

WHAT KIND OF HEALTH COVERAGE CAN YOU GET FROM MNSURE?

Use the charts below to get a quick sense of what kind of health coverage you can get through MNSure, and what your expected monthly cost might be. If you have questions about your situation, or just prefer to talk to a real person, we'd be happy to help. Contact Health Care Program Manager David Zaffrann at 651-379-0751, David@TakeActionMinnesota.org.

Step 1. How many people are in your household?

By "household," we mean people on your tax return or family members who live together, not your roommate. Find that number in the column below, and then look to the right until you find your approximate household income in that row (the combined income of your household members).

Step 2. What's your category?

Follow the arrow down from your column to see what folks in your category can expect to pay for public or private coverage on MNSure.org.

HOW MANY PEOPLE ARE IN YOUR HOUSEHOLD?	138% FPL MONTHLY HOUSEHOLD INCOME FROM...	280% FPL PREGNANT WOMEN & KIDS* WITH MONTHLY HOUSEHOLD INCOME FROM...	200% FPL ANNUAL HOUSEHOLD INCOME UP TO...**	250% FPL ANNUAL HOUSEHOLD INCOME UP TO...	300% FPL ANNUAL HOUSEHOLD INCOME UP TO...	350% FPL ANNUAL HOUSEHOLD INCOME UP TO...	400% FPL ANNUAL HOUSEHOLD INCOME UP TO...	OVER 400% FPL ANNUAL HOUSEHOLD INCOME IS...
1	\$0 to \$1,387	\$0 to \$2,814	\$16,644 to \$24,120	\$30,150	\$36,180	\$42,210	\$48,240	OVER \$48,240
2	\$0 to \$1,868	\$0 to \$3,789	\$22,412 to \$32,480	\$40,600	\$48,720	\$56,840	\$64,960	OVER \$64,960
3	\$0 to \$2,348	\$0 to \$4,765	\$28,181 to \$40,840	\$51,050	\$61,260	\$71,470	\$81,680	OVER \$81,680
4	\$0 to \$2,829	\$0 to \$5,740	\$33,949 to \$49,200	\$61,500	\$73,800	\$86,100	\$98,400	OVER \$98,400
FOR EACH ADDITIONAL PERSON, ADD...	\$481	\$975	\$8,360	\$10,450	\$12,540	\$14,630	\$16,720	# INCREASES WITH FPL



MEDICAID (MEDICAL ASSISTANCE)

A If your monthly household income is in the range shown, you may qualify for MEDICAL ASSISTANCE (MA)**. MA is Minnesota's Medicaid program. If you qualify for MA you pay NO PREMIUMS and NO DEDUCTIBLE. You may pay small co-pays for some services.

MINNESOTACARE PREMIUMS UP TO \$80/MONTH PER PERSON

B If your monthly household income is in this range, you may qualify for MinnesotaCare***. MinnesotaCare enrollees pay LOW PREMIUMS of \$25-\$80 a month per adult, NO DEDUCTIBLE, and low co-pays.

PREMIUM ASSISTANCE BASED ON YOUR INCOME

If your annual household income is in this range, you may qualify for Advance Premium Tax Credits (APTC) for private insurance plans sold on MNSure***. These plans are ranked Bronze, Silver, Gold, and Platinum. Bronze plans generally have lower monthly premiums, but you may pay more to use your coverage. Platinum plans generally have higher premiums, but offer better coverage. Silver plans are in the middle. The federal government created a sliding scale for what's considered an affordable amount (your "expected contribution") to spend on an insurance premium. The most you are expected to pay for a mid-level silver plan is shown in this chart:

PEOPLE IN HOUSEHOLD	201% FPL	250% FPL	300% FPL	350% FPL	400% FPL
1	\$129/MO	\$206/MO	\$292/MO	\$341/MO	\$390/MO
2	\$174/MO	\$278/MO	\$393/MO	\$459/MO	\$525/MO
3	\$219/MO	\$349/MO	\$495/MO	\$577/MO	\$660/MO
4	\$264/MO	\$421/MO	\$596/MO	\$695/MO	\$795/MO
5	\$308/MO	\$492/MO	\$697/MO	\$813/MO	\$930/MO

If the second-lowest-priced silver plan (called "the benchmark plan") costs more than the amount shown, the remaining premium is your APTC and is paid by the federal government. You can choose to use your APTC to buy any Bronze, Silver, Gold, or Platinum plans, in which case your actual premium cost may be higher or lower than the amount shown above.

MNSURE PLANS WITHOUT PREMIUM ASSISTANCE

D You have many insurance plans to choose from on MNSure, but you really need to use MNSure to figure out your premium and plan options. You can go online now to see the current 2017 plans and prices or, if you are looking to enroll for 2018, you need to meet with a navigator or wait until the new plans are available through MNSure.org on November 1, 2017. We can also help give you some idea of your options or connect you to a navigator now. See our contact information below.

Step 3. Apply online or get in-person assistance

The numbers above are based on income alone. To find out for sure, see your plan options, and get covered, you need to apply through MNSure.org. Sound complicated? Let us answer your questions and help connect you with a navigator. Navigators are people in your community who have been trained to provide free, impartial MNSure enrollment assistance no matter what program or private insurance you qualify for.

Step 4. Get involved!

These programs and laws didn't just happen — they are the result of people like you working to make health care accessible to all. Is health care reform helping you or those you love, or is quality, affordable health care still out of reach? Your experience matters, and you can help protect what we've won and make more possible.

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* This applies to children up to 18 years of age. Slightly higher household income is allowed for children under 2 years of age and pregnant women. Apply at MNSure.org or meet with a navigator to determine your eligibility.

** Some Lawful Permanent Residents (LPRs) who have been in the U.S. for less than 5 years may not be eligible for Medical Assistance. Instead, Minnesota offers MinnesotaCare to eligible LPRs whose income would otherwise qualify them for Medicaid, at premiums of \$4-\$21 per month per adult and at no premium for children and pregnant women.

*** If your employer offers you or your family insurance coverage, in some cases you or your family members may not be eligible for MinnesotaCare or tax credits, but you might still choose to buy a MNSure plan at full price. We call this the "Family Trap" and we'd like to fix it, so please let us know if this affects you! (Offers of employer coverage DO NOT affect your eligibility for Medical Assistance.)