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 at 855-366-7873 or AEO@MNsure.org.
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
- Le Sueur
- Martin
- Nicollet
- Rice
- Waseca
- 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
- Mahnomen
- Marshall
- Norman
- Pennington
- Polk
- Red Lake
Area 1 Counties
Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona

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

2018
$2,440/mo premium
$1,477/mo MNsure tax credit
Consumer cost $963/mo

2019
$1,895/mo premium
$1,046/mo MNsure tax credit
Consumer cost $849/mo

Consumer cost is $114 less per month

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

2018
$512/mo premium
$226/mo MNsure tax credit
Consumer cost $286/mo

2019
$398/mo premium
$16/mo MNsure tax credit
Consumer cost $282/mo

Consumer cost is $4 less per month

These scenarios are real, these people are not.
These scenarios are real, these people are not.

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

- Consumer cost $366/mo
- MNsure tax credit $345/mo
- $1,276/mo premium

2019
- Consumer cost is $21 less per month

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

- Consumer cost $287/mo
- MNsure tax credit $395/mo
- $1,176/mo premium

2019
- Consumer cost is $108 more per month

These scenarios are real, these people are not.
Area 2 Counties
Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis

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

- 2018: $1,444/mo premium
- 2019: $1,038/mo premium
- MNsure tax credit: $913/mo
- Consumer cost: $531/mo

Consumer cost is $81 less per month

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

- 2018: $246/mo premium
- 2019: $220/mo premium
- MNsure tax credit: $197/mo
- Consumer cost: $49/mo

Consumer cost is $51 more per month

These scenarios are real, these people are not.
Area 2 Counties
Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis

These scenarios are real, these people are not.

50-year-old in Grand Rapids
Silver Plan | $49,000 income

- 2018: $634/mo premium
- 2019: $514/mo premium

Consumer cost is $120 less per month

*$Income is above the limit for tax credits

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

- 2018: $1,068/mo premium
- 2019: $735/mo premium

Consumer cost is $122 less per month
These scenarios are real, these people are not.
These scenarios are real, these people are not.
These scenarios are real, these people are not.

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

2018: $1,565/mo premium, $1,220/mo MNsure tax credit, Consumer cost $345/mo
2019: $1,448/mo premium, $927/mo MNsure tax credit, Consumer cost $521/mo

Consumer cost is $176 more per month

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

2018: $392/mo premium, $268/mo MNsure tax credit, Consumer cost $124/mo
2019: $273/mo premium, $199/mo MNsure tax credit, Consumer cost $74/mo

Consumer cost is $50 less per month

Area 4 Counties
Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock
These scenarios are real, these people are not.
Area 5 Premium Scenarios

Area 5 Counties
Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

Family of 4 in Willmar
Gold Plan | $70,000 income

- 2018: $1,097/mo (MNsure tax credit $748/mo)
- 2019: $1,485/mo (MNsure tax credit $725/mo)

Consumer cost is $23 less per month

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

- 2018: $456/mo (MNsure tax credit $230/mo)
- 2019: $309/mo (MNsure tax credit $163/mo)

Consumer cost is $67 less per month

These scenarios are real, these people are not.
These scenarios are real, these people are not.

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

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

Consumer cost is $68 more per month

Consumer cost is $27 less per month

These scenarios are real, these people are not.
Area 6 Premium Scenarios

Area 6 Counties
Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

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

- Consumer cost is $7 more per month

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

- Consumer cost is $15 more per month

These scenarios are real, these people are not.
These scenarios are real, these people are not.

Area 6 Counties
Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

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

- Consumer cost is $6 more per month

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

- Consumer cost is $6 less per month
These scenarios are real, these people are not.
These scenarios are real, these people are not.

**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

- **2018**
  - $202/mo MNsure tax credit
  - Consumer cost $228/mo

- **2019**
  - $202/mo MNsure tax credit
  - Consumer cost $266/mo

**2018**
Consumer cost is $38 more per month

---

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

- **2018**
  - $562/mo MNsure tax credit
  - Consumer cost $485/mo

- **2019**
  - $425/mo MNsure tax credit
  - Consumer cost $438/mo

**2019**
Consumer cost is $47 less per month
These scenarios are real, these people are not.
Area 8 Premium Scenarios

Area 8 Counties
Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright

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

2018
$243/mo premium
$95/mo MNsure tax credit
Consumer cost $148/mo

2019
$225/mo premium
$63/mo MNsure tax credit
Consumer cost $162/mo

Consumer cost is $14 more per month

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

2018
$909/mo premium
$415/mo MNsure tax credit
Consumer cost $494/mo

2019
$799/mo premium
$340/mo MNsure tax credit
Consumer cost $459/mo

Consumer cost is $35 less per month

These scenarios are real, these people are not.
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
  - **2018**
    - **$1,404/mo**
    - **$828/mo MNsure tax credit**
    - **Consumer cost $576/mo**
  - **2019**
    - **$1,119/mo**
    - **$609/mo MNsure tax credit**
    - **Consumer cost $510/mo**
  - **Consumer cost is $66 less per month**

- **25-year-old in Thief River Falls**
  - Bronze Plan | $25,000 income
  - **2018**
    - **$299/mo**
    - **$188/mo MNsure tax credit**
    - **Consumer cost $111/mo**
  - **2019**
    - **$241/mo**
    - **$135/mo MNsure tax credit**
    - **Consumer cost $106/mo**
  - **Consumer cost is $5 less per month**

*These scenarios are real, these people are not.*
These scenarios are real, these people are not.