EAHI Criteria – Pool and Open Water

EAHI will be offered to athletes who meet the following criteria:

2026 ELITE ATHLETE HEALTH INSURANCE – POOL

GENERAL CRITERIA

To be eligible for Elite Athlete Health Insurance (EAHI) for pool, athletes must be:

- Named (including if they were subsequently added) to the 2026 United States National Team[1];
- Current USA Swimming members in good standing;
- Eligible to represent the United States in international competition; and
- Actively training, confirmed by the athlete's coach submitting a quarterly training acknowledgement to USA Swimming

Once Elite Athlete Health Insurance is offered to an athlete, the athlete will have 30 days to activate coverage. Athletes who do not activate coverage within 30 days of notification of eligibility will lose their slot for that eligibility period.

Should there be any available slots left after the eligible athletes of one competition category have either accepted or declined, eligible athletes of the opposite competition category may be offered those spots based on the established criteria, in order of priorities.

October 1, 2026 – December 31, 2026

- The top 56 athletes (28 men/28 women) will be offered EAHI based on the following rankings:
    - Priority 1: Athletes who are ranked first in their respective individual event swum at the LA28 Olympic Games that qualified them for the 2026 U.S. National Team ("Event").
        - To the extent that the above process exceeds 28 athletes, all athletes will be ranked by their Percentage of Medal Standard (defined below) and if there is a tie for the 28th position, the athlete involved in the tie with the next highest ranked Percentage of Medal Standard will be offered EAHI.
    - Priority 2 (if there are spots remaining after completing Priority 1): If all athletes listed above have been offered EAHI and fewer than 28 athletes per competition category meet the above requirements, all remaining athletes who are on the 2026 U.S. National Team and are ranked second in their Event and have not yet qualified for EAHI will be offered EAHI based on their Percentage of Medal Standard in their Event until 28 men and 28 women have qualified for EAHI.
        - If there is a tie for the 28th position, the athlete involved in the tie with the next highest ranked Percentage of Medal Standard in an Event will be offered EAHI.
        - This process will continue with all remaining athletes ranked third, then fourth, then fifth, and then sixth (but for sixth place rankings, only to include the 100-meter and 200-meter Freestyle, and no other sixth place finishes in any Events), until 28 men and 28 women have qualified for EAHI.
    - If an athlete that initially qualified to receive EAHI becomes ineligible by not meeting the General Criteria above during the period of October 1, 2026, to December 31, 2026, they will no longer receive EAHI from the time period they became ineligible onwards. The next eligible athlete per the priorities above will be offered EAHI for the remainder of that time period.

[1] All references in this section to the 2026 U.S. National Team refer to the U.S. National Team that was announced on September 1, 2026

"Time" means an athlete's time in an Event, as defined above as the time in an individual event swum at the 2028 Olympic Games that qualified them for the 2026 U.S. National Team ("Event").

"Medal Standard" or "MS" means the average of the bronze medal earning times from the 2023 World Championships, 2024 Olympic Games, and 2025 World Championships in any singular Event (i.e., the MS for the 100-meter Freestyle for purposes of these Selection Procedures is the average of the bronze medal earning times in the 100-meter Freestyle at the 2023 World Championships, 2024 Olympic Games, and 2025 World Championships). All MSs can be found in Appendix 1. In the event of a tie for Silver such that no bronze medal was awarded, the silver medal winning time will be used.

Percentage of MS. "Percentage of MS" means the difference between a swimmer's Time compared to the MS for the same Event. The resulting time difference will be converted to a percentage to demonstrate how much faster or slower the swimmer's Time is compared to the MS in that same Event. This percentage will be calculated by subtracting the MS from the swimmer's Time in that same Event then dividing the difference by the MS. Calculations will be carried to one-thousandth of a percent (i.e., x.xxx%). This means lower percentages will be ranked higher.

For example, the MS in the 100-meter Freestyle for Women is 52.64 seconds, and Swimmer #1's Time in the 100-meter Freestyle is 54.00 seconds, then Swimmer #1 has swum 1.36 seconds slower than the MS in the 100-meter Freestyle. Using the formula described above (54.00 seconds minus 52.64 seconds, divided by 52.64 seconds) Swimmer #1's Percentage of the MS would be 2.58%.

The MS in the 200-meter Freestyle is 1:54.29 minutes, and Swimmer #2's time in the 200-meter Freestyle in the Finals is 1:58.00 minutes, then Swimmer #2 has swum 3.71 seconds slower than the MS. Using the formula above (118 seconds minus 114.29 seconds, divided by 114.29 seconds) that swimmer's Percentage of MS would be 3.25%. Swimmer #1's Percentage of MS (2.58%) would be considered faster than Swimmer #2's Percentage of MS (3.25%) and thus, Swimmer #1 would be ranked higher.

If a swimmer's time in an Event is faster than the MS for that Event, their percentage will be negative. For example, if Swimmer #3's time in the 100-meter Freestyle is 52.00 seconds, their Percentage of MS would be negative 1.22% (52.00 seconds minus 52.64 seconds equals negative 0.64 seconds; negative 0.64 seconds divided by 52.64 seconds equals negative 1.22%). If Swimmer #4's time in the 200-meter Freestyle is 1:51.00, their Percentage of MS would be negative 2.88% (111 seconds minus 114.29 seconds equals negative 3.29 seconds; negative 3.29 seconds divided by 114.29 seconds equals negative 2.88%). Swimmer #3's MS (negative 1.22%) is slower than Swimmer #4's MS (negative 2.88%), and thus Swimmer #4 would be ranked higher.

2026 ELITE ATHLETE HEALTH INSURANCE – OPEN WATER

GENERAL CRITERIA
To be eligible for EAHI for open water, athletes must be:

- Named (including if they were subsequently added) to the 2026 U.S. National Team[2];
- Current USA Swimming members in good standing;
- Eligible to represent the U.S. in international competition;
- Actively training, confirmed by the athlete's coach submitting a quarterly training acknowledgement to USA Swimming; and
- Not already qualified for EAHI as a pool athlete.

October 1, 2026 – December 31, 2026

- The top 4 athletes (2 men/2 women) will be offered EAHI based on the following rankings:
  - Priority 1: Highest place finisher in the 10K event at the 2026 Pan Pacific Championships.
  - Priority 2: Second highest place finisher in the 10K event at the 2026 Pan Pacific Championships.

[2] All references in this section to the 2026 U.S. National Team refer to the U.S. National Team that was announced on September 1, 2026

- If there is a tie for either the highest place finisher or the second highest place finisher, the athlete with the fastest time in the 1,500 long-course meter Freestyle, will be offered EAHI.
    - To determine the fastest 1,500 long-course meter Freestyle swum by that athlete, USA Swimming will only rank times from USA Swimming sanctioned competitions between December 1, 2025, and August 20, 2026, or AQUA approved competitions between December 1, 2025, and August 20, 2026.
- Should there be any available slots after eligible pool athletes have either accepted or declined, eligible open water athletes may be offered those spots based on the criteria below.
    - The eligible athlete who is the next highest place finisher in the 10K event at the 2026 Pan Pacific Championships and who has not yet qualified for EAHI will be offered.
    - If there is a tie for the 28th position, the athlete involved in the tie with the next highest ranked Percentage of Medal Standard in the 1,500 long-course meter freestyle will be offered EAHI.
        - "Medal Standard" or "MS" means the average of the bronze medal earning times from the 2023 World Championships, 2024 Olympic Games, and 2025 World Championships in the 1,500 long-course meter freestyle. All MSs can be found in Appendix 1.

Appendix 1

Women	Event	Men
00:24.21	50 FR LCM	00:21.53
00:52.64	100 FR LCM	00:47.36
01:54.29	200 FR LCM	01:44.58
03:59.65	400 FR LCM	03:42.43
08:11.29	800 FR LCM	07:39.41
15:42.68	1500 FR LCM	14:37.84
00:27.25	50 BK LCM	00:24.34
00:58.13	100 BK LCM	00:52.30
02:06.12	200 BK LCM	01:54.94
00:30.09	50 BR LCM	00:26.73
01:05.72	100 BR LCM	00:58.88
02:22.07	200 BR LCM	02:07.79
00:25.44	50 FL LCM	00:22.75
00:56.38	100 FL LCM	00:50.33
02:05.93	200 FL LCM	01:53.54
02:08.66	200 IM LCM	01:55.80
04:33.50	400 IM LCM	04:09.08