## Choice, quality, convenience Get complete health coverage through MNsure

MNsure.org 1-855-366-7873

#### Financial assistance is available

Only through MNsure can you qualify for a tax credit that can lower your monthly premium. You may also qualify for additional savings through cost-sharing assistance, which reduces the amount you pay at the time of medical care. Medical Assistance and MinnesotaCare are also available through MNsure with comprehensive benefits.



#### **Medical Assistance**

Minnesota's Medicaid program covers many people with low incomes, especially children and pregnant women. There is no monthly premium. Eligible individuals can enroll year round.

#### **MinnesotaCare**

Covers Minnesotans with lower incomes who don't have access to affordable health care coverage and are not eligible for Medical Assistance. The maximum premium is \$80/month per person. Eligible individuals can enroll year round.

### **Qualified Health Plans (QHPs)**

Health plans offered by insurance companies through the marketplace. Financial assistance is available depending on your income, household size and the cost of insurance in your area. Plans must be purchased through MNsure to qualify.

#### This table shows what financial assistance you could qualify for depending on household income and size.

People in household	Medical Assistance for adults over age 18 Monthly/Annual income (up to)	Medical Assistance for children  Monthly/Annual income (up to) (Slightly higher income limits apply for infants under age 2)	Medical Assistance for pregnant women Monthly/Annual income (up to)	MinnesotaCare Annual income* (up to)	Tax credits for private health plans Annual income* (up to)	Private health plans with monthly premiums. Not eligible for tax credits. Annual income (above)
1	\$1,304 / \$15,654	\$2,697 / \$32,367	does not apply	\$23,540	\$47,080	\$47,080
2	\$1,765 / \$21,186	\$3,650 / \$43,807	\$3,690 / \$44,285	\$31,860	\$63,720	\$63,720
3	\$2,226 / \$26,719	\$4,603 / \$55,247	\$4,654 / \$55,850	\$40,180	\$80,360	\$80,360
4	\$2,687 / \$32,252	\$5,557 / \$66,687	\$5,617 / \$67,415	\$48,500	\$97,000	\$97,000
5	\$3,148 / \$37,785	\$6,510 / \$78,127	\$6,581 / \$78,979	\$56,820	\$113,640	\$113,640
6	\$3,609 / \$43,318	\$7,463 / \$89,567	\$7,545 / \$90,544	\$65,140	\$130,280	\$130,280
7	\$4,070 / \$48,850	\$8,417 / \$101,007	\$8,509 / \$102,109	\$73,460	\$146,920	\$146,920
8	\$4,531 / \$54,383	\$9,370 / \$112,447	\$9,472 / \$113,674	\$81,780	\$163,560	\$163,560
For each additional person add	\$461 / \$5,532	\$953 / \$11,440	\$963 / \$11,564	\$8,320	\$16,640	\$16,640

# The MNsure Marketplace Your one-stop shop for health coverage

MNsure.org 1-855-366-7873

## **Open enrollment starts November 1**

MNsure is a marketplace where Minnesotans can shop, compare and choose health insurance coverage that meets their needs, and is the only place to get financial assistance. Depending on household income and size, Minnesotans may qualify for low-cost public insurance programs or a discounted plan from a private insurance company.



## All health plans include these essential health benefits:

- Emergency services
- Hospitalizations
- Laboratory services
- Maternity and newborn care
- Mental and behavioral health
- Outpatient services

- Pediatric oral and vision care
- Prescription drugs
- Prevention and wellness
- Rehabilitative and habitative services and devices

#### **Protections for consumers:**

- No exclusions for pre-existing conditions.
- Cannot be denied coverage or charged a higher premium because of medical history.
- No annual or lifetime dollar limits on coverage, and there are caps on annual out-of-pocket costs.

## Three ways to get enrollment help

## **Navigators**

Trained staff from trusted community organizations provide free face-to-face application and enrollment assistance and follow-up.

## **Agents and Brokers**

Trained and licensed professionals offering face-to-face enrollment assistance and advice to help you select a plan.

Find certified navigators, agents and brokers near you. Click "Assister Directory" on the MNsure.org home page.

## **MNsure Contact Center**

1-855-3-MNSURE (855-366-7873)

Fully trained specialists available to answer your questions through a toll-free hotline.





