



Sports Medical Coverage Checklist

Ask these questions before you commit to any EMS provider for your event.

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What to Look For	LifeTech EMS	Typical 1099 Sports Medic Firm	Ask Your Provider
STAFFING & CREDENTIALS			
Minimum staff credential	✓ EMT or higher — never EMR-level or lesser	✗ Often EMR or unverified — ask specifically	<input type="checkbox"/>
Employment classification	✓ 100% W-2 employees — zero 1099 contractors	✗ 1099 contractors, regardless of how they're described, even as "employees"	<input type="checkbox"/>
Medical Director	✓ Licensed physician with direct employee authority	✗ Often a volunteer advisor or informal arrangement	<input type="checkbox"/>
Background verification	✓ Extensive company-conducted checks on all staff	✗ Individual responsibility — varies widely or absent	<input type="checkbox"/>
Uniformed & identifiable	✓ Company uniforms on every shift	✗ Usually required to purchase by the contractor to "look like an employee"	<input type="checkbox"/>
EQUIPMENT & SUPPLIES			
AED availability	✓ Company-provided AED on every shift	✗ Self-sourced — availability varies or absent	<input type="checkbox"/>
Supplemental oxygen	✓ Company-provided O2 on every shift	✗ Rarely, if ever, available	<input type="checkbox"/>
BLS medications	✓ Company-provided full BLS medication kit	✗ Rarely, if ever, available	<input type="checkbox"/>
Supplies quality	✓ Professional-grade medical supplies	✗ Consumer-grade, improvised, or self-purchased	<input type="checkbox"/>
Equipment maintenance	✓ Company-inspected & maintained before every event	✗ Individual responsibility — no oversight	<input type="checkbox"/>
INSURANCE & LIABILITY			
General Liability	✓ \$10M coverage	✗ ~\$1M individual policy, or optional	<input type="checkbox"/>
Medical Professional Liability	✓ \$5M coverage	✗ ~\$1M individual, or unspecified	<input type="checkbox"/>
Workers' Compensation	✓ Fully covered — W-2 employees	✗ Not covered — 1099s carry none; your org may be exposed	<input type="checkbox"/>
Vicarious liability	✓ Company assumes full employer liability	✗ Shared/unclear — your organization may be exposed	<input type="checkbox"/>

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IRS employment compliance	✓ Fully compliant W-2 employer of record	✗ Potentially non-compliant — IRS test often not met	<input type="checkbox"/>
OPERATIONS & ACCOUNTABILITY			
Scheduling reliability	✓ Managed roster system — every shift confirmed	✗ Individual availability — gaps possible day-of	<input type="checkbox"/>
Training standardization	✓ Company-wide skills standards and monitoring	✗ Individual certifications only — no company standard	<input type="checkbox"/>
Pre-event coordination	✓ Confirmed briefing with our Operations Director	✗ Ad hoc — depends entirely on the individual	<input type="checkbox"/>
Staff consistency	✓ Tenured, experienced staff	✗ High turnover, 1099-based gig workers	<input type="checkbox"/>
Communication protocols	✓ Integrated with your event directors / staff	✗ Individual discretion — no company protocol	<input type="checkbox"/>