

## Minnesota Advantage Health Plan

# COMPREHENSIVE COVERAGE. REAL AFFORDABILITY.

Employees benefit from one of the most affordable—and comprehensive—health insurance plans in Minnesota. See how we stack up compared to other Minnesota employers.

## SINGLE COVERAGE

The clinic cost level you choose determines how much you pay for care. For example, the deductible range is \$250 to \$1,500 and the most you'd pay for medical care in 2023 is between \$1,700 and \$3,600.



### State of Minnesota

Minnesota Advantage Health Plan

#### Monthly Premium

**\$39**

Employee paid

#### % of Monthly Premium Paid

**5%**

Employee paid

**95%**

Employer paid

#### Single Deductible

**\$400**

#### Single Medical Out-of-Pocket Maximum

**\$1,700**

### Private employers in Minnesota

Average across employers

#### Monthly Premium

**\$124**

Employee paid

#### % of Monthly Premium Paid

**20%**

Employee paid

**80%**

Employer paid

#### Single Deductible

**\$2,163**

#### Single Medical Out-of-Pocket Maximum

**\$4,389**

The figures highlighted above show 2023 costs for the Minnesota Advantage Health Plan Cost Level 2, which represents 67% of enrollment. Minnesota private employer data represent average monthly premium contributions and benefits among Minnesota private employers that offer health insurance. Data are from the Medical Expenditure Panel Survey Insurance Component, 2021 (MEPS-IC).

# FAMILY COVERAGE

The clinic cost level you choose determines how much you pay for care. The deductible range is \$500 to \$3,000, and the most you would pay for medical care in 2023 is between \$3,400 and \$7,200.



## State of Minnesota

Minnesota Advantage Health Plan

### Monthly Premium

**\$263**

Employee paid

### % of Monthly Premium Paid

**12%**

Employee paid

**88%**

Employer paid

### Family Deductible

**\$800**

### Family Medical Out-of-Pocket Maximum

**\$3,400**

## Private employers in Minnesota

Average across employers

### Monthly Premium

**\$464**

Employee paid

### % of Monthly Premium Paid

**26%**

Employee paid

**74%**

Employer paid

### Family Deductible

**\$4,254**

### Family Medical Out-of-Pocket Maximum

**\$8,638**

Find details about cost comparison figures on the first page of this document.

## PAY LESS WHEN YOU GET CARE



Low-cost prescription drugs, even for the most expensive medications



\$0 for care at retail clinics or telehealth visits



Low and no-cost care for people with diabetes



Fertility care with a lifetime max of \$30,000, plus prescriptions and travel



Reduced cost for inpatient hospital care at Center of Excellence hospitals

Check out [mn.gov/mmb/segip](http://mn.gov/mmb/segip) for details on the full range of insurance benefits and well-being programs.

