



MNSureSM

Where you choose health coverage

2017 Plan and Premium Scenarios

September 2016

MNSure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNSure programs. The AEO office can be reached via 1-855-3MNSURE (1-855-366-7873) or AEO@MNSure.org.

MNsure Health Insurance Plan Rates by Region

There are nine 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
Watowan

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



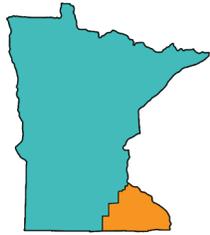
Anoka
Benton
Carver
Dakota
Hennepin
Ramsey
Scott
Sherburne
Stearns
Washington
Wright

Area 9



Clearwater
Kittson
Mahnommen
Marshall
Norman
Pennington
Polk
Red Lake

Area 1 Premium Scenarios

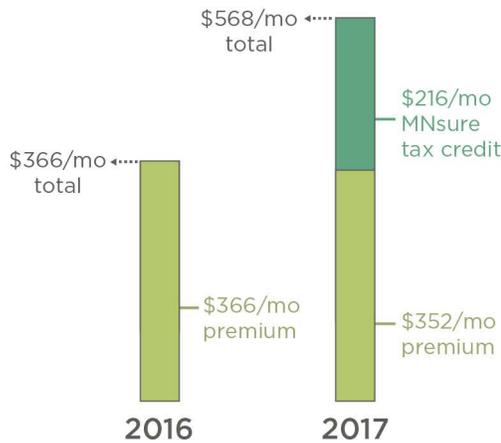


Area 1 Counties

Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona



40-year-old in Albert Lea
Silver Plan | \$42,000 income



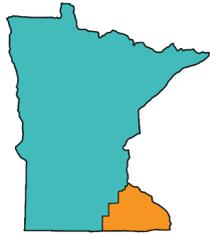
Though she didn't qualify for tax credits in 2016, she does in 2017. Tax credits are only available through the MNSure marketplace.

Family of 4 in Rochester
Gold Plan | \$85,000 income



With an increase of almost \$750 in tax credits through the MNSure marketplace, this family's premium increase is modest.

Area 1 Premium Scenarios

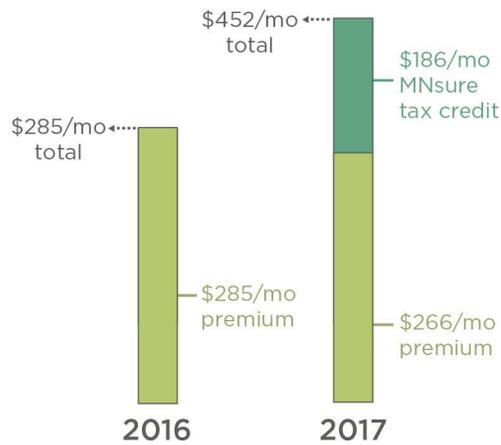


Area 1 Counties

Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona

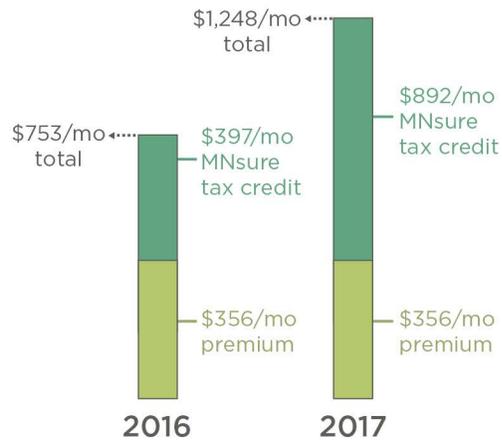


30-year-old in Rochester
Bronze Plan | \$38,000 income



He will pay \$19 less per month for the same plan after MNsure tax credits are applied.

62-year-old in Rochester
Silver Plan | \$44,000 income



She will pay the exact same price for the same plan with her \$495 increase in MNsure tax credits.

Area 2 Premium Scenarios

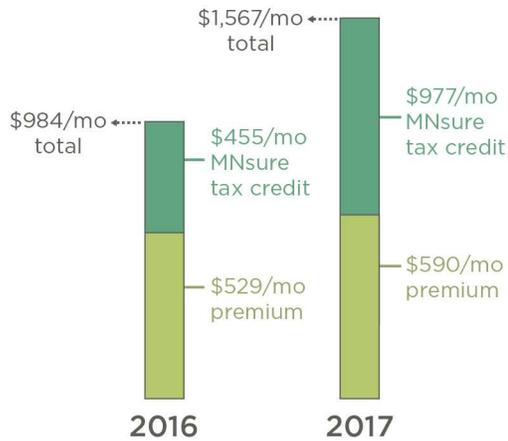


Area 2 Counties

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

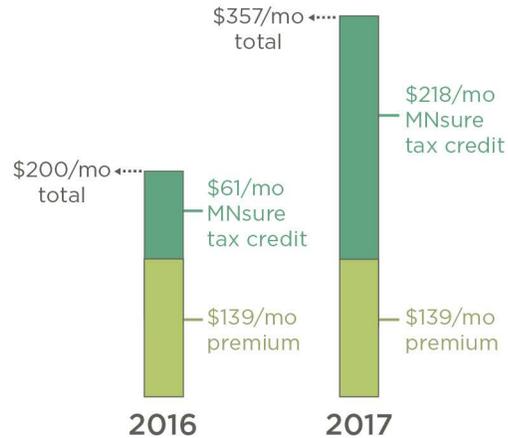


Family of 4 in Duluth
Silver Plan | \$69,000 income



Although this family's monthly premium increased slightly, their MNSure tax credits also increased by over \$500.

41-year-old in Duluth
Bronze Plan | \$32,000 income



Thanks to MNSure tax credits, she pays the same monthly premium despite her plan costs rising by almost \$160.

Area 2 Premium Scenarios

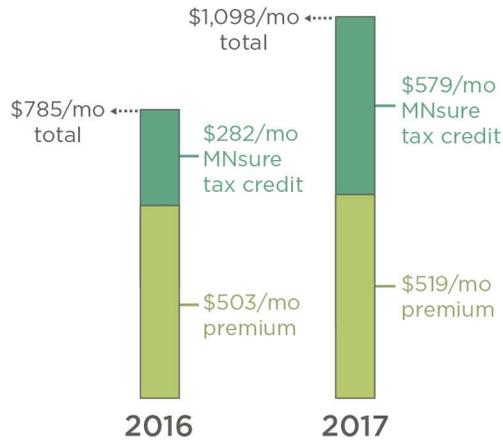


Area 2 Counties

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

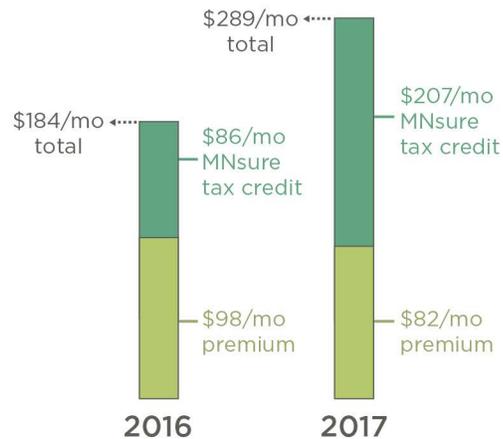
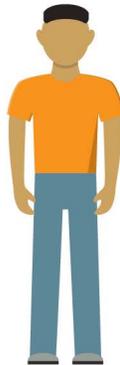


60-year-old in Grand Rapids
Gold Plan | \$45,000 income



Without MNsure tax credits, she would never be able to afford the plan that she needs.

25-year-old in Duluth
Bronze Plan | \$25,000 income



He pays even less each month after MNsure tax credits are applied.

Area 3 Premium Scenarios

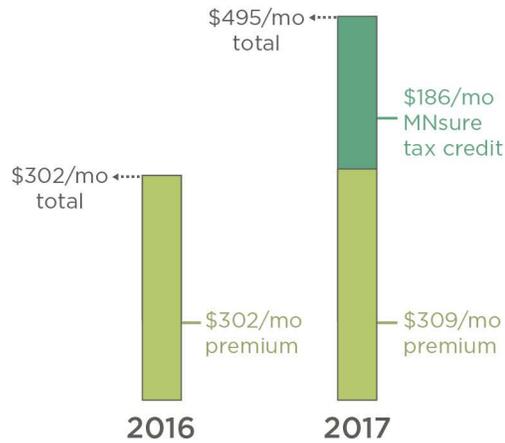


Area 3 Counties

Blue Earth, Faribault, Waseca, Le Sueur, Martin, Nicollet, Rice, Watonwan

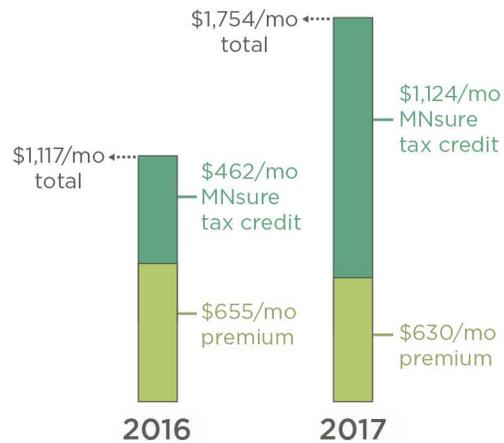


42-year-old in Fairmont
Silver Plan | \$40,000 income



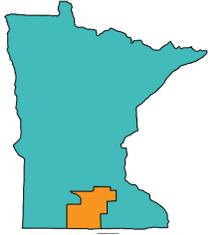
Though her monthly premium increased, her new MNSure tax credits make the cost much more manageable.

Family of 4 in Mankato
Silver Plan | \$70,000 income



With a significant increase in MNSure tax credits, this family will pay even less each month for the same plan they has last year.

Area 3 Premium Scenarios

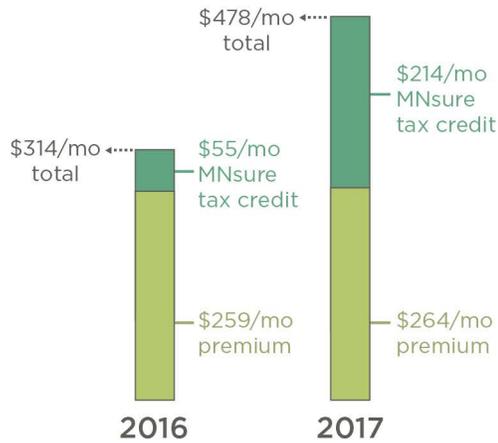


Area 3 Counties

Blue Earth, Faribault, Waseca, Le Sueur, Martin, Nicollet, Rice, Watonwan

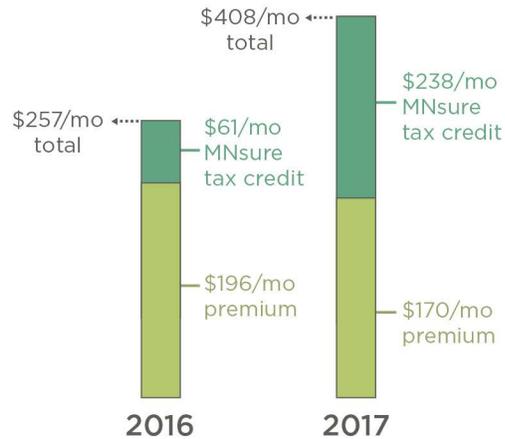


26-year-old in Fairmont
Gold Plan | \$30,000 income



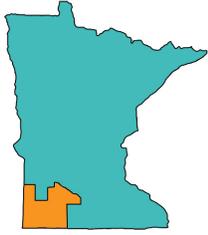
His monthly premium is virtually the same thanks to a huge increase in his MNSure tax credits.

31-year-old in Mankato
Bronze Plan | \$30,000 income



After MNSure tax credits are applied, she will pay \$26 less each month for the exact same plan as last year.

Area 4 Premium Scenarios



Area 4 Counties

Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock

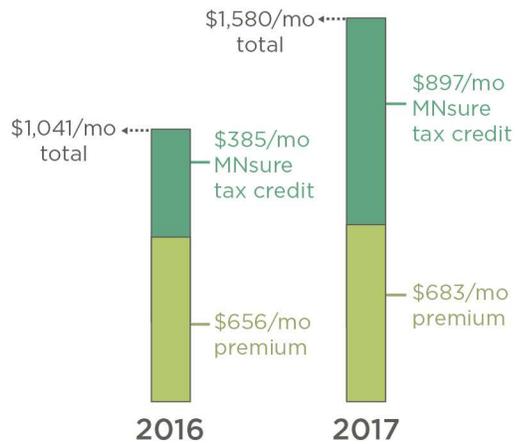


Family of 4 in Pipestone
Bronze Plan | \$70,000 income



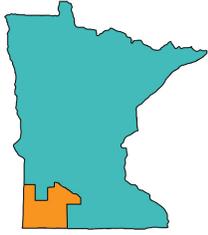
With their MNSure tax credits more than doubling from 2016 to 2017, this family saves a considerable amount each month.

61-year-old in Slayton
Gold Plan | \$40,000 income



His MNSure tax credit helps offset the increase of his premium, saving him more than \$500 each month.

Area 4 Premium Scenarios

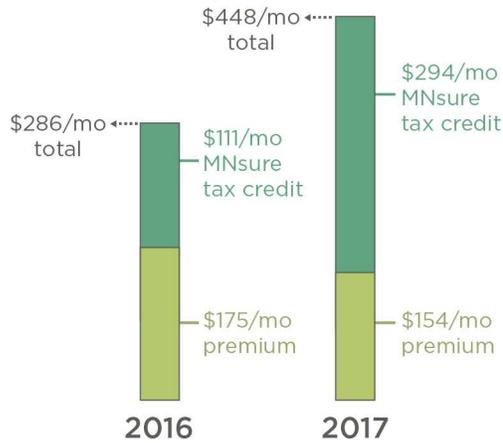


Area 4 Counties

Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock

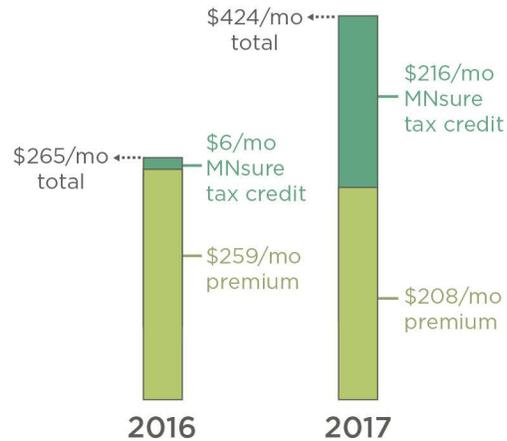


25-year-old in Pipestone
Silver Plan | \$25,000 income



He will pay even less this year for the exact same plan thanks to tax credits available only on the MNSure marketplace.

30-year-old in Slayton
Bronze Plan | \$30,000 income



She will save \$51 per month for the same plan after her MNSure tax credits are applied.

Area 5 Premium Scenarios

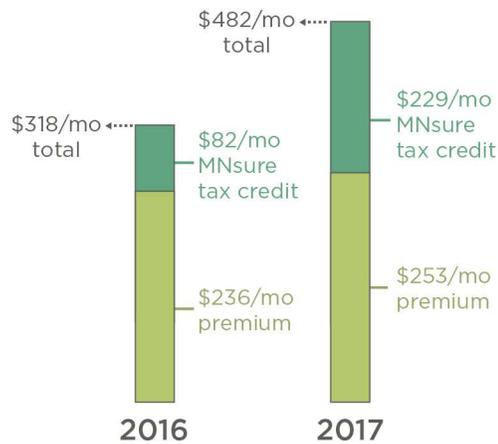


Area 5 Counties

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

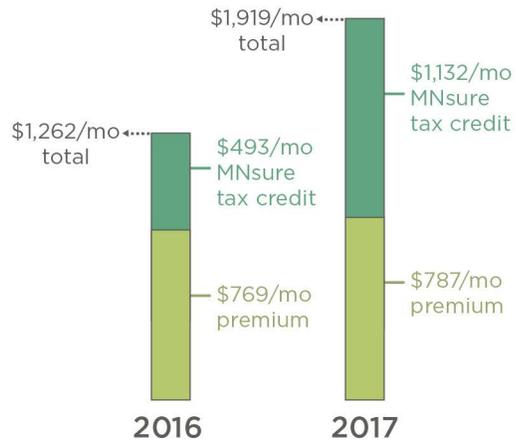


24-year-old in Marshall
Gold Plan | \$26,000 income



She will pay about the same amount each month since her MNSure tax credits nearly tripled in 2017.

Family of 4 in Willmar
Gold Plan | \$69,000 income



Without MNSure tax credits, this family's premium would have increased by \$650 each month.

Area 5 Premium Scenarios

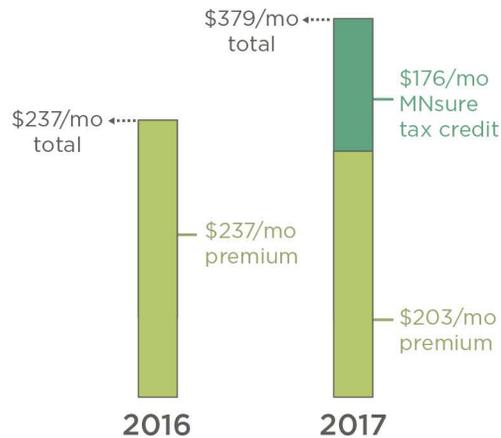


Area 5 Counties

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



32-year-old in Willmar
Bronze Plan | \$32,000 income



He will pay \$34 less each month for the same plan since he qualifies for MNSure tax credits this year.

43-year-old in Marshall
Silver Plan | \$32,000 income



With MNSure tax credits, her monthly premium is \$11 less than in 2016.

Area 6 Premium Scenarios

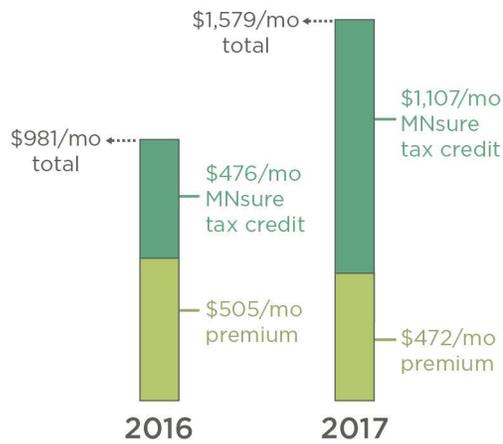


Area 6 Counties

Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

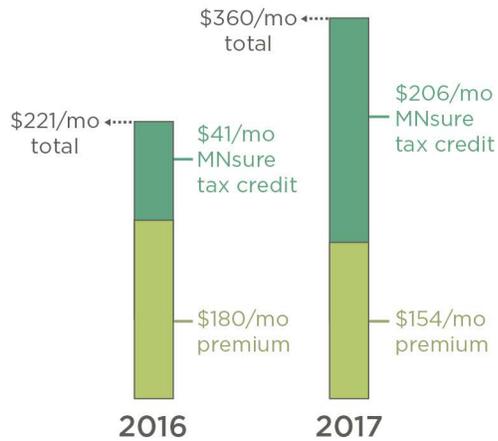


Family of 4 in Moorhead
Silver Plan | \$65,000 income



Thanks to MNSure tax credits, this family's monthly premiums are slightly lower for the same health plan as last year.

30-year-old in Detroit Lakes
Bronze Plan | \$30,000 income



Although his overall costs rose, he will still pay \$26 less each month thanks to MNSure tax credits.

Area 6 Premium Scenarios

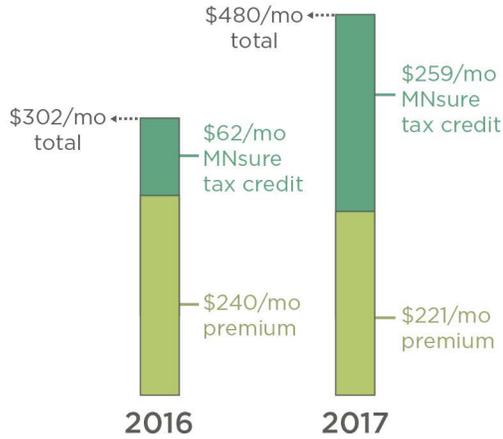


Area 6 Counties

Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

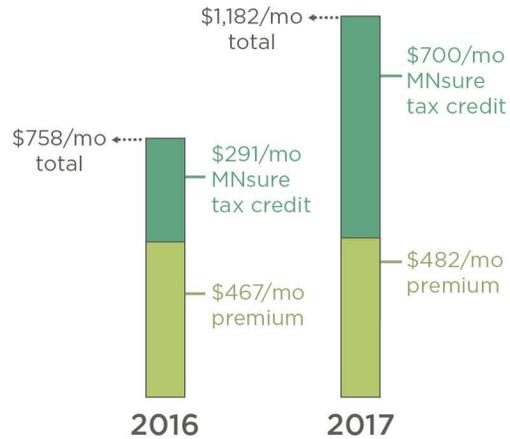


42-year-old in Moorhead
Silver Plan | \$32,000 income



She will pay \$19 less per month for the same plan after MNsure tax credits are applied.

61-year-old in Detroit Lakes
Gold Plan | \$40,000 income



His monthly tax credits through the MNsure marketplace rose considerably this year, offsetting much of his premium increases.

Area 7 Premium Scenarios

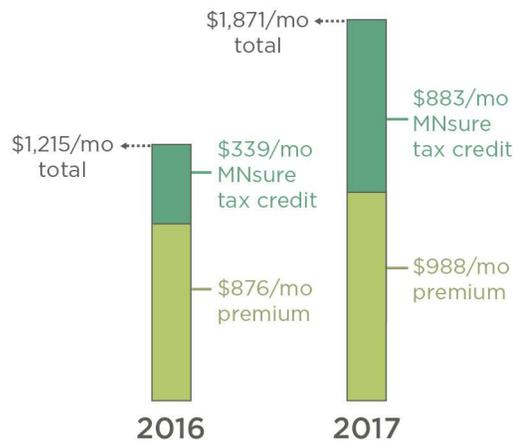


Area 7 Counties

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

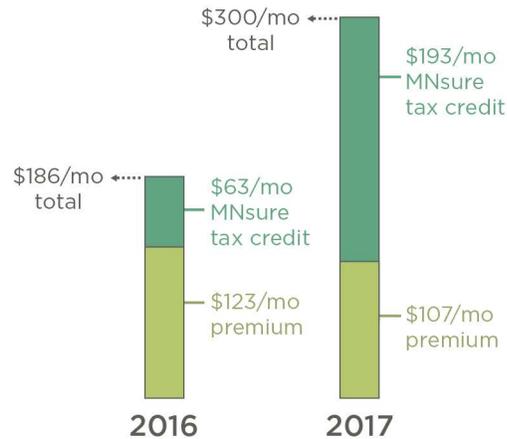


Family of 4 in Bemidji
Silver Plan | \$71,000 income



Off of MNsure, this family's monthly premium would go up more than \$600. With MNsure tax credits, their payment is much more manageable.

25-year-old in Brainerd
Bronze Plan | \$25,000 income



Her MNsure tax credits shot up to almost \$200 each month, lowering her overall out-of-pocket monthly premium costs.

Area 7 Premium Scenarios

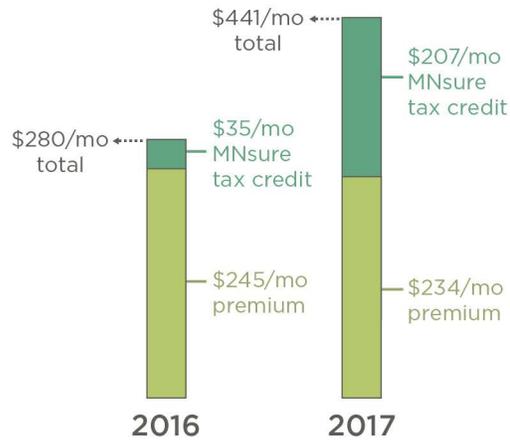


Area 7 Counties

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

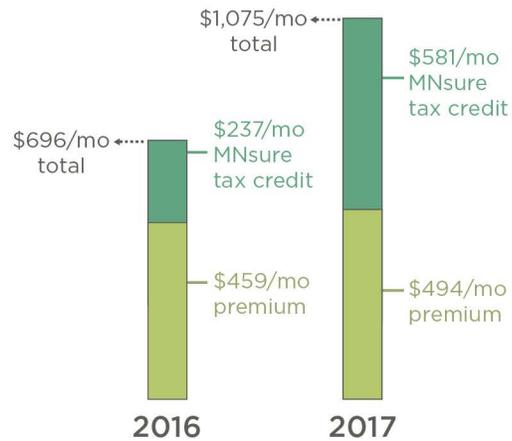


42-year-old in Brainerd
Silver Plan | \$32,000 income



Her monthly premium for the exact same plan is slightly lower than last year thanks to rising MNSure tax credits.

60-year-old in Bemidji
Gold Plan | \$40,000 income



His gold plan would be unattainable without the help of MNSure tax credits, which cut his monthly costs by more than 50%.

Area 8 Premium Scenarios

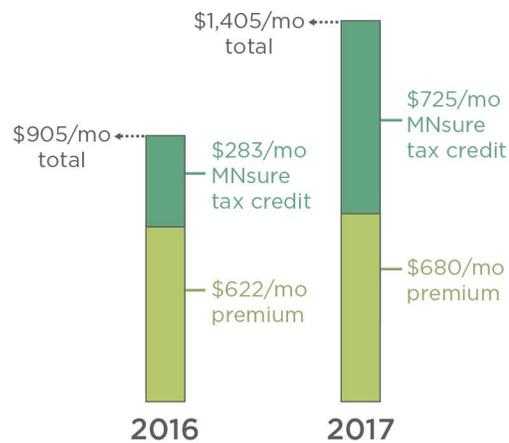


Area 8 Counties

Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright

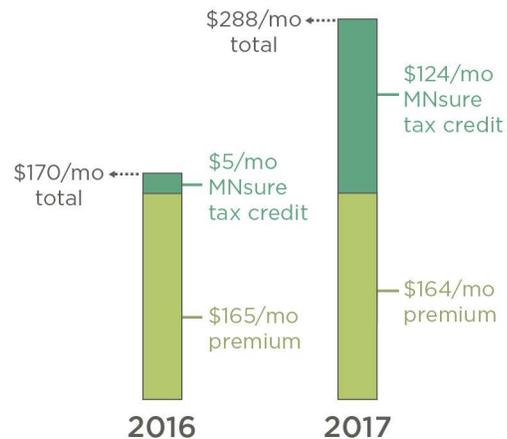


Family of 4 in Minneapolis
Silver Plan | \$68,000 income



Although this family's plan costs rose considerably, so did their tax credits through the MNSure marketplace.

30-year-old in St. Cloud
Bronze Plan | \$30,000 income



He pays essentially the same price as last year with the help of tax credits received through the MNSure marketplace.

Area 8 Premium Scenarios

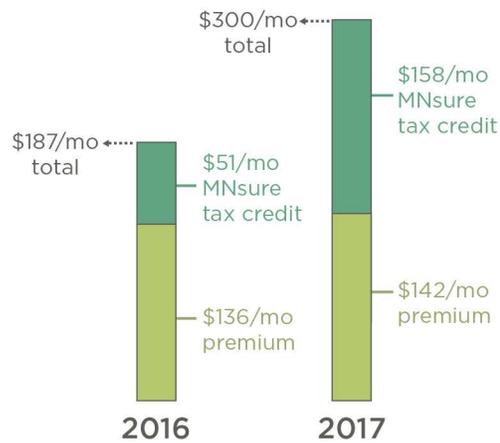


Area 8 Counties

Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright

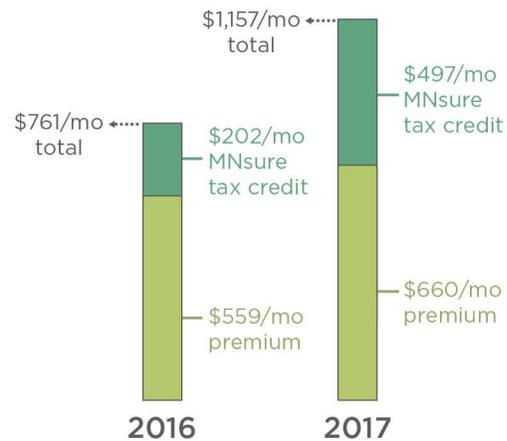


27-year-old in Minneapolis
Silver Plan | \$25,000 income



His premium increases are only \$6, compared to the \$113 it would have been without the help of MNSure tax credits.

61-year-old in St. Cloud
Gold Plan | \$40,000 income



MNSure tax credits help ease the sting of her rising premiums.

Area 9 Premium Scenarios

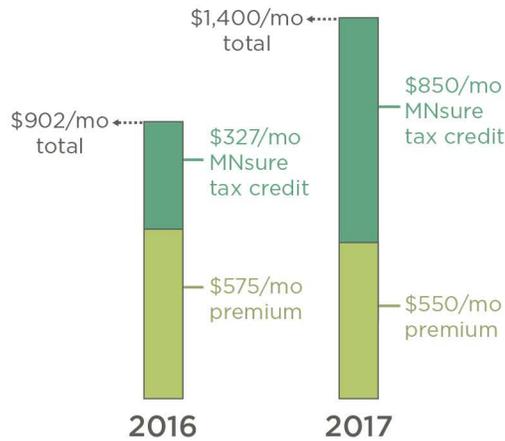
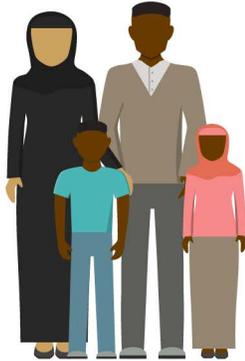


Area 9 Counties

Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake

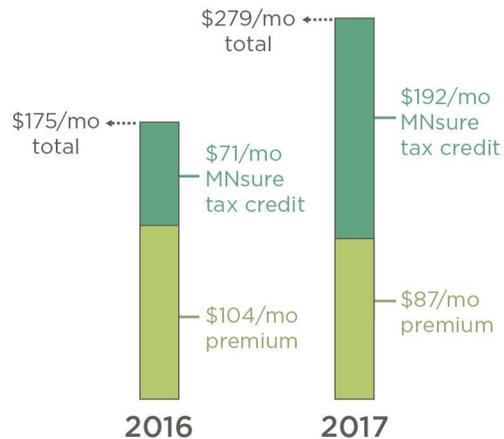
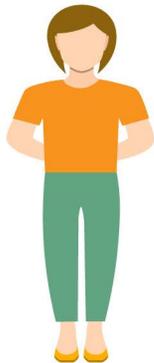


Family of 4 in East Grand Forks
Silver Plan | \$73,000 income



Thanks to tax credits available only through the MNSure marketplace, this family will pay less this year for the same plan.

25-year-old in Thief River Falls
Bronze Plan | \$25,000 income



She saves almost \$200 (and pays less than last year) each month thanks to tax credits available only on the MNSure marketplace.

Area 9 Premium Scenarios

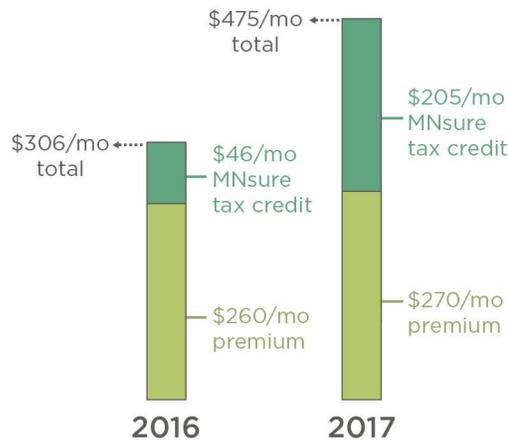


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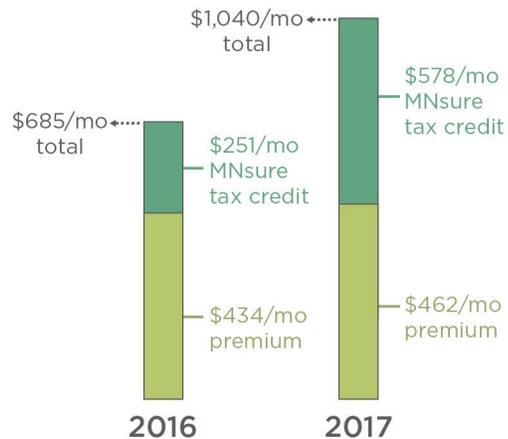


42-year-old in Thief River Falls
Silver Plan | \$32,000 income



His MNsure tax credit increased by almost \$160 helping to offset his premium increases.

60-year-old in East Grand Forks
Gold Plan | \$40,000 income



Her plan costs rose a modest \$28 from last year due to MNsure tax credits.