

# The MNsure Marketplace

## Your one-stop shop for health insurance



2020 open enrollment is November 1 – December 23, 2019

### Financial help is available

Depending on income and household size, you may qualify for a discounted plan from a private insurance company, or free or low-cost coverage from a government-subsidized public program. **MNsure is the only place** Minnesotans can qualify for financial help, such as tax credits toward monthly premiums, cost-sharing reductions for medical costs, or coverage through Medical Assistance or MinnesotaCare.

#### Private Health Plans

Also called “qualified health plans” or QHPs, these are health plans offered by insurance companies. Financial help is available depending on your income, household size and the cost of insurance in your area. **Plans must be purchased through MNsure to qualify.**

#### MinnesotaCare

Covers Minnesotans with lower incomes who don’t have access to affordable health care coverage and aren’t eligible for Medical Assistance. Low monthly premiums are determined by income and family size. Eligible individuals can enroll year-round.

#### 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.

This table shows what financial help 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) <i>(Slightly higher income limits apply for infants under age 2)</i>	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)**
1	\$1,384 / \$16,611	\$2,862 / \$34,347	does not apply	\$24,980	\$49,960
2	\$1,874 / \$22,490	\$3,875 / \$46,502	\$3,917 / \$47,009	\$33,820	\$67,640
3	\$2,364 / \$28,368	\$4,888 / \$58,657	\$4,941 / \$59,297	\$42,660	\$85,320
4	\$2,853 / \$34,247	\$5,901 / \$70,812	\$5,965 / \$71,585	\$51,500	\$103,000
5	\$3,343 / \$40,126	\$6,913 / \$82,967	\$6,989 / \$83,872	\$60,340	\$120,680
6	\$3,833 / \$46,004	\$7,926 / \$95,122	\$8,013 / \$96,160	\$69,180	\$138,360
7	\$4,323 / \$51,883	\$8,939 / \$107,277	\$9,037 / \$108,447	\$78,020	\$156,040
8	\$4,813 / \$57,761	\$9,952 / \$119,432	\$10,061 / \$120,735	\$86,860	\$173,720
For each additional person add	\$489 / \$5,878	\$1,012 / \$12,155	\$1,023 / \$12,287	\$8,840	\$17,680

\*Slightly lower income limits apply to MinnesotaCare and tax credit eligibility for coverage starting before January 1, 2020.

\*\*Households with annual income above these amounts may be eligible to enroll in a private health plan but are not eligible for tax credits.

This is for informational use only. Income guidelines are approximate. You need to complete an application to determine your actual eligibility.

# Choice, quality, convenience

## Get complete health care coverage through MNsure



MNsure is a marketplace where Minnesotans can shop, compare and choose health insurance coverage that meets their needs, and it's the only place to get financial help.

### All health plans include these essential health benefits:

- Emergency services
- Hospitalizations
- Laboratory services
- Maternity and newborn care
- Mental and behavioral health services
- Outpatient services and doctor's office visits
- Prescription drugs
- Prevention and wellness services
- Rehabilitative and habilitative services and devices (to maintain daily functioning, or to recover from an illness or accident)

### 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 free application and enrollment help

#### Navigators

Trained staff from local community organizations providing free face-to-face application and enrollment help and follow-up.

#### Brokers

Trained and licensed professionals offering free face-to-face enrollment help and advice for picking a plan.

#### MNsure Contact Center

**651-539-2099 or 855-366-7873**

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

To find certified navigators, brokers and walk-in enrollment centers near you, visit [MNsure.org/help/](https://mnsure.org/help/).



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