

# 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 from MNSure, and what your expected monthly cost (premium) 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 Organizer Amanda Otero at 651-379-0754, [Amanda@TakeActionMinnesota.org](mailto:Amanda@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](http://MNSure.org).

HOW MANY PEOPLE ARE IN YOUR HOUSEHOLD?	138% FPL HOUSEHOLD INCOME UP TO...	280% FPL PREGNANT WOMEN & KIDS* WITH HOUSEHOLD INCOME UP TO...	200% FPL HOUSEHOLD INCOME UP TO...*	250% FPL HOUSEHOLD INCOME UP TO...	300% FPL HOUSEHOLD INCOME UP TO...	350% FPL HOUSEHOLD INCOME UP TO...	400% FPL HOUSEHOLD INCOME UP TO...	OVER 400% FPL HOUSEHOLD INCOME IS...
1	\$0 to \$16,104	\$0 to \$32,676	\$16,105 to \$23,340	\$29,175	\$35,010	\$40,845	\$46,680	OVER \$46,680
2	\$0 to \$21,707	\$0 to \$44,044	\$21,708 to \$31,460	\$39,325	\$47,190	\$55,055	\$62,920	OVER \$62,920
3	\$0 to \$27,310	\$0 to \$55,412	\$27,311 to \$39,580	\$49,475	\$59,370	\$69,265	\$79,160	OVER \$79,160
4	\$0 to \$32,913	\$0 to \$66,780	\$32,914 to \$47,400	\$59,625	\$71,550	\$83,475	\$95,400	OVER \$95,400
5	\$0 to \$38,516	\$0 to \$78,148	\$38,517 to \$55,820	\$69,775	\$83,730	\$97,685	\$111,640	OVER \$111,640
FOR EACH ADDITIONAL PERSON, ADD...	\$5,603	\$11,368	\$8,120	\$10,150	\$12,180	\$14,210	\$16,240	# INCREASES WITH FPL



A

MEDICAL ASSISTANCE



B

MINNESOTACARE PREMIUMS



C

PREMIUM ASSISTANCE FOR MNSURE PLANS



D

MNSURE PLANS

### MEDICAL ASSISTANCE \$0 PREMIUM

**A** If your 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. You may enroll in MA year-round (you do not need to wait for an open enrollment period).

### MINNESOTACARE PREMIUMS UP TO \$80/MONTH PER PERSON

**B** If your household income is in this range, you may qualify for MinnesotaCare.\*\*\* MinnesotaCare enrollees pay LOW PREMIUMS of \$15-\$80 a month per adult, very small deductible, and low co-pays. You may enroll in MinnesotaCare year-round.

### PREMIUM ASSISTANCE BASED ON YOUR INCOME

**C** If your 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	\$123/MO	\$196/MO	\$277/MO	\$323/MO	\$370/MO
2	\$165/MO	\$264/MO	\$374/MO	\$436/MO	\$498/MO
3	\$208/MO	\$332/MO	\$470/MO	\$548/MO	\$627/MO
4	\$250/MO	\$400/MO	\$566/MO	\$661/MO	\$755/MO
5	\$293/MO	\$468/MO	\$663/MO	\$773/MO	\$884/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 apply your APTC to the benchmark plan or to any Bronze, Silver, Gold, or Platinum plans, in which case your actual premium cost may be higher or lower.

### 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. Beginning November 1, 2015, you can find 2016 plans and prices through [MNSure.org](http://MNSure.org). 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](http://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.

Contact Health Care Organizer Amanda Otero at 651-379-0754 or [Amanda@TakeActionMinnesota.org](mailto:Amanda@TakeActionMinnesota.org)

\* 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](http://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.)