

# 2015-2016 NOTICE TO PARENTS AND GUARDIANS Student Accidents

Rochester Independent School District #535 does not carry Student Accident Insurance to cover accidents and/or injuries of students that occur at school.

Coverage for injuries that occur at school is the responsibility of the health insurance policies of the parent or guardian.

If you do not have health insurance, and/or wish to purchase a student insurance policy, please contact your local insurance agent who will be able to assist you. If you wish to see if you qualify for the MinnesotaCare health program administered by the Department of Human Services, call (800) 657-3672 or visit their website at: [www.dhs.state.mn.us/healthcare](http://www.dhs.state.mn.us/healthcare).

MinnesotaCare is a publicly subsidized program for Minnesota residents who do not have access to affordable health care coverage.

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## Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in Minnesota, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a 'Special Enrollment' opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

### The Minnesota - Medicaid contact information as of January 2011 is:

Website: <http://www.dhs.state.mn.us/>, click on Health Care, then Medical Assistance

Phone (Outside of Twin City area): 800-657-3739

Phone (within Twin City area): 651-431-2670