Co-op Policy for students not covered by their parents’ health insurance policy

**Background**

Students at the University of Minnesota are required to either participate in the UM health plan (the student health benefit plan, or SHBP) or be insured privately, by their parents or through their own private provision. Because the Affordable Care Act (ACA) allows you to stay on your parents’ health insurance policy up to age 26, many co-op students do not purchase the SHBP.

Co-op companies also require students to be insured through one of these two alternatives. While the ACA now requires companies to offer health care benefits to all full-time employees after 90 days, companies do not consider co-op students to be full-time employees, and do not want to provide health insurance to student employees. Many companies have expressed their intention of dropping out of the co-op program rather than extend health insurance benefits to students.

**Co-op Program Requirements**

The Co-op program has the same requirements as the University of Minnesota. To participate in the co-op program, you must either be on the UM student health benefit plan or be insured privately.

**Student Health Benefit (SHBP) Requirements**

To purchase University insurance through the SHBP, the University normally requires students to be degree-seeking and registered for 6 or more qualifying credits that count toward the automatic assessment of the student services fee (SSF). This is the case regardless of the 13-credit waiver form you signed. (The 13-credit waiver keeps your student status as “active, full-time”.) This normally would be a problem for co-op students, since they are registered for either a 2- or 4-credit class during their work semester (less than the required 6 credits.)
Exception to the Rule
The University makes an exception to this policy in the case of clinical (or in our case industrial) rotations that are a part of your education. Our co-op program is considered a clinical rotation. In this case, if you had purchased SHBP insurance in the semester prior to your work semester, then you may purchase SHBP insurance for coverage during your work semester(s).

Co-op Enrollment in SHBP
To elect enrollment, you will need to pay the student services fee, and also submit a completed SHBP enrollment form by the deadline for each semester\(^1\). Because students taking less than 6 credits are not automatically assessed the student services fee, you must request OneStop bill you for the Student Services Fee. Additionally, the co-op director will need to provide a confirmation letter that you are participating in our co-op program prior to the start of your work semester. You should obtain this letter from the director, and submit it with your SHBP enrollment form.

\[ \text{Again, if you are insured through your parents’ health insurance policy,} \]
\[ \text{you are not required to participate in the University SHBP.} \]

Two Semesters Enrollment and Summer Semester
You may enroll in the University’s SHBP for a maximum of two semesters under this “clinical/industrial rotation” provision. If you plan on completing three semesters of co-op work experience, then you will need to make sure that one of those semesters is during the summer. (If you were enrolled in the student health benefit plan in both the Fall and the Spring semesters prior to summer semester, then coverage will carry over into the summer.)

\(^1\) The enrollment deadlines are found at the website of the Office of Student Health Benefits, https://shb.umn.edu/students-and-scholars/shbp-enroll. The Spring 2017 deadline is February 2.