Rochester Community and Technical College
Student-Athlete Medical Expenses & Insurance

Rochester Community and Technical College (RCTC) requires that all student-athletes have primary health insurance while participating in intercollegiate athletics. RCTC athletics suggests that its student-athletes or parents check with their primary insurance to make sure that it;

- Covers athletic injuries.
- Care can be received in physician clinics, urgent care centers, and emergency departments.
- Covers the student-athlete in the state of Minnesota.
- And, that there is a low out of pocket deductible ($250-$1000).

This will ensure that medical expenses do not financially burden either the student-athlete or their parents.

If your primary insurance does not meet these suggestions you may be able to petition your current carrier to cover out of state expenses or athletic injuries as a result of the student-athlete being enrolled in school. Most insurance companies and/or plans will have a range of deductibles. Lower deductibles tend to have higher premiums, but will protect the student-athlete or their parents from higher out of pocket expenses if an injury should occur. The Athletic Training Staff at RCTC has information about potential primary insurance plans that cover both illnesses and injuries.

Currently RCTC is unable to assist student-athletes with their medical expenses. This includes;

- Medical bills
- Co-pays
- Deductible
- Premiums

The city of Rochester offers the best healthcare possible in the region, country, and globally. The two largest healthcare facilities in the area are Mayo Clinic and Olmsted Medical Center. Both of these facilities offer a full spectrum of care ranging from general/family practice to specialties and emergency services. RCTC has relationships with both of these medical providers that will ensure quick access to many of their services if they are needed. When checking insurance coverage RCTC strongly suggests that you specifically ask if the student-athlete can go to either the Mayo Clinic or Olmsted Medical Center.

In an effort to keep medical expenses to a minimum RCTC offers the following Athletic Training services to all student-athletes at no expense:

- Evaluation of acute and chronic injuries
- Prevention of injuries
- Treatment of acute injuries
- Rehabilitation

If you have any questions about this policy please contact Greg Holm, Head Athletic Trainer, for further information.

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