FAR GUIDE FOR PARENTS, GUARDIANS & COACHES

FAMILIES & COACHES

Revised March 2022

PARENTS/GUARDIANS/COACHES FINANCIAL AID REQUESTS (FAR)

The Rhode Island Interscholastic Injury Fund considers payment of medical, dental, and physical therapy bills for injuries incurred by an athlete participating in a sanctioned Interscholastic League event. Each team sanctioned by the RI Interscholastic League that participates in an Injury Fund contest as assigned by the coaches' association for that sport is eligible for FAR. The fund considers bills, which exceed the amount covered by an eligible athlete's primary insurance coverage. It is important to note that the RI Interscholastic League Injury Fund **is NOT an insurance company.**

1. If your child is injured during a RIIL practice or game, you must notify the school athletic director. The athletic director will complete a school accident report. The school accident report must be signed by the coach, athletic director, and principal. The athletic director will send a copy of the school accident report to the Injury Fund.
2. A FAR for payment will be filled out by the athletic director and forwarded to the Injury Fund.
3. Once your primary insurance has paid their obligation for your child's injuries, the remaining bills may be submitted to the Injury Fund for consideration.
4. Submit all invoices from doctors, MRI's, emergency room services, hospital bills, etc. to the **athletic director** to be forwarded to the Injury Fund. Keep a copy for your records.
5. DO NOT submit statements from your healthcare provider, these are not accepted. An example is a statement that says "this is not a bill". We need the bill from **each** provider.
6. Each FAR must be submitted no later than 4 months after completion of the season for that sport. Any FAR submitted outside such 4 months deadline will be denied unless a request for an extension is submitted to the Board of Directors. The decision shall be at the discretion of the Board and will be non-negotiable.
7. The maximum amount the Injury Fund will consider paying is $10,000 of the eligible amount per injury.
8. The Injury Fund determines payment as follows:

- For bills up to $1000 the Injury Fund will consider paying 100% of the eligible amount
- For bills up to $5000 the Injury Fund will consider paying 75% of the eligible amount
- For bills up to $10,000 the Injury Fund will consider paying 65% of the eligible amount

9. The Injury Fund may assist in the payment for rehabilitation aids, such as braces, which are recommended by a physician and which are not covered by insurance. The Injury Fund does not pay for orthotics.
10. The Injury Fund may assist in the payment of physical therapy prescribed by a physician.

- Non-surgical injuries, maximum visits 10

- Surgical injuries, maximum visits 15
- ACL surgical injuries, maximum visits 20

In the event more sessions are required, payment for those sessions will be at the

Discretion of the Injury Fund Board. Once the athlete completes his/her physical therapy program, the Injury Fund will not pay for additional physical therapy for the same injury unless it is prescribed again by a physician and approved by the Board.

11. The Injury Fund will assist in paying for chiropractic care provided the individual has chiropractic care as part of their health insurance plan. The maximum number of visits considered will be 10 for non-surgical injuries and 15 for surgical injuries.

12. The Injury Fund may assist in payment of concussion injuries that have occurred during RIIL sanctioned events. These payments are subject to the provisions described within these policies and procedures. Further, the term for consideration of payment shall cease when the "return to play" documentation is issued. "Return to play" will be in accordance with each school's policy.

13. Any student-athlete that is injured while with a coach during a RIIL sanctioned out of season workouts may file a FAR as long as RI Interscholastic Injury Fund protocol is followed. **These out of season workouts must be during the academic school year. Out of season coaching is considered only between the following dates: The first date of the Fall season to the last day of the Spring season as defined by the RIIL schedule. Coaching during the Summer season is not sanctioned by the RIIL and therefore the Injury Fund will not cover injuries occurred during that time.**

14. Payment for prescription drugs, blood transfusions, acupuncture, massage therapy, yoga classes, or compression/and or orthopedic support stockings will not be paid.

15. The Injury Fund will NOT consider paying for injuries where the family has no medical insurance. School insurance qualifies.

16. Continuing FARs will be considered for up to two years only after the first Financial Aid Request for that injury is filed. Any exception to this rule must be approved by the Injury Fund Board of Directors whose decision is final.

17. Payment will be sent to the school's athletic director. The school will issue a check to the family once the FAR is processed.

18. COACHES: Please follow the above guidelines if you are injured while coaching.

RI INTERSCHOLASTIC INJURY FUND · SINCE 1947

Latest version and related forms: **injuryfund.org/parents-guardians-coaches**
Every form and guide: **injuryfund.org/forms-documents** · Questions: **injuryfund.org/contact-us** · hello@injuryfund.org

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