Rochester Community and Technical College
Insurance Options

**Private Health Insurance**
This type of insurance is commonly provided by an employer, but may also be purchased individually. Private medical insurance is used to pay for medical expenses including preventable care, illness and injury treatment, and emergency services. Most of these plans will require that you go to a physician that is in their network. You are allowed to seek care outside of the network but there will usually be additional expenses that the insured will have to pay.

**Temporary Health Insurance**
This type of insurance was designed for people that may have a gap in their insurance coverage. It would allow for individuals to have medical insurance for a short period of time between two private health insurance plans (ex. changing from one job to another). These plans typically range in length from 30-90 days. They often have limits as to how long people can use these plans, many companies will limit coverage to only six months per year. These plans are economically priced but do not provide coverage for preventable services or preexisting conditions. Additionally once the plan expires this insurance will not pay for additional treatments for an injury that occurred during the plan. This plan has been used by student-athletes, but is limited in the scope of services that it provides. There is usually a minimum age of 19 years for an individual to qualify for this type of insurance. Many of these plans take 7-10 days for the application to be approved.

**Government Assistance Health Insurance**
This type of insurance is either partially or fully funded from the government based on the need of the individual. Individuals must meet certain criteria to be eligible for government assisted medical insurance. Two of the main requirements for this type of insurance are income limits (vary depending on the program you enroll for) and residency. To apply for government assistance from Minnesota you must live in Minnesota. Individuals from out of state are still eligible for this assistance once they have moved to the state of Minnesota. The most common forms of assistance are Medicaid and Tricare. In the State of Minnesota it may take up to 45 days for approval of this plan.

If you have additional questions please contact Greg Holm, Head Athletic Trainer, for further information. Below is contact information of companies that can help with the purchase of the above plans.

- **Private or Temporary Health Insurance**
  - Mark D. Ellingson
  - C.O. Brown Agency, Inc.
  - (507) 287-3566
  - mellingson@cobrown.com

- **Government Assistance Health Insurance**
  - Public Health Care Program
  - Olmsted County
  - (507) 328-6500
  - (855) 282-3390

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