred in the treatment of WAIS athletes.

2 Background

An essential part of assisting with the preparation of athletes at an elite performance level is the provision of medical services to treat injuries and medical conditions resulting from or relating to the Daily Training Environment (DTE).

Clinical Gap for the purpose of this policy is defined as the difference between actual cost and rebate provided by either Medicare and/or a Private Health Insurer.

The service providers referred to within this document include Sports Physicians, Physiotherapists and Soft Tissue Therapists.

WAIS strongly recommends that athletes obtain private health insurance that provides cover for hospital, physiotherapy and remedial massage as a minimum for themselves.

The Clinical Gap Payment Policy does not apply to medical and musculoskeletal screenings, electrocardiographs or haematology treatments (refer to the Athlete Benefit Policy and the Sports Medicine Policy for standards pertaining to such treatments required by the athlete scholarship Terms and Conditions).

3 Standards

- 3.1** WAIS will only consider reimbursement to athletes for treatments provided by approved WAIS providers unless;
 - 3.1.1** Treatments were otherwise referred by or approved by a WAIS Sports Physician, or,
 - 3.1.2** An exception based on athlete location has been approved by a Performance Team Director.
- 3.2** WAIS will only consider reimbursement requests if all receipts and/or evidence of transactions are provided by the athlete.

- 3.3** Requests for reimbursement of Clinical Gap Payments must be submitted no later than eight weeks after the treatment has been provided. Reimbursement requests received later than eight weeks after the treatment date will not be considered unless an exceptional circumstance is presented and approved by the Performance Team Director.
- 3.4** The clinical gap reimbursement amounts for services covered by private health insurance will vary based on whether the athlete has such insurance or not.
- 3.5** The standard clinical gap reimbursement for services will be dependent on the athlete's scholarship category.
- 3.6** Clinical Gap contributions are payable for the following treatments and services;
- 3.6.1** Sports Physician Treatments - provided by a WAIS approved Sports Physician.
 - 3.6.2** Physiotherapy Treatment - provided by a WAIS approved sports physiotherapist.
 - 3.6.3** Specialist Treatment - referred by a WAIS Sports Physician; and for a medical condition resulting from or relating to the DTE, up to the annual cap confirmed on the individual athlete benefit summary provided at the commencement of the scholarship.
 - 3.6.4** Medical Imaging - referred by a WAIS Sports Physician; and for a medical condition resulting from or relating to the DTE, up to the annual cap confirmed on the individual athlete benefit summary provided at the commencement of the scholarship.
 - 3.6.5** Surgery - If an athlete is referred for surgery by a WAIS Sports Physician the athlete must consult with the Performance Team Director to confirm whether WAIS will contribute to any out of pocket expenses for recommended surgery.
 - 3.6.6** Massage –provided by a WAIS approved massage provider, provided the massage meets treatment frequency and duration parameters specified in the Athlete's individual Performance Enhancement Plan.
- 3.7** International Class and Above athletes with the minimum recommended level of private health cover can claim reimbursement of the full expense where Private Health Insurance rebates have reached their maximum annual limit and the athlete is no longer able to claim rebate through their insurer.
- 3.8** The clinical gap benefits payable, subject to the standards of this policy, are detailed in Tables One (athletes with private health cover) and Two (athletes without private health cover).
- 3.9** Exemptions to capping amounts listed in table one below can be sought with prior approval from a Performance Team Director.

3.10 WAIS reserves the right to vary the amount reimbursed and to set a maximum rate for each service provided.

4 Process

4.1 Clinical Gap reimbursement is submitted to WAIS Finance Department with supporting documentation.

4.2 Athlete Eligibility to claim reimbursement is assessed in accordance with this policy.

4.3 Reimbursements that meet the criteria in this policy are sent to the relevant Performance Team Director for the final approval

4.4 Reimbursements that exceed capped amounts, or do not meet the criteria in this policy are sent to the Performance Team Director for consideration.

4.5 Approved claims will be processed and paid within 14 days of submission.

5 Authorities

5.1 The Performance Team Directors recommend any proportional allocations and or capping of benefits.

5.2 The Finance Manager is responsible for certifying athlete benefits allocations in the annual budget in alignment with this Policy.

5.3 The Performance Team Directors are responsible to monitor the progress of benefits received by WAIS athletes during the financial year.

5.4 The Executive Director approves any athlete category proportional allocations.

5.5 The Executive Director approves any exceptional circumstances requests.

5.6 The Administration Manager is responsible for the annual review of this Policy.

6 Related Policies

WAIS Sports Medicine Policy

WAIS Athlete Benefits Policy

Table 1

Clinical Gap Contribution for athletes <u>with</u> Private Health insurance.				
WAIS Provider Treatment Type	Athlete Category			
	EI	DI	IC	PP/P
Sports Physician	100%	100%	100%	100%
Physiotherapy – Initial/Long consultation	NA	100%	100%	100%
Physiotherapy – standard consultation	NA	100%	100%	100%
Specialist -referred by WAIS Sports Physician	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary
Medical Imaging -referred by WAIS Sports Physician	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary
Surgery -referred by WAIS Sports Physician	As approved by your Performance Team Director	As approved by your Performance Team Director	As approved by your Performance Team Director	As approved by your Performance Team Director
Remedial Massage	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan

Table 2

Clinical Gap Contribution for athletes <u>without</u> Private Health insurance				
WAIS Provider Treatment Type	Athlete Category			
	EI	DI	IC	PP/P
Sports Physician	100%	100%	100%	100%
Physiotherapy – Initial/Long consultation	NA	Up to \$100 per treatment	Up to \$100 per treatment	Up to \$100 per treatment
Physiotherapy – standard consultation	NA	Up to \$70 per treatment	Up to \$70 per treatment	Up to \$70 per treatment
Specialist -referred by WAIS Sports Physician	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary
Medical Imaging -(referred by WAIS Sports Physician	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary	100% up to annual cap confirmed on your Scholarship Athlete Benefit Summary
Surgery -referred by WAIS Sports Physician	As approved by your Performance Team Director	As approved by your Performance Team Director	As approved by your Performance Team Director	As approved by your Performance Team Director
Remedial Massage	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan	Up to capped amount based on Frequency & Duration as specified in individual Athlete Performance and Enhancement Plan

CLINICAL GAP PAYMENT REIMBURSEMENT

PROCESS

