

MNSureSM

Where you choose health coverage

Health Care Coverage and Plan Rates for 2016

*A Snapshot of 2016 Premiums and
Tax Credits*



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A Word about Rates

Each year, after a rate review process with the Minnesota Department of Commerce, health insurance companies across the state determine what plans they will offer to consumers inside and outside the Minnesota health insurance marketplace (MNSure). Plans are offered in different geographic rating areas and in multiple categories: platinum, gold, silver, bronze and catastrophic. In addition, income levels and family size can make Minnesotans eligible for a public health care program (Medical Assistance or MinnesotaCare) or other forms of financial help such as a tax credit (Advanced Premium Tax Credit) or a cost-sharing reduction.

For 2016, there are a total of 100 plans offered in the individual and family market on MNSure. Because a consumer's premium cost varies by region, health insurance plan, age, tobacco use status, income and family size, this document is intended only as a snapshot of a consumer's cost. It is not intended to provide Minnesotans with their exact premium cost, tax credit or cost-sharing reduction. Plan data reflected in this document is the lowest possible premium in each rating area. (These premiums might not be available in every county in a rating area.)

This document includes a snapshot of premiums and tax credits for individuals and employers across the state as well as for families of four.

The family calculation was done based on two adults age 40 and two children under 18 years old.

Shop and Compare

MNSure is the only place where consumers can shop and compare plans, as well as qualify for financial help either through federal tax credits or MinnesotaCare and Medical Assistance to help pay the cost of their health insurance plan.

Data

All data in this document is provided by the Minnesota Department of Commerce.

Executive Summary

Open Enrollment begins November 1, 2015

Open enrollment for 2016 coverage runs November 1, 2015 - January 31, 2016. The vast majority of Minnesota residents can enroll in a MNsure plan during this time. Enrollment is available year-round for consumers who are eligible for MinnesotaCare or Medical Assistance, members of federally-recognized Indian tribes, and participants in the Small Business Health Options Program (SHOP).

The Amount of Advanced Premium Tax Credit (APTC) Will Increase

The benchmark premium from 2015 to 2016 increased across almost all parts of the state. This means that more consumers will qualify for and receive tax credits. This will reduce consumers' monthly health insurance premiums for 2016 from what their costs would otherwise be.

More Plans Available

The total number of individual market plans available statewide increased from 84 in 2015, to 100 in 2016. The number of plans available in each county range from 29 to 71, with every metal level being offered represented in each county.

Five Minnesota-Based Carriers Offering Plans

MNsure will have five Minnesota-based carriers offering health insurance plans: Blue Cross and Blue Shield of Minnesota, BluePlus, HealthPartners, Medica and UCare.

The Only Place to Get Financial Help

Many Minnesotans will qualify for no-cost or low-cost plans. MNsure is the only place this financial help is available.

Financial help is available to help cover the cost of health care insurance premiums for qualifying individuals and small businesses.

Advanced Premium Tax Credit

An Advanced Premium Tax Credit (APTC) is an immediate discount on your health insurance premium. Your APTC will be deducted from your monthly premium, leaving you to only pay the difference. A cost-sharing reduction (CSR) is a reduction on the amount of co-pay and/or deductible you are responsible for. CSR varies depending on the plan you select.

Free In-Person Help Is Available

Navigators

Trained staff from trusted community organizations provide free face-to-face application and enrollment assistance and follow-up.

Agents and Brokers

Trained and licensed professionals offering face-to-face enrollment assistance and advice to help you select a plan.

MNsure Contact Center

1-855-3-MNSURE (855-366-7873)

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

Find certified navigators, agents and brokers near you.
Click “Assister Directory” on the MNsure.org home page.

Shop and Compare

MNsure is the only place where consumers can shop and compare plans, as well as qualify for financial help either through federal tax credits or MinnesotaCare and Medical Assistance programs to help pay the cost of their health insurance plan.

Minnesotans Eligible for MNsure

Most Minnesota residents are eligible to purchase health insurance coverage through MNsure. This one-stop health insurance marketplace offers coverage through private health insurance companies to individuals and small businesses with 100 or fewer employees.

Individuals without access to affordable employer-based health care coverage who meet income requirements* 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.

Since October 1, 2013, more than 500,000 Minnesotans have enrolled in quality, affordable health insurance coverage through MNsure. Now more than 95% of Minnesotans are covered.

* Exceptions: individuals without proper immigration status and incarcerated individuals.

What You Need to Know about MNsure Plans

When applying through MNsure, you can decide whether you would like to apply for financial assistance. If so, you will be determined eligible for one of three possible plan types: Medical Assistance, MinnesotaCare or a Qualified Health Plan (QHP). This eligibility is determined based on your household size and income.

What is a Qualified Health Plan (QHP)?

A QHP is an insurance policy from a private company. If you qualify for a QHP, you will be able to select a company you wish to purchase from, as well as the level of coverage that fits your needs. 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

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.

Again this year, 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. 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 Minnesotans with lower incomes who don't have access to affordable 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.

Adults with incomes between 133 percent and 200 percent of the federal poverty level are eligible for MinnesotaCare. Eligibility and enrollment for MinnesotaCare is available through MNsure.

Derrick

Derrick is a barista at Diamonds Coffee Shoppe in northeast Minneapolis, and spent the past year without health insurance. Knowing the open enrollment deadline was coming up, he got some encouragement to check out MNsure from his boss. He is now covered.



How Financial Assistance is Calculated

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

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 as well as the cost of a benchmark premium.

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.

Jenny

Two months after enrolling her sons through MNsure, Jenny's seven-year-old, Dexter, was diagnosed with cancer.

"Just his transplant alone is going to cost over \$500,000, so I can't imagine not having insurance. I just don't have to worry about it."



People in household	Medical Assistance for adults over age 18 Monthly/Annual income (up to)	Medical Assistance for children Monthly/Annual income (up to) <small>(Slightly higher income limits apply for infants under age 2)</small>	Medical Assistance for pregnant women Monthly/Annual income (up to)	MinnesotaCare Annual income* (up to)	Tax credits for private health plans Annual income* (up to)	Not eligible for tax credits. Annual income (above)
1	\$1,304 / \$15,654	\$2,697 / \$32,367	does not apply	\$23,540	\$47,080	\$47,080
2	\$1,765 / \$21,186	\$3,650 / \$43,807	\$3,690 / \$44,285	\$31,860	\$63,720	\$63,720
3	\$2,226 / \$26,719	\$4,603 / \$55,247	\$4,654 / \$55,850	\$40,180	\$80,360	\$80,360
4	\$2,687 / \$32,252	\$5,557 / \$66,687	\$5,617 / \$67,415	\$48,500	\$97,000	\$97,000
5	\$3,148 / \$37,785	\$6,510 / \$78,127	\$6,581 / \$78,979	\$56,820	\$113,640	\$113,640
6	\$3,609 / \$43,318	\$7,463 / \$89,567	\$7,545 / \$90,544	\$65,140	\$130,280	\$130,280
7	\$4,070 / \$48,850	\$8,417 / \$101,007	\$8,509 / \$102,109	\$73,460	\$146,920	\$146,920
8	\$4,531 / \$54,383	\$9,370 / \$112,447	\$9,472 / \$113,674	\$81,780	\$163,560	\$163,560
For each additional person add	\$461 / \$5,532	\$953 / \$11,440	\$963 / \$11,564	\$8,320	\$16,640	\$16,640

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.

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.

Benefits Included in All MNsure Health Plans

All plans offered in the MNsure marketplace include 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 cover:

- A broad range of essential services, including doctor visits, hospital stays, maternity care, emergency room care, prescription drugs, free 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 is offered through MNsure and continues to include the comprehensive benefits available through these programs today.

Richard

As a fifth-generation farmer in western Minnesota, Richard always carried health insurance for emergencies only. After enrolling through MNsure, Richard was finally able to afford a check-up.

“They discovered a cancerous growth and took care of it. MNsure made the difference for me.”



MNsure Health Insurance Plan Rates by Region

There are 9 insurance rate pricing regions in Minnesota

Area 1



Dodge
Fillmore
Freeborn
Goodhue
Houston
Mower
Olmsted
Steele
Wabasha
Winona

Area 2



Carlton
Cook
Itasca
Koochiching
Lake
Lake of the Woods
St. Louis

Area 3



Blue Earth
Faribault
Waseca
Le Sueur
Martin
Nicollet
Rice
Watonwan

Area 4



Brown
Cottonwood
Jackson
Lincoln
Murray
Nobles
Pipestone
Redwood
Rock

Area 5



Big Stone
Chippewa
Kandiyohi
Lac Qui Parle
Lyon
McLeod
Meeker
Renville
Sibley
Swift
Yellow Medicine

Area 6



Becker
Clay
Douglas
Grant
Otter Tail
Pope
Stevens
Traverse
Wilkin

Area 7



Aitkin
Beltrami
Cass
Chisago
Crow Wing
Hubbard
Isanti
Kanabec
Mille Lacs
Morrison
Pine
Roseau
Todd
Wadena

Area 8



Anoka
Benton
Carver
Dakota
Hennepin
Ramsey
Scott
Sherburne
Stearns
Washington
Wright

Area 9



Clearwater
Kittson
Mahnommen
Marshall
Norman
Pennington
Polk
Red Lake

2016 Premium Scenarios*

Julia, 40, Rochester



Last year, Julia paid \$282/month for a silver plan and also received a tax credit of \$159/month, making her total cost \$123/month.

This year, Julia's rate is going up to \$329/month, but her tax credit is also increasing to \$209/month, meaning she will pay \$120/month for insurance.



Rating Area 1

Mike, 40, E. Grand Forks



Mike is excited to check out new plans in his area. New 2016 doctor networks in Rating Area 9 means Mike will have more insurance plans to choose from, and will be able to stay with the health system he and his family go to for medical care.



Rating Area 9

Michael, 25, St. Paul



Michael's bronze plan will go up \$30/month next year from \$110 to \$140/month. However, his tax credit through MNSure will also increase from \$20 to \$59/month, meaning Michael will actually pay \$9 less per month for health insurance next year.



Rating Area 8

* These scenarios are real, these people are not.

2016 Premium Scenarios*

Chuck, 60, Granite Falls



Last year, Chuck received a tax credit through MNSure of \$360/month. This year, that same tax credit will increase to \$514/month. That's nearly an additional \$1,900 in health insurance premium savings Chuck won't have to pay out-of-pocket this year.



Rating Area 5

Stephanie, 32, Duluth



Stephanie will have more plans to choose from starting in 2016, including a new doctor's network that features a health system she has been going to for medical care for years.



Rating Area 2

Marie, 28, St. Cloud



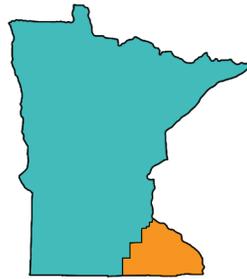
Marie has a chronic health condition and uses insurance on a regular basis. MNSure's new cost comparison tool will be able to show her which plans make the most financial sense for her based on deductible, co-pays and co-insurance, not just on premium.



Rating Area 8

* These scenarios are real, these people are not.

25 YEAR OLD - AREA 1



Area 1 Counties

Dodge	Mower
Fillmore	Olmsted
Freeborn	Steele
Goodhue	Wabasha
Houston	Winona

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$138	\$138
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$138	\$138

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$216	\$216
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$137 to \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$79 - \$216	\$216

25 YEAR OLD - AREA 1 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$259	\$259
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$137 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$121 - \$259	\$259

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$298	\$298
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$137 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$161 - \$298	\$298



40 YEAR OLD - AREA 1



Area 1 Counties

Dodge
Fillmore
Freeborn
Goodhue
Houston

Mower
Olmsted
Steele
Wabasha
Winona

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$275	\$275
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$209 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$66 - \$275	\$275

SILVER PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$329	\$329
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$209 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$120 - \$329	\$329

40 YEAR OLD - AREA 1 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$380	\$380
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$209 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$171 - \$380	\$380



60 YEAR OLD - AREA 1



Area 1 Counties

Dodge	Mower
Fillmore	Olmsted
Freeborn	Steele
Goodhue	Wabasha
Houston	Winona

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$584	\$584
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$585 - \$332	NONE
CONSUMER COST	\$0	\$25-\$80	\$0 - \$252	\$584

SILVER PLAN - 60 YEAR OLD

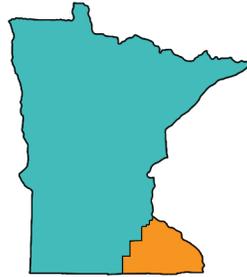
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$699	\$699
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$585 - \$332	NONE
CONSUMER COST	\$0	\$25-\$80	\$114 - \$367	\$699

60 YEAR OLD - AREA 1 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$807	\$807
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$585 - \$332	NONE
CONSUMER COST	\$0	\$25-\$80	\$222 - 475	\$807



FAMILY OF FOUR - AREA 1



Area 1 Counties

Dodge
Fillmore
Freeborn
Goodhue
Houston

Mower
Olmsted
Steele
Wabasha
Winona

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,687		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$550	\$934	\$934
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$410 - \$174	\$637 - \$355	NONE
CONSUMER COST	\$0	\$0	\$50-\$160	\$0	\$140 - \$376	\$297 - 579	\$934

SILVER PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$65,587		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$584	\$1,043	\$1,043
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$410 - \$174	\$637 - \$355	NONE
CONSUMER COST	\$0	\$0	\$50-\$160	\$0	\$174 - \$410	\$406 - \$688	\$1,043

FAMILY OF FOUR - AREA 1 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$65,587		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$7601	\$1,289	\$1,289
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$410 - \$174	\$637 - \$355	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$350 - 586	\$652 - 934	\$1,289



25 YEAR OLD - AREA 2



Area 2 Counties

Carlton
Cook
Itasca
Koochiching

Lake
Lake of the Woods
St. Louis

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$120	\$120
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$120	\$120

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$155	\$155
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$102 - \$0	None
CONSUMER COST	\$0	\$25-\$80	\$53 - \$155	\$155

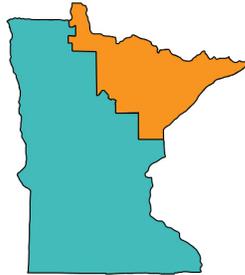
25 YEAR OLD AREA - 2 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$198	\$198
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$102 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$96 - \$198	\$198

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$250	\$250
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$102 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$148 - \$250	\$250



40 YEAR OLD - AREA 2



Area 2 Counties

Carlton
Cook
Itasca
Koochiching

Lake
Lake of the Woods
St. Louis

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$197	\$197
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$164 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$33 - \$197	\$197

SILVER PLAN - 40 YEAR OLD

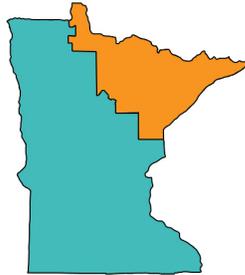
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$213	\$213
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$164 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$49 - \$213	\$213

40 YEAR OLD AREA - 2 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$319	\$319
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$164 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$155 - 319	\$319



60 YEAR OLD - AREA 2



Area 2 Counties

Carlton
Cook
Itasca
Koochiching

Lake
Lake of the Woods
St. Louis

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$418	\$418
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$409 - \$156	NONE
CONSUMER COST	\$0	\$25-\$80	\$9 - \$262	\$418

SILVER PLAN - 60 YEAR OLD

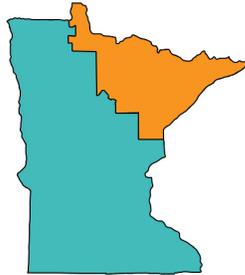
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$535	\$535
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$409 - \$156	NONE
CONSUMER COST	\$0	\$25-\$80	\$126 - 379	\$535

60 YEAR OLD AREA - 2 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$677	\$677
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$409 - \$156	NONE
CONSUMER COST	\$0	\$25-\$80	\$268 - \$521	\$677



FAMILY OF FOUR - AREA 2



Area 2 Counties

Carlton
Cook
Itasca
Koochiching

Lake
Lake of the Woods
St. Louis

The tables 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 county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

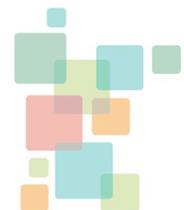
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$393	\$668	\$668
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$321 - \$84	\$485 - \$203	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$72 - \$309	\$183 - 465	\$668

SILVER PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$426	\$777	\$777
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$321 - \$84	\$485 - 203	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$105 - \$342	\$292 - 574	\$777

FAMILY OF FOUR - AREA 2 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$637	\$1,081	\$1,081
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$321 - \$84	\$485 - \$203	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$316 - 553	\$596 - 878	\$1,081



25 YEAR OLD - AREA 3



Area 3 Counties

Blue Earth
Faribault
Waseca
Le Sueur

Martin
Nicollet
Rice
Watonwan

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$122	\$122
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$122	\$122

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$183	\$183
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$107 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$76 - \$183	\$183

25 YEAR OLD AREA - 3 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$229	\$229
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$107 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$122 - 229	\$229

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$264	\$264
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$107 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$157 - \$264	\$264



40 YEAR OLD - AREA 3



Area 3 Counties

Blue Earth
Faribault
Waseca
Le Sueur

Martin
Nicollet
Rice
Watonwan

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$233	\$233
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$170 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$63 - \$233	\$233

SILVER PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$291	\$291
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$170 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$121 - 291	\$291

40 YEAR OLD - AREA 3 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$336	\$336
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$170 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$166 - \$336	\$336



60 YEAR OLD - AREA 3



Area 3 Counties

Blue Earth
Faribault
Waseca
Le Sueur

Martin
Nicollet
Rice
Watonwan

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 county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$495	\$495
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$503 - \$250	NONE
CONSUMER COST	\$0	\$25-\$80	\$0 - \$245	\$495

SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$618	\$618
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$503 - \$250	NONE
CONSUMER COST	\$0	\$25-\$80	\$115 - \$368	\$618

60 YEAR OLD - AREA 3 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$714	\$714
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$503 - \$250	NONE
CONSUMER COST	\$0	\$25-\$80	\$211 - \$464	\$714



FAMILY OF FOUR - AREA 3



Area 3 Counties

Blue Earth
Faribault
Waseca
Le Sueur

Martin
Nicollet
Rice
Watonwan

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$466	\$791	\$791
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$333 - \$97	\$506 - \$224	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$133 - \$369	\$285 - \$567	\$791

SILVER PLAN - FAMILY OF FOUR

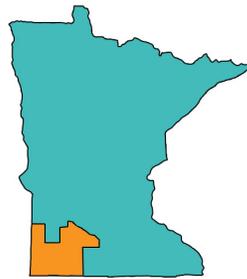
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$582	\$988	\$988
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$333 - \$97	\$506 - \$224	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$249 - \$485	\$482 - \$764	\$988

FAMILY OF FOUR - AREA 3 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$672	\$1,140	\$1,140
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$333 - \$97	\$506 - \$224	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$339 - \$575	\$634 - \$916	\$1,140



25 YEAR OLD - AREA 4



Area 4 Counties

Brown
Cottonwood
Jackson
Lincoln
Murray

Nobles
Pipestone
Redwood
Rock

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$149	\$149
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$149	\$149

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$202	\$202
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$127 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$75 - \$202	\$202

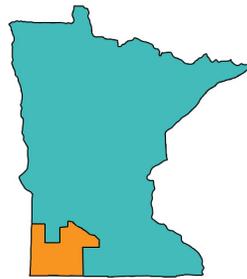
25 YEAR OLD - AREA 4 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$279	\$279
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$127 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$152 - \$279	\$279

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$302	\$302
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$127 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$175 - \$302	\$302



40 YEAR OLD - AREA 4



Area 4 Counties

Brown
Cottonwood
Jackson
Lincoln
Murray

Nobles
Pipestone
Redwood
Rock

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$257	\$257
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$196 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$61 - \$257	\$257

SILVER PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$317	\$317
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$196 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$121 - \$317	\$317

40 YEAR OLD - AREA 4 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$385	\$385
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$196 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$189 - \$385	\$385



60 YEAR OLD - AREA 4



Area 4 Counties

Brown
Cottonwood
Jackson
Lincoln
Murray

Nobles
Pipestone
Redwood
Rock

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,521	\$15,522 to \$23,340	\$23,341 to \$46,680	Above \$46,680
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$546	\$546
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$558 - \$305	NONE
CONSUMER COST	\$0	\$25-\$80	\$0 - 241	\$546

SILVER PLAN - 60 YEAR OLD

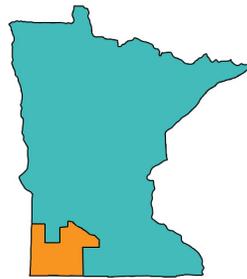
	Income up to \$15,521	\$15,522 to \$23,340	\$23,341 to \$46,680	Above \$46,680
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$674	\$674
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$558 - \$305	NONE
CONSUMER COST	\$0	\$25-\$80	\$116 - \$369	\$674

60 YEAR OLD - AREA 4 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,521	\$15,522 to \$23,340	\$23,341 to \$46,680	Above \$46,680
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$817	\$817
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$558 - \$305	NONE
CONSUMER COST	\$0	\$25-\$80	\$259 - \$512	\$817



FAMILY OF FOUR - AREA 4



Area 4 Counties

Brown
Cottonwood
Jackson
Lincoln
Murray

Nobles
Pipestone
Redwood
Rock

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

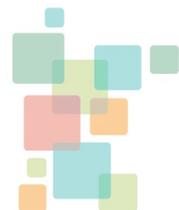
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$514	\$873	\$873
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$385 - \$149	\$594 - \$312	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$129 - \$365	\$279 - \$561	\$873

SILVER PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$635	\$1,077	\$1,077
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$385 - \$149	\$594 - \$312	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$130 - \$366	\$483 - \$765	\$1,077

FAMILY OF FOUR - AREA 4 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$770	\$1,306	\$1,306
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$385 - \$149	\$594 - \$312	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$385 - \$621	\$712 - \$994	\$1,306



25 YEAR OLD - AREA 5



Area 5 Counties

Big Stone
Chippewa
Kandiyohi
Lac Qui Parle
Lyon
McLeod

Meeker
Renville
Sibley
Swift
Yellow Medicine

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$128	\$128
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$128	\$128

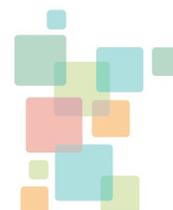
BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$194	\$194
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$111 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$83 - \$194	\$194

25 YEAR OLD - AREA 5 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$233	\$233
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$111 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$122 - \$233	\$233

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$278	\$278
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$111 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$167 - \$278	\$278



40 YEAR OLD - AREA 5



Area 5 Counties

Big Stone
Chippewa
Kandiyohi
Lac Qui Parle
Lyon
McLeod

Meeker
Renville
Sibley
Swift
Yellow Medicine

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$247	\$247
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$176 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$71 - \$247	\$247

SILVER PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$297	\$297
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$176 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$121 - \$297	\$297

40 YEAR OLD - AREA 5 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$354	\$354
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$176 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$178 - \$354	\$354



60 YEAR OLD - AREA 5



Area 5 Counties

Big Stone
Chippewa
Kandiyohi
Lac Qui Parle
Lyon
McLeod

Meeker
Renville
Sibley
Swift
Yellow Medicine

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 county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

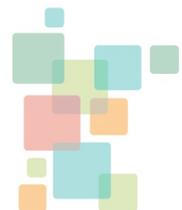
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$525	\$525
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$514 - \$261	NONE
CONSUMER COST	\$0	\$25-\$80	\$11 - \$264	\$525

SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$631	\$631
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$514 - \$261	NONE
CONSUMER COST	\$0	\$25-\$80	\$117 - 370	\$631

60 YEAR OLD - AREA 5 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$751	\$751
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$514 - \$261	NONE
CONSUMER COST	\$0	\$25-\$80	\$237 - \$490	\$751



FAMILY OF FOUR - AREA 5



Area 5 Counties

Big Stone
Chippewa
Kandiyohi
Lac Qui Parle
Lyon
McLeod

Meeker
Renville
Sibley
Swift
Yellow Medicine

The tables 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 county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$495	\$839	\$839
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$343 - \$107	\$523 - \$241	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$152 - \$388	\$316 - \$598	\$839

SILVER PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$594	\$1,007	\$1,007
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$343 - \$107	\$523 - \$241	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$251 - \$487	\$484 - 766	\$1,007

FAMILY OF FOUR - AREA 5 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$708	\$1,200	\$1,200
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$343 - \$107	\$523 - \$241	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$365 - \$601	\$677 - \$959	\$1,200



25 YEAR OLD - AREA 6



Area 6 Counties

Becker
Clay
Douglas
Grant
Otter Tail

Pope
Stevens
Traverse
Wilkin

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$119	\$119
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$119	\$119

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$180	\$180
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$94 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$86 - \$180	\$180

25 YEAR OLD - AREA 6 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$216	\$216
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$94 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$122 - \$216	\$216

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$258	\$258
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$94 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$164 - \$258	\$258



40 YEAR OLD - AREA 6



Area 6 Counties

Becker
Clay
Douglas
Grant
Otter Tail

Pope
Stevens
Traverse
Wilkin

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$229	\$229
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$154 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$75 - \$229	\$229

SILVER PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$275	\$275
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$154 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$121 - \$275	\$275

40 YEAR OLD - AREA 6 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$328	\$328
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$154 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$174 - \$328	\$328



60 YEAR OLD - AREA 6



Area 6 Counties

Becker
Clay
Douglas
Grant
Otter Tail

Pope
Stevens
Traverse
Wilkin

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

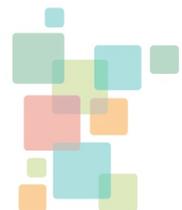
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$487	\$487
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$467 - \$214	NONE
CONSUMER COST	\$0	\$25-\$80	\$20 - \$273	\$487

SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$585	\$585
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$467 - \$214	NONE
CONSUMER COST	\$0	\$25-\$80	\$118 - \$371	\$585

60 YEAR OLD - AREA 6 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$696	\$696
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$467 - \$214	NONE
CONSUMER COST	\$0	\$25-\$80	\$229 - 482	\$696



FAMILY OF FOUR - AREA 6



Area 6 Counties

Becker
Clay
Douglas
Grant
Otter Tail

Pope
Stevens
Traverse
Wilkin

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$459	\$778	\$778
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$299 - \$63	\$448 - \$167	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$160 - \$396	\$330 - \$611	\$778

SILVER PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$551	\$934	\$934
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$299 - \$63	\$448 - \$167	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$252 - \$488	\$486 - \$767	\$934

FAMILY OF FOUR - AREA 6 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$656	\$1,113	\$1,113
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$299 - \$63	\$448 - \$167	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$357 - \$593	\$665 - \$946	\$1,113



25 YEAR OLD - AREA 7



Area 7 Counties

Aitkin	Hubbard	Pine
Beltrami	Isanti	Roseau
Cass	Kanabec	Todd
Chisago	Mille Lacs	Wadena
Crow Wing	Morrison	

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$102	\$102
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$102	\$102

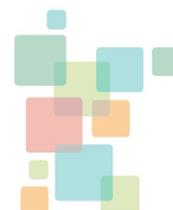
BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$144	\$144
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$65 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$79 - \$144	\$144

25 YEAR OLD - AREA 7 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$184	\$184
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$65 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$119 - \$184	\$184

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$220	\$220
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$65 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$155 - \$220	\$220



40 YEAR OLD - AREA 7



Area 7 Counties

Aitkin	Hubbard	Pine
Beltrami	Isanti	Roseau
Cass	Kanabec	Todd
Chisago	Mille Lacs	Wadena
Crow Wing	Morrison	

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

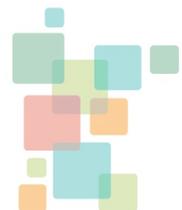
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$183	\$183
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$117 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$66 - \$183	\$183

SILVER PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$234	\$234
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$117 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$117 - \$234	\$234

40 YEAR OLD - AREA 7 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$281	\$281
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$117 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$164 - \$281	\$281



60 YEAR OLD - AREA 7



Area 7 Counties

Aitkin	Hubbard	Pine
Beltrami	Isanti	Roseau
Cass	Kanabec	Todd
Chisago	Mille Lacs	Wadena
Crow Wing	Morrison	

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

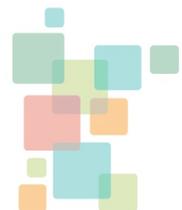
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$389	\$389
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$390 - \$137	NONE
CONSUMER COST	\$0	\$25-\$80	\$0 - \$252	\$389

SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$498	\$498
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$390 - \$137	NONE
CONSUMER COST	\$0	\$25-\$80	\$108 - \$361	\$498

60 YEAR OLD - AREA 7 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$596	\$596
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$390 - \$137	NONE
CONSUMER COST	\$0	\$25-\$80	\$206 - \$459	\$596



FAMILY OF FOUR - AREA 7



Area 7 Counties

- | | | |
|-----------|------------|--------|
| Aitkin | Hubbard | Pine |
| Beltrami | Isanti | Roseau |
| Cass | Kanabec | Todd |
| Chisago | Mille Lacs | Wadena |
| Crow Wing | Morrison | |

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$366	\$621	\$621
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$226 - \$0	\$325 - \$0	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$140 - \$366	\$296 - \$621	\$621

SILVER PLAN - FAMILY OF FOUR

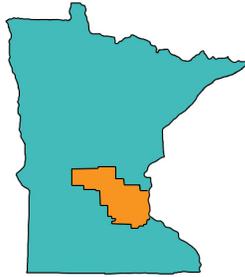
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$469	\$796	\$796
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$226 - \$0	\$325 - \$0	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$243 - \$469	\$471 - \$796	\$796

FAMILY OF FOUR - AREA 7 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$561	\$952	\$952
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$226 - \$0	\$325 - \$0	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$335 - \$561	\$627 - \$952	\$952



25 YEAR OLD - AREA 8



Area 8 Counties

Anoka
Benton
Carver
Dakota
Hennepin
Ramsey

Scott
Sherburne
Stearns
Washington
Wright

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$106	\$106
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$106	\$106

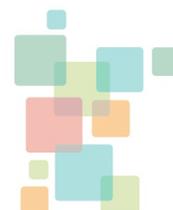
BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$140	\$140
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$59 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$81 - \$140	\$140

25 YEAR OLD AREA 8 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$179	\$179
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$59 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$120 - \$179	\$179

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$231	\$231
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$59 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$172 - \$231	\$231



40 YEAR OLD - AREA 8



Area 8 Counties

Anoka
Benton
Carver
Dakota
Hennepin
Ramsey

Scott
Sherburne
Stearns
Washington
Wright

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$178	\$178
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$110 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$68 - \$178	\$178

SILVER PLAN - 40 YEAR OLD

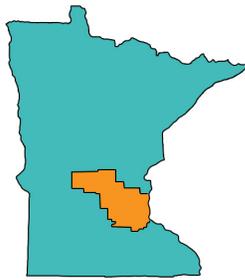
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$228	\$228
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$110 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$118 - \$228	\$228

40 YEAR OLD - AREA 8 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$293	\$293
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$110 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$183 - \$293	\$293



60 YEAR OLD - AREA 8



Area 8 Counties

Anoka
Benton
Carver
Dakota
Hennepin
Ramsey

Scott
Sherburne
Stearns
Washington
Wright

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$378	\$378
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$374 - \$121	NONE
CONSUMER COST	\$0	\$25-\$80	\$4 - \$257	\$378

SILVER PLAN - 60 YEAR OLD

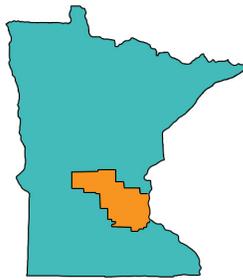
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$483	\$483
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$374 - \$121	NONE
CONSUMER COST	\$0	\$25-\$80	\$109 - \$362	\$483

60 YEAR OLD - AREA 8 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$623	\$623
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$374 - \$121	NONE
CONSUMER COST	\$0	\$25-\$80	\$249 - \$502	\$623



FAMILY OF FOUR - AREA 8



Area 8 Counties

<p>Anoka Benton Carver Dakota Hennepin Ramsey</p>	<p>Scott Sherburne Stearns Washington Wright</p>
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The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

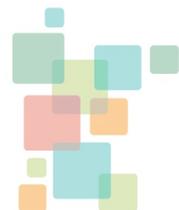
BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$356	\$603	\$603
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$211 - \$0	\$299 - \$18	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$145 - \$356	\$304 - \$585	\$603

SILVER PLAN - FAMILY OF FOUR

SILVER PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$455	\$772	\$772
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$211 - \$0	\$299 - \$18	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$244 - \$455	\$473 - \$754	\$772

FAMILY OF FOUR - AREA 8 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$587	\$995	\$995
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$211 - \$0	\$299 - \$18	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$376 - \$587	\$696 - \$977	\$995



25 YEAR OLD - AREA 9



Area 9 Counties

Clearwater
Kittson
Mahnomon
Marshall

Norman
Pennington
Polk
Red Lake

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$111	\$111
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
CONSUMER COST	\$0	\$25-\$80	\$111	\$111

BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$175	\$175
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$87 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$88 - \$175	\$175

25 YEAR OLD - AREA 9 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$209	\$209
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$87 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$122 - \$209	\$209

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$241	\$241
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$87 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$154 - \$241	\$241



40 YEAR OLD - AREA 9



Area 9 Counties

Clearwater
Kittson
Mahnomon
Marshall

Norman
Pennington
Polk
Red Lake

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$222	\$222
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$145 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$77 - \$222	\$222

SILVER PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$266	\$266
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$145 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$121 - \$266	\$266

40 YEAR OLD - AREA 9 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$307	\$307
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$145 - \$0	NONE
CONSUMER COST	\$0	\$25-\$80	\$162 - \$307	\$307



60 YEAR OLD - AREA 9



Area 9 Counties

Clearwater
Kittson
Mahnomon
Marshall

Norman
Pennington
Polk
Red Lake

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
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- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - 60 YEAR OLD

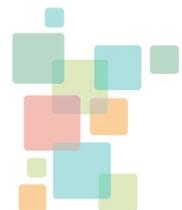
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$472	\$472
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$449 - \$195	NONE
CONSUMER COST	\$0	\$25-\$80	\$23 - \$277	\$472

SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$564	\$564
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$449 - \$195	NONE
CONSUMER COST	\$0	\$25-\$80	\$115 - \$369	\$564

60 YEAR OLD - AREA 9 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$652	\$652
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$449 - \$195	NONE
CONSUMER COST	\$0	\$25-\$80	\$203 - \$457	\$652



FAMILY OF FOUR - AREA 9



Area 9 Counties

Clearwater
Kittson
Mahnomen
Marshall
Norman
Pennington
Polk
Red Lake

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

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- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$444	\$754	\$754
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$281 - \$45	\$418 - \$137	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$163 - \$399	\$336 - \$617	\$754

SILVER PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$531	\$902	\$902
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$281 - \$45	\$418 - \$137	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$250 - \$486	\$484 - \$765	\$902

FAMILY OF FOUR - AREA 9 (continued)

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$613	\$1,041	\$1,041
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$281 - \$45	\$418 - \$137	NONE
CONSUMER COST	\$0	\$0	\$50-160	\$0	\$332 - \$568	\$623 - \$904	\$1,041



