



MNSureSM

Where you choose health coverage

Health Care Coverage and Plan Rates for 2014

Making the individual and
small group markets in
Minnesota competitive

September 6, 2013



What is MNsure?

About MNsure

MNsure is Minnesota's new health insurance marketplace where individuals and small businesses can access quality health insurance. This new marketplace will allow Minnesota families, small businesses, and individuals to directly compare health insurance plans and to choose the plan that best fits their needs and budget.



What You Get

Benefits Included in All MNsure Health Plans

All plans offered in the MNsure marketplace will include new consumer protections guaranteed by the federal Affordable Care Act, such as:

- No discrimination based on pre-existing conditions or gender
- No annual dollar limit on coverage
- No lifetime limit on coverage
- A cap on out-of-pocket costs
- Allowing young adults to stay on their parent's health plan until age 26, unless they have access to coverage through their employer
- Requiring that 80-85 cents of every dollar you pay for health insurance is spent on delivering or improving health care – or you get a refund from your insurance company
- Providing consumers a standard, plain language summary of their plan

All plans offered in the MNsure marketplace will cover:

- A broad range of essential services, including doctor visits, hospital stays, maternity care, emergency room care, prescription drugs, preventive care, and more.
- Preventive services at no cost to you. These services include things like blood pressure and diabetes screenings; cancer screenings such as mammograms and colonoscopies; vaccinations; flu shots and more.

Medical Assistance and MinnesotaCare will also be offered through MNsure and will continue to include the comprehensive benefits available through these programs today. Starting in 2014, MinnesotaCare will be improved with reduced premiums, no limit on hospital coverage, no waiting period, and more.

Help is Here



Financial assistance will be available to help cover the cost of health care insurance premiums for qualifying individuals and small businesses. Some Minnesotans may qualify for no-cost or low-cost plans. The following sections and tables in this packet outline the criteria for financial assistance and tax credits.

Minnesotans have several options to help them find the right health insurance plan, get questions answered, and enroll. People can find help online at MNsured.com, in-person with experts throughout the state, or by calling MNsure toll free at 1-855-3MNSURE (1-855-366-7873).

Minnesotans Eligible for MNsure

More than one million Minnesotans are expected to access health care coverage through MNsure – 1 out of every 5 Minnesotans. This new one-stop health insurance marketplace will offer coverage through private health insurance companies to individuals and small businesses with 50 or fewer employees.

Individuals without access to affordable employer-based health care coverage and small businesses with 25 or fewer employees earning \$50,000 or less on average will qualify for premium assistance (tax credits). MNsure also will provide access to no-cost and low-cost coverage through Medical Assistance and MinnesotaCare.

It is estimated that more than 300,000 currently uninsured individuals will access health care coverage through MNsure.

What You Need to Know About MNSure Plans

What Do The Different Metals (Levels) Mean?

All MNSure health insurance plans must design their cost-sharing (deductibles, copays, coinsurance) to fit specific levels of coverage. The levels of coverage are defined as follows:

Bronze level: the plan must cover 60% of expected costs for the average individual

Silver level: the plan must cover 70% of expected costs for the average individual

Gold level: the plan must cover 80% of expected costs for the average individual

Platinum level: the plan must cover 90% of expected costs for the average individual



What is Medical Assistance?

Medical Assistance is Minnesota's Medicaid health care program for children and families, pregnant women and adults without children. People 65 or older and people who have disabilities may also be eligible for Medical Assistance. There is no monthly cost for enrollees on Medical Assistance.

Starting in 2014, adults with incomes up to 133 percent of the federal poverty level and pregnant women and children with family incomes up to 275 percent of the federal poverty level are eligible for Medical Assistance. Starting October 1, 2013, eligibility and enrollment for Medical Assistance will be available through MNSure, excluding those over the age of 65 or those with disabilities.

What is MinnesotaCare?

MinnesotaCare is a subsidized health care coverage program for lower income Minnesotans without access to affordable employer-based health care coverage and who are not eligible for Medical Assistance. Enrollees pay a monthly premium, determined by a sliding-fee scale based on family size and income.

Starting in 2014, adults with incomes between 133 percent and 200 percent of the federal poverty level are eligible for MinnesotaCare. Starting October 1, 2013, eligibility and enrollment for MinnesotaCare will be available through MNSure.

How Financial Assistance is Calculated

Through MNsure some individuals and families may qualify for financial assistance through tax credits that will immediately lower the cost to consumers for private health insurance. Financial assistance also may be available through no-cost or low-cost coverage under Medical Assistance or MinnesotaCare.

Individual Insurance Premium Tax Credit Calculation

When MNsure opens on October 1, 2013 and consumers begin to enroll in health care coverage, the MNsure website will calculate the amount of premium assistance an individual or family qualifies for. Below is a breakdown of what information is used to calculate the final cost to consumers. In general, the less income an individual or family makes, the less they will have to pay for health insurance and the more tax credit they will receive. Tax credits may be applied to all individual plans except catastrophic plans.

The amount of premium assistance available to individuals and families depends on income, age, and geographic area. Premium assistance is calculated based on where an individual's annual income falls on the federal poverty level (FPL) table. Below is the federal poverty level scale for 2014 that shows the income limits for various poverty level percentages referenced in this document.

	100%	133%	200%	275%	300%	400%
HOUSEHOLD SIZE — 1	\$11,490	\$15,282	\$22,980	\$31,597	\$34,470	\$45,960
2	15,510	20,628	31,020	42,652	46,530	62,040
3	19,530	25,975	39,060	53,707	58,590	78,120
4	23,550	31,322	47,100	64,762	70,650	94,200
5	27,570	36,668	55,140	75,817	82,710	110,280
For each additional person, add	\$4,020	\$5,347	\$8,040	\$11,055	\$12,060	\$16,080
	MEDICAL ASSISTANCE		MINNESOTA CARE			

Once you know how your income relates to the federal poverty level, you can determine the maximum percentage an individual or family is required to pay.

How Financial Assistance is Calculated

The following table outlines the maximum contribution, as a percent of income that an individual would pay towards the monthly cost of coverage for the second lowest priced silver plan. This is needed to calculate the amount of premium assistance that may be available.

Your income on the Federal Poverty Level Scale	200%	250%	400%
Maximum Percent of Income You Are Required to Pay	6.30%	8.05%	9.50%

After you have established where your annual income falls on the federal poverty level and the maximum percentage from the tables above, you can use the equation below to calculate how these factors affect the final cost of an individual or family's chosen plan. The examples below illustrate how the final cost to consumers is calculated taking premium assistance into account at different health plan levels.

Generally, if a person chooses a lower priced plan, they would pay a lower premium after the tax credit is taken into account. However, plans with lower premiums may have higher deductibles and out-of-pocket costs. People who earn less than 250 percent of the federal poverty level will also receive additional cost-sharing subsidies to help them cover out-of-pocket costs.

The cost of the second-lowest priced silver plan for a 25-year-old in Region 1 is \$240 per month. If a 25-year-old person's income in Region 1 is 200 percent of the federal poverty level, or a total annual income of \$22,980, the following formula would calculate the monthly available tax credit.

$$\begin{array}{rcccl}
 \mathbf{\$240} & - & \mathbf{\$121} & = & \mathbf{\$119} \\
 \text{premium of second} & & \text{monthly cost for} & & \text{maximum tax credit} \\
 \text{lowest priced silver} & & \text{second lowest priced} & & \\
 \text{plan} & & \text{silver plan} & & \\
 & & (6.3\% \text{ of } \$22,980) & &
 \end{array}$$

If the individual chose a bronze plan with a lower price of \$184, their monthly cost for that coverage would be \$65 after the application of the tax credit.

$$\begin{array}{rcccl}
 \mathbf{\$184} & - & \mathbf{\$119} & = & \mathbf{\$65} \\
 \text{premium of second} & & \text{maximum tax credit} & & \text{monthly cost for} \\
 \text{lowest priced silver} & & & & \text{bronze plan} \\
 \text{plan} & & & &
 \end{array}$$

If the individual chose a gold plan with a higher price of \$256, their monthly cost for that coverage would be \$137 after the application of the tax credit.

$$\begin{array}{rcccl}
 \mathbf{\$256} & - & \mathbf{\$119} & = & \mathbf{\$137} \\
 \text{premium of gold plan} & & \text{maximum tax credit} & & \text{monthly cost for gold} \\
 & & & & \text{plan}
 \end{array}$$

How Financial Assistance is Calculated

MinnesotaCare Premium Calculation

Starting in 2014, adults with incomes between 133 percent and 200 percent of the federal poverty level are eligible for MinnesotaCare. Enrollees pay a monthly premium, determined by a sliding-fee scale based on family size and income. The table below shows the monthly premium starting in 2014 for an adult enrolling in MinnesotaCare, based on federal poverty level.

Federal Poverty Level	Monthly Per Adult Premium
133% - 140%	\$21
141% - 150%	\$25
151% - 160%	\$29
161% - 170%	\$33
171% - 180%	\$38
181% - 190%	\$43
191% - 200%	\$50

Small Business Premium Tax Credit Calculation

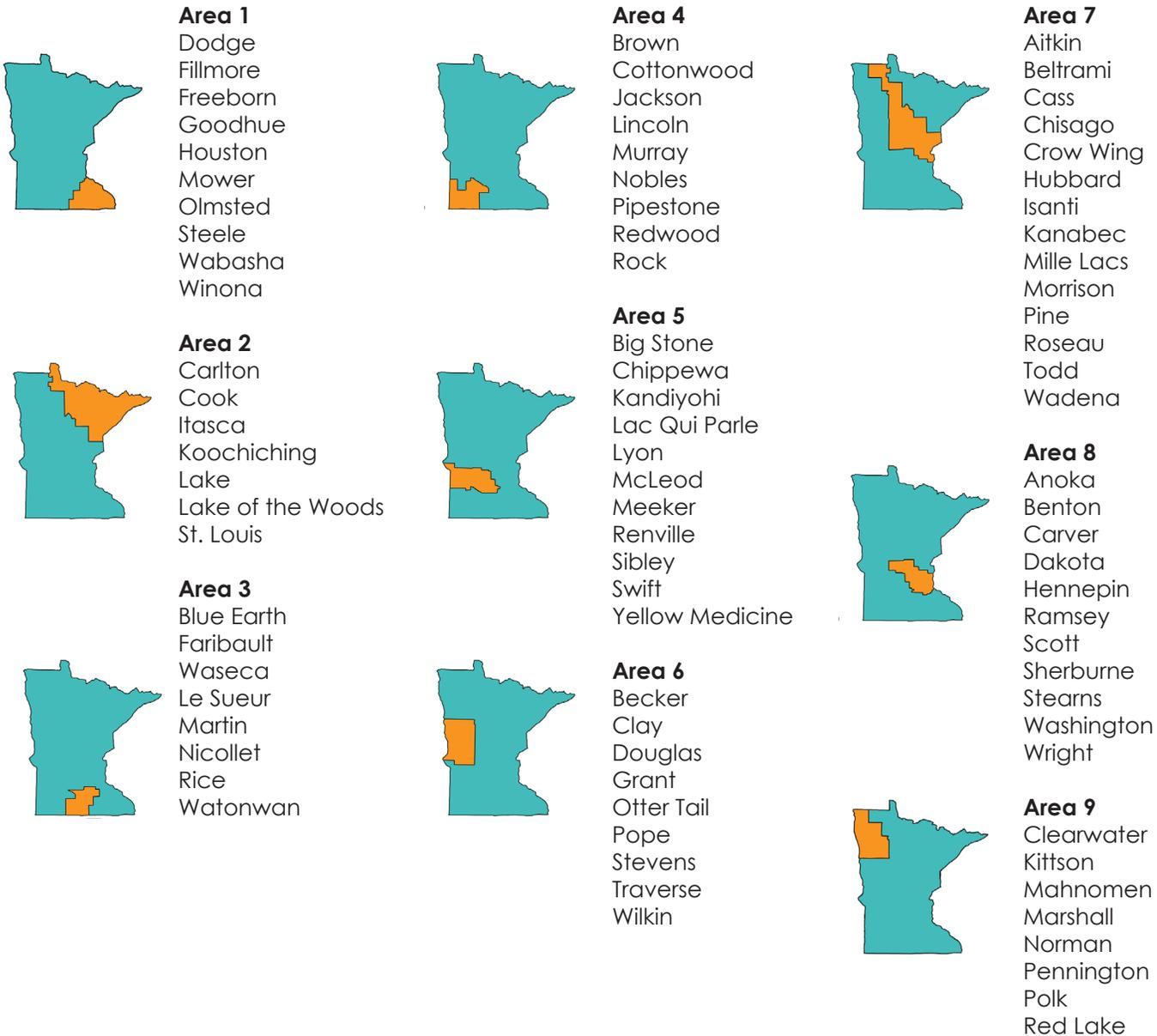
Small businesses with 25 or fewer employees who earn \$50,000 or less on average will qualify for premium tax credits. Small business premium tax credits will only be available for health care coverage purchased through MNsure starting in 2014.

To be eligible for the small business premium tax credit, employers must contribute at least 50 percent of the premium. The tax credit is determined on a sliding scale based on the number of employees and average employee wage. The small business premium tax credit may equal up to 50 percent of the employer paid portion of the premium.

More information on the calculation of the small business premium tax credit is available at: <http://mnsure.org/hix/calculators/main/BusinessCalculator.jsp>

MNsure Health Insurance Plan Rates By Region

There are 9 insurance rate pricing regions in Minnesota



MNsure Health Plan Details – Insurance Companies Offering Plans

Health Insurance Companies That Are Certified

Below, in alphabetical order, are the companies that are certified to offer plans through MNsure for individuals and small businesses.

Individual Market

Blue Cross Blue Shield
Group Health Inc
Medica of Wisconsin
PreferredOne
UCare

Small Group Market

Blue Cross Blue Shield
Medica of Wisconsin
PreferredOne

Average Prices for MNsure Plans

How Can I Estimate What a MNsure Plan Will Cost Monthly?

The following pages include several tables that provide general pricing information. The tables provide a snapshot of the cost to consumers depending on the level of plan that an individual selects, possible financial assistance, consumer cost, age, and region of the state. They are not intended as exact pricing estimates.

The following pages will list rates for 9 regions in Minnesota. For each region there is average pricing information for the four metal levels (bronze, silver, gold, and platinum) and 5 groups (a 25 year old, a 40 year old, a 60 year old, a family of four, and a small business). Certain tables provide information about catastrophic coverage available to young adults. The charts also outline options for no-cost or low-cost plans, including premium assistance (tax credits), MinnesotaCare, and Medical Assistance.

25 YEAR OLD - AREA 8



The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$77	\$77
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 - \$50	\$77	\$77

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$91	\$91
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$1 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$90 - \$91	\$91

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$121	\$121
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$1 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$121	\$121

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$141	\$141
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$1 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$140 - \$141	\$141

PLATINUM PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$151	\$151
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$1 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$150 - \$151	\$151



40 YEAR OLD - AREA 8



The tables below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$115	\$115
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$34 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$81 - \$115	\$115

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$154	\$154
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$34 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$154	\$154

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$180	\$180
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$34 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$146 - \$180	\$180

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$192	\$192
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$34 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$158 - \$192	\$192



60 year old – Area 8



The tables below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$245	\$245
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$207 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$38 - \$245	\$245

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$327	\$327
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$207 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$327	\$327

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$382	\$382
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$207 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$175 - \$382	\$382

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$408	\$408
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$207 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$201 - \$408	\$408

FAMILY OF FOUR - AREA 8



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$220	\$380	\$380
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$36 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$220 - \$220	\$344 - \$380	\$380

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$294 - \$294	\$565	\$565
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$36 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$294 - \$294	\$529 - \$565	\$565

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$344 - \$344	\$594	\$594
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$36 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$344 - \$344	\$558 - \$594	\$594

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$366 - \$366	\$634	\$634
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$36 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$366 - \$366	\$598 - \$634	\$634

SMALL BUSINESS - AREA 8

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,014	\$1,014	\$1,014	\$1,014	\$1,014
Small Business Tax Credit	\$507	\$254	\$203	\$101	\$0
Business Cost (Employer and Employee Shares)	\$507	\$761	\$811	\$913	\$1,014

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,187	\$1,187	\$1,187	\$1,187	\$1,187
Small Business Tax Credit	\$594	\$297	\$237	\$119	\$0
Business Cost (Employer and Employee Shares)	\$594	\$890	\$950	\$1,068	\$1,187

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,403	\$1,403	\$1,403	\$1,403	\$1,403
Small Business Tax Credit	\$702	\$351	\$281	\$140	\$0
Business Cost (Employer and Employee Shares)	\$702	\$1,052	\$1,122	\$1,263	\$1,403

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,788	\$1,788	\$1,788	\$1,788	\$1,788
Small Business Tax Credit	\$894	\$447	\$358	\$179	\$0
Business Cost (Employer and Employee Shares)	\$894	\$1,341	\$1,430	\$1,609	\$1,788

25 YEAR OLD - AREA 1



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$126	\$126
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 -\$50	\$126	\$126

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$184	\$184
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$119 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$65 -\$184	\$184

SILVER PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$231	\$231
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$119 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$112 - \$231	\$231

GOLD PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$256	\$256
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$119 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$137 - \$256	\$256

PLATINUM PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$290	\$290
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$119 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$171 - \$290	\$290

40 YEAR OLD - AREA 1



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$238	\$238
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$185 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$53 - \$238	\$238

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$299	\$299
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$185 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$114 - \$299	\$299

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$331	\$331
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$185 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$146 - \$331	\$331

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$375	\$375
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$185 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$190 - \$375	\$375

60 YEAR OLD - AREA 1



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$512	\$512
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$528 - \$285	NONE
CONSUMER COST	\$0	\$21 - \$50	\$0 - \$227	\$512

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$644	\$644
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$528 - \$285	NONE
CONSUMER COST	\$0	\$21 - \$50	\$116 - \$359	\$644

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$713	\$713
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$528 - \$285	NONE
CONSUMER COST	\$0	\$21 - \$50	\$185 - \$428	\$713

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$808	\$808
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$528 - \$285	NONE
CONSUMER COST	\$0	\$21 - \$50	\$280 - \$523	\$808

FAMILY OF FOUR - AREA 1



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 3). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$442	\$760	\$760
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$244 - \$110	\$536 - \$264	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$198 - \$332	\$225 - \$496	\$760

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$556	\$956	\$956
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$244 - \$110	\$536 - \$264	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$312 - \$446	\$421 - \$692	\$956

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$616	\$1,058	\$1,058
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$244 - \$110	\$536 - \$264	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$372 - \$506	\$522 - \$794	\$1,058

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$698	\$1,200	\$1,200
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$244 - \$110	\$536 - \$264	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$454 - \$588	\$664 - \$936	\$1,200

SMALL BUSINESS - AREA 1

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,678	\$1,678	\$1,678	\$1,678	\$1,678
Small Business Tax Credit	\$839	\$420	\$336	\$168	\$0
Business Cost (Employer and Employee Shares)	\$839	\$1,259	\$1,342	\$1,510	\$1,678

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,947	\$1,947	\$1,947	\$1,947	\$1,947
Small Business Tax Credit	\$974	\$487	\$389	\$195	\$0
Business Cost (Employer and Employee Shares)	\$974	\$1,460	\$1,558	\$1,752	\$1,947

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,286	\$2,286	\$2,286	\$2,286	\$2,286
Small Business Tax Credit	\$1,143	\$572	\$457	\$229	\$0
Business Cost (Employer and Employee Shares)	\$1,143	\$1,715	\$1,829	\$2,057	\$2,286

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,580	\$2,580	\$2,580	\$2,580	\$2,580
Small Business Tax Credit	\$1,290	\$645	\$516	\$258	\$0
Business Cost (Employer and Employee Shares)	\$1,290	\$1,935	\$2,064	\$2,322	\$2,580

25 YEAR OLD - AREA 2



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$99	\$99
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 - \$50	\$99	\$99

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$122	\$122
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$80 - \$122	\$122

SILVER PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$163	\$163
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$121 - \$163	\$163

GOLD PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$190	\$190
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$148 - \$190	\$190

PLATINUM PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$203	\$203
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$161 - \$203	\$203

40 YEAR OLD - AREA 2



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$155	\$155
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$87 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$68 -\$155	\$155

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$207	\$207
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$87 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$120 -\$207	\$207

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$242	\$242
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$87 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$155 -\$242	\$242

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$258	\$258
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$87 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$171 -\$258	\$258

60 YEAR OLD - AREA 2



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$329	\$329
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$320 - \$77	NONE
CONSUMER COST	\$0	\$21 - \$50	\$9 - \$252	\$329

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$439	\$439
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$320 - \$77	NONE
CONSUMER COST	\$0	\$21 - \$50	\$119 - \$362	\$439

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$513	\$513
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$320 - \$77	NONE
CONSUMER COST	\$0	\$21 - \$50	\$193 - \$436	\$513

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$548	\$548
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$320 - \$77	NONE
CONSUMER COST	\$0	\$21 - \$50	\$228 - \$471	\$548

FAMILY OF FOUR - AREA 2



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$296	\$512	\$512
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$57 - \$0	\$212 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$239 - \$296	\$300 - \$512	\$512

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$396	\$684	\$684
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$57 - \$0	\$212 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$339 - \$396	\$472 - \$684	\$684

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$462	\$798	\$798
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$57 - \$0	\$212 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$405 - \$462	\$586 - \$798	\$798

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$494	\$854	\$854
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$57 - \$0	\$212 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$437 - \$494	\$642 - \$854	\$854

SMALL BUSINESS - AREA 2

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,364	\$1,364	\$1,364	\$1,364	\$1,364
Small Business Tax Credit	\$682	\$341	\$273	\$136	\$0
Business Cost (Employer and Employee Shares)	\$682	\$1,023	\$1,091	\$1,228	\$1,364

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,596	\$1,156	\$1,156	\$1,156	\$1,156
Small Business Tax Credit	\$798	\$399	\$319	\$160	\$0
Business Cost (Employer and Employee Shares)	\$798	\$1,197	\$1,277	\$1,436	\$1,156

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,971	\$1,971	\$1,971	\$1,971	\$1,971
Small Business Tax Credit	\$986	\$493	\$394	\$197	\$0
Business Cost (Employer and Employee Shares)	\$986	\$1,478	\$1,577	\$1,774	\$1,971

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,225	\$2,225	\$2,225	\$2,225	\$2,225
Small Business Tax Credit	\$1,113	\$556	\$445	\$223	\$0
Business Cost (Employer and Employee Shares)	\$1,113	\$1,669	\$1,780	\$2,003	\$2,225

25 YEAR OLD - AREA 3



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$99	\$99
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 -\$50	\$99	\$99

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$117	\$117
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$82 -\$117	\$117

SILVER PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$156	\$156
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$121 - \$156	\$156

GOLD PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$182	\$182
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$147 - \$182	\$182

PLATINUM PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$194	\$194
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$159 - \$194	\$194

40 YEAR OLD - AREA 3



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$148	\$148
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$70 - \$148	\$148

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$198	\$198
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$198	\$198

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$231	\$231
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$153 - \$231	\$231

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$247	\$247
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$169 - \$247	\$247

60 YEAR OLD - AREA 3



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$315	\$315
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$14 - \$257	\$315

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$420	\$420
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$119 -\$362	\$420

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$491	\$491
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$190 -\$433	\$491

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$524	\$524
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$223 -\$466	\$524

FAMILY OF FOUR - AREA 3



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$284	\$490	\$490
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$224 - \$284	\$307 - \$490	\$490

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$379	\$654	\$654
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$339 - \$379	\$471 - \$654	\$654

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$442	\$764	\$764
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$402 - \$442	\$581 - \$764	\$764

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$472	\$816	\$816
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$432 - \$472	\$633 - \$816	\$816

SMALL BUSINESS - AREA 3

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,305	\$1,305	\$1,305	\$1,305	\$1,305
Small Business Tax Credit	\$653	\$326	\$261	\$131	\$0
Business Cost (Employer and Employee Shares)	\$653	\$979	\$1,044	\$1,175	\$1,305

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,527	\$1,527	\$1,527	\$1,527	\$1,527
Small Business Tax Credit	\$764	\$382	\$305	\$153	\$0
Business Cost (Employer and Employee Shares)	\$764	\$1,145	\$1,222	\$1,374	\$1,527

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,805	\$1,805	\$1,805	\$1,805	\$1,805
Small Business Tax Credit	\$903	\$451	\$361	\$181	\$0
Business Cost (Employer and Employee Shares)	\$903	\$1,354	\$1,444	\$1,625	\$1,805

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,306	\$2,306	\$2,306	\$2,306	\$2,306
Small Business Tax Credit	\$1,153	\$577	\$461	\$231	\$0
Business Cost (Employer and Employee Shares)	\$1,153	\$1,730	\$1,845	\$2,075	\$2,306

25 YEAR OLD - AREA 4



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs.

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$112	\$112
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 -\$50	\$112	\$112

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$117	\$117
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$82 -\$117	\$117

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$156	\$156
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$121 - \$156	\$156

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$182	\$182
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$147 - \$182	\$182

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$194	\$194
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$35 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$159 - \$194	\$194

40 YEAR OLD - AREA 4



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$148	\$148
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$70 - \$148	\$148

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$198	\$198
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$120 -\$198	\$198

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$231	\$231
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$153 -\$231	\$231

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$247	\$247
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$78 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$169 -\$247	\$247

60 YEAR OLD - AREA 4



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$315	\$315
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$58	NONE
CONSUMER COST	\$0	\$21 - \$50	\$14 - \$257	\$315

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$420	\$420
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$58	NONE
CONSUMER COST	\$0	\$21 - \$50	\$119 - \$362	\$420

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$491	\$491
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$58	NONE
CONSUMER COST	\$0	\$21 - \$50	\$190 - \$433	\$491

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$524	\$524
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$301 - \$58	NONE
CONSUMER COST	\$0	\$21 - \$50	\$223 - \$466	\$524

FAMILY OF FOUR - AREA 4



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$284	\$490	\$490
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$244 - \$284	\$307 - \$490	\$490

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$379	\$654	\$654
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$339 - \$379	\$471 - \$654	\$654

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$442	\$764	\$764
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$402 - \$442	\$581 - \$764	\$764

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$472	\$816	\$816
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$40 - \$0	\$183 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$432 - \$472	\$633 - \$816	\$816

SMALL BUSINESS - AREA 4

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,305	\$1,305	\$1,305	\$1,305	\$1,305
Small Business Tax Credit	\$653	\$326	\$261	\$131	\$0
Business Cost (Employer and Employee Shares)	\$653	\$979	\$1,044	\$1,175	\$1,305

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,527	\$1,527	\$1,527	\$1,527	\$1,527
Small Business Tax Credit	\$764	\$382	\$305	\$153	\$0
Business Cost (Employer and Employee Shares)	\$764	\$1,145	\$1,222	\$1,374	\$1,527

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,805	\$1,805	\$1,805	\$1,805	\$1,805
Small Business Tax Credit	\$903	\$451	\$361	\$181	\$0
Business Cost (Employer and Employee Shares)	\$903	\$1,354	\$1,444	\$1,625	\$1,805

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,374	\$2,374	\$2,374	\$2,374	\$2,374
Small Business Tax Credit	\$1,187	\$594	\$475	\$237	\$0
Business Cost (Employer and Employee Shares)	\$1,187	\$1,781	\$1,899	\$2,137	\$2,374

25 YEAR OLD - AREA 5



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$90	\$90
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 - \$50	\$90	\$90

BRONZE PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$106	\$106
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$85 - \$106	\$106

SILVER PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$141	\$141
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$141	\$141

GOLD PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$165	\$165
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$144 - \$165	\$165

PLATINUM PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$176	\$176
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$155 - \$176	\$176

40 YEAR OLD - AREA 5



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$135	\$135
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$75 - \$135	\$135

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$180	\$180
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$180	\$180

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$210	\$210
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$150 - \$210	\$210

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$224	\$224
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$164 - \$224	\$224

60 YEAR OLD - AREA 5



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$286	\$286
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 -\$50	\$23 -\$266	\$286

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$382	\$382
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 - \$50	\$119 - \$362	\$382

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$446	\$446
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 - \$50	\$183 - \$426	\$446

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$476	\$476
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 - \$50	\$213 - \$456	\$476

FAMILY OF FOUR - AREA 5



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$258	\$446	\$446
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$253 - \$258	\$323 - \$446	\$446

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$344	\$595	\$595
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$339 - \$344	\$472 - \$595	\$595

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$402	\$694	\$694
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$397 - \$402	\$571 - \$694	\$694

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$430	\$742	\$742
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$425 - \$430	\$619 - \$742	\$742

SMALL BUSINESS - AREA 5

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,186	\$1,186	\$1,186	\$1,186	\$1,186
Small Business Tax Credit	\$593	\$297	\$237	\$119	\$0
Business Cost (Employer and Employee Shares)	\$593	\$890	\$949	\$1,067	\$1,186

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,388	\$1,388	\$1,388	\$1,388	\$1,388
Small Business Tax Credit	\$694	\$347	\$278	\$139	\$0
Business Cost (Employer and Employee Shares)	\$694	\$1,041	\$1,110	\$1,249	\$1,388

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,641	\$1,641	\$1,641	\$1,641	\$1,641
Small Business Tax Credit	\$821	\$410	\$328	\$164	\$0
Business Cost (Employer and Employee Shares)	\$821	\$1,231	\$1,313	\$1,477	\$1,641

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,074	\$2,074	\$2,074	\$2,074	\$2,074
Small Business Tax Credit	\$1,037	\$519	\$415	\$207	\$0
Business Cost (Employer and Employee Shares)	\$1,037	\$1,556	\$1,659	\$1,867	\$2,074

25 YEAR OLD - AREA 6



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$90	\$90
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 - \$50	\$90	\$90

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$106	\$106
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$85 - \$106	\$106

SILVER PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$141	\$141
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$141	\$141

GOLD PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$165	\$165
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$144 - \$165	\$165

PLATINUM PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$176	\$176
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$21 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$155 - \$176	\$176

40 YEAR OLD - AREA 6



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$135	\$135
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$75 - \$135	\$135

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$180	\$180
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$180	\$180

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$210	\$210
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$150 - \$210	\$210

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$224	\$224
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$60 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$164 - \$224	\$224

60 YEAR OLD - AREA 6



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$286	\$286
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 - \$50	\$23 - \$266	\$286

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$382	\$382
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 - \$50	\$119 - \$362	\$382

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$446	\$446
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 - \$50	\$183 - \$426	\$446

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$476	\$476
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$263 - \$20	NONE
CONSUMER COST	\$0	\$21 - \$50	\$213 - \$456	\$476

FAMILY OF FOUR - AREA 6



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$258	\$446	\$446
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$253 - \$258	\$323 - \$446	\$446

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$344	\$595	\$595
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$339 - \$344	\$472 - \$595	\$595

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$402	\$694	\$694
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$397 - \$402	\$571 - \$694	\$694

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$430	\$742	\$742
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$5 - \$0	\$123 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$425 - \$430	\$619 - \$742	\$742

SMALL BUSINESS - AREA 6

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,186	\$1,186	\$1,186	\$1,186	\$1,186
Small Business Tax Credit	\$593	\$297	\$237	\$119	\$0
Business Cost (Employer and Employee Shares)	\$593	\$890	\$949	\$1,067	\$1,186

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,388	\$1,388	\$1,388	\$1,388	\$1,388
Small Business Tax Credit	\$694	\$347	\$278	\$139	\$0
Business Cost (Employer and Employee Shares)	\$694	\$1,041	\$1,110	\$1,249	\$1,388

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,641	\$1,641	\$1,641	\$1,641	\$1,641
Small Business Tax Credit	\$821	\$410	\$328	\$164	\$0
Business Cost (Employer and Employee Shares)	\$821	\$1,231	\$1,313	\$1,477	\$1,641

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,082	\$2,082	\$2,082	\$2,082	\$2,082
Small Business Tax Credit	\$1,041	\$521	\$416	\$208	\$0
Business Cost (Employer and Employee Shares)	\$1,041	\$1,562	\$1,666	\$1,874	\$2,082

25 YEAR OLD - AREA 7



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$81	\$81
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 - \$50	\$81	\$81

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$95	\$95
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$7 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$88 - \$95	\$95

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$127	\$127
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$7 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$127	\$127

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$149	\$149
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$7 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$142 - \$149	\$149

PLATINUM PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$159	\$159
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$7 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$152 - \$159	\$159

40 YEAR OLD - AREA 7



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$121	\$121
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$79 - \$121	\$121

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$162	\$162
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$162	\$162

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$189	\$189
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$147 - \$189	\$189

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$202	\$202
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$42 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$160 - \$202	\$202

60 YEAR OLD - AREA 7



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$258	\$258
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$224 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$34 - \$258	\$258

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$344	\$344
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$224 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$344	\$344

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$402	\$402
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$224 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$178 - \$402	\$402

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$429	\$429
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$224 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$205 - \$429	\$429

FAMILY OF FOUR - AREA 7



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$232	\$402	\$402
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$63 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$232 - \$232	\$339 - \$402	\$402

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$310	\$595	\$595
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$63 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$310 - \$310	\$532 - \$595	\$595

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$362	\$626	\$626
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$63 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$362 - \$362	\$563 - \$626	\$626

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$386	\$668	\$668
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$63 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$386 - \$386	\$605 - \$668	\$668

SMALL BUSINESS - AREA 7

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,067	\$1,067	\$1,067	\$1,067	\$1,067
Small Business Tax Credit	\$534	\$267	\$213	\$107	\$0
Business Cost (Employer and Employee Shares)	\$534	\$800	\$854	\$960	\$1,067

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,249	\$1,249	\$1,249	\$1,249	\$1,249
Small Business Tax Credit	\$625	\$312	\$250	\$125	\$0
Business Cost (Employer and Employee Shares)	\$625	\$937	\$999	\$1,124	\$1,249

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,476	\$1,476	\$1,476	\$1,476	\$1,476
Small Business Tax Credit	\$738	\$369	\$295	\$148	\$0
Business Cost (Employer and Employee Shares)	\$738	\$1,107	\$1,181	\$1,328	\$1,476

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,882	\$1,882	\$1,882	\$1,882	\$1,882
Small Business Tax Credit	\$941	\$471	\$376	\$188	\$0
Business Cost (Employer and Employee Shares)	\$941	\$1,412	\$1,506	\$1,694	\$1,882

25 YEAR OLD - AREA 9



The tables below provide the lowest monthly cost of health insurance for a 25 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$85	\$85
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$21 - \$50	\$85	\$85

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$101	\$101
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$14 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$87 - \$101	\$101

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$134	\$134
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$14 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$120 - \$134	\$134

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$157	\$157
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$14 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$143 - \$157	\$157

PLATINUM PLAN - 25 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$167	\$167
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$14 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$153 - \$167	\$167

40 YEAR OLD - AREA 9



The charts below provide the lowest monthly cost of health insurance for a 40 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$128	\$128
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$51 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$77 - \$128	\$128

SILVER PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$171	\$171
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$51 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$120 -\$171	\$171

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$200	\$200
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$51 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$149 -\$200	\$200

PLATINUM PLAN - 40 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$213	\$213
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$51 - \$0	NONE
CONSUMER COST	\$0	\$21 -\$50	\$162 -\$213	\$213

60 YEAR OLD - AREA 9



The charts below provide the lowest monthly cost of health insurance for a 60 year-old individual living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

Key Facts

- Individuals with annual incomes of up to \$15,282 qualify for Medical Assistance
- Individuals with annual incomes of \$15,283 to \$22,980 qualify for Minnesota Care
- Individuals with annual incomes of \$22,981 to \$45,960 are eligible for premium assistance (tax credits) see page 5 for more information.

BRONZE PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$272	\$272
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$244 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$28 - \$272	\$272

SILVER PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$363	\$363
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$244 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$119 - \$363	\$363

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$424	\$424
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$244 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$180 - \$424	\$424

PLATINUM PLAN - 60 YEAR OLD				
	Income up to \$15,282	\$15,283 to \$22,980	\$22,981 to \$45,960	Above \$45,961
MONTHLY PLAN COST	n/a Medical Assistance	n/a MinnesotaCare	\$453	\$453
PREMIUM ASSISTANCE	n/a Medical Assistance	n/a MinnesotaCare	\$244 - \$0	NONE
CONSUMER COST	\$0	\$21 - \$50	\$209 - \$453	\$453

FAMILY OF FOUR - AREA 9



The charts below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a detailed county listing for each region is on page 8). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and Minnesota Care, or if you are eligible for premium assistance (tax credits) that will lower your monthly health care costs

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$246	\$424	\$424
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$93 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$246 - \$246	\$331 - \$424	\$424

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$327	\$565	\$565
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$93 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$327 - \$327	\$472 - \$565	\$565

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$382	\$660	\$660
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$93 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$382 - \$382	\$567 - \$660	\$660

PLATINUM PLAN - FAMILY OF FOUR							
	Income up to \$31,322	\$31,323 - \$47,100		\$47,101 - \$64,762		\$64,763 - \$94,200	Above \$94,201
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	n/a	n/a	n/a	n/a	\$408	\$704	\$704
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	MinnesotaCare	Medical Assistance	\$0 - \$0	\$93 - \$0	NONE
CONSUMER COST	\$0	\$0	\$42 - \$100	\$0	\$408 - \$408	\$611 - \$704	\$704

SMALL BUSINESS – AREA 9

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,127	\$1,127	\$1,127	\$1,127	\$1,127
Small Business Tax Credit	\$564	\$282	\$225	\$113	\$0
Business Cost (Employer and Employee Shares)	\$564	\$845	\$902	\$1,014	\$1,127

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,319	\$1,319	\$1,319	\$1,319	\$1,319
Small Business Tax Credit	\$660	\$330	\$264	\$132	\$0
Business Cost (Employer and Employee Shares)	\$660	\$989	\$1,055	\$1,187	\$1,319

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,559	\$1,559	\$1,559	\$1,559	\$1,559
Small Business Tax Credit	\$780	\$390	\$312	\$156	\$0
Business Cost (Employer and Employee Shares)	\$780	\$1,169	\$1,247	\$1,403	\$1,559

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,986	\$1,986	\$1,986	\$1,986	\$1,986
Small Business Tax Credit	\$993	\$497	\$397	\$199	\$0
Business Cost (Employer and Employee Shares)	\$993	\$1,490	\$1,589	\$1,787	\$1,986