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 Premium Scenarios

Area 1 Counties
Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona

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

- Member Name
- Gold Plan
- Gold Plan
- Gold Plan
- Gold Plan

Total premium: $1951/mo
- Tax credit: $1153/mo
Consumer pays: $798/mo

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

- Member Name
- Bronze Plan

Total premium: $386/mo
- Tax credit: $127/mo
Consumer pays: $259/mo
Area 1 Counties
Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona

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

- Total premium: $502/mo
- Tax credit: $150/mo
- Consumer pays: $352/mo

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

- Total premium: $1106/mo
- Tax credit: $748/mo
- Consumer pays: $358/mo
Area 2 Counties
Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis

Silver Plan in Duluth
Family of 4 | $75,000 income

Total premium: $1070/mo
- Tax credit: $542/mo
Consumer pays: $528/mo

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

Total premium: $231/mo
- Tax credit: $123/mo
Consumer pays: $108/mo
Area 2 Premium Scenarios

Area 2 Counties
Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis

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

- Total premium: $556/mo
- Tax credit: $0/mo*
- Consumer pays: $556/mo

*Income is above the limit for tax credits

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

- Total premium: $759/mo
- Tax credit: $331/mo
- Consumer pays: $428/mo
Area 3 Counties
Blue Earth, Faribault, Le Sueur, Martin, Nicollet, Rice, Waseca, Watonwan

Silver Plan in Mankato
Family of 4 | $72,000 income

Total premium: $1449/mo
- Tax credit: $964/mo
Consumer pays: $485/mo

Gold Plan in Fairmont
26-year-old | $28,000 income

Total premium: $378/mo
- Tax credit: $156/mo
Consumer pays: $222/mo
Area 3 Premium Scenarios

Area 3 Counties
Blue Earth, Faribault, Le Sueur, Martin, Nicollet, Rice, Waseca, Watonwan

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

<table>
<thead>
<tr>
<th>Total premium:</th>
<th>$447/mo</th>
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</thead>
<tbody>
<tr>
<td>- Tax credit:</td>
<td>$98/mo</td>
</tr>
<tr>
<td>Consumer pays:</td>
<td>$349/mo</td>
</tr>
</tbody>
</table>

Bronze Plan in St Peter
62-year-old | $35,000 income

<table>
<thead>
<tr>
<th>Total premium:</th>
<th>$771/mo</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Tax credit:</td>
<td>$624/mo</td>
</tr>
<tr>
<td>Consumer pays:</td>
<td>$147/mo</td>
</tr>
</tbody>
</table>
Area 4 Premium Scenarios

Area 4 Counties
Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock

Bronze Plan in Pipestone
Family of 4 | $73,000 income

- Total premium: $1379/mo
- Tax credit: $1000/mo
- Consumer pays: $379/mo

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

- Total premium: $260/mo
- Tax credit: $211/mo
- Consumer pays: $49/mo
Area 4 Premium Scenarios

Area 4 Counties
Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock

Gold Plan in Slayton
45-year-old | $50,000 income

- Total premium: $424/mo
- Tax credit: $0/mo*
- Consumer pays: $424/mo

*Income is above the limit for tax credits

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

- Total premium: $1098/mo
- Tax credit: $645/mo
- Consumer pays: $453/mo
Area 5 Counties
Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

Gold Plan in Willmar
Family of 4 | $75,000 income

Total premium: $1521/mo
- Tax credit: $817/mo
Consumer pays: $704/mo

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

Total premium: $295/mo
- Tax credit: $163/mo
Consumer pays: $132/mo
Area 5 Counties
Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

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

- **Total premium:** $338/mo
- **Tax credit:** $141/mo
- **Consumer pays:** $197/mo

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

- **Total premium:** $421/mo
- **Tax credit:** $195/mo
- **Consumer pays:** $226/mo
Area 6 Counties
Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

Silver Plan in Moorhead
Family of 4 | $72,000 income

Total premium: $1196/mo
- Tax credit: $713/mo
Consumer pays: $483/mo

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

Total premium: $271/mo
- Tax credit: $115/mo
Consumer pays: $156/mo
Area 6 Premium Scenarios

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

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

Member Name

Silver Plan

Total premium: $374/mo
- Tax credit: $148/mo
Consumer pays: $226/mo

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

Member Name

Gold Plan

Total premium: $877/mo
- Tax credit: $449/mo
Consumer pays: $428/mo
Area 7 Premium Scenarios

Area 7 Counties
Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena

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

Member 1

Total premium: $1299/mo
- Tax credit: $791/mo
Consumer pays: $508/mo

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

Member Name

Total premium: $221/mo
- Tax credit: $112/mo
Consumer pays: $109/mo
Area 7 Premium Scenarios

Area 7 Counties
Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena

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

Total premium: $397/mo
- Tax credit: $101/mo
Consumer pays: $296/mo

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

Total premium: $892/mo
- Tax credit: $462/mo
Consumer pays: $430/mo
Area 8 Premium Scenarios

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

Silver Plan in Minneapolis
Family of 4 | $75,000 income

Total premium: $1203/mo
- Tax credit: $337/mo
Consumer pays: $866/mo

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

Total premium: $225/mo
- Tax credit: $90/mo
Consumer pays: $135/mo
Area 8 Premium Scenarios

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

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

- Total premium: $227/mo
- Tax credit: $69/mo
- Consumer pays: $158/mo

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

- Total premium: $814/mo
- Tax credit: $336/mo
- Consumer pays: $478/mo
Area 9 Premium Scenarios

Area 9 Counties
Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake

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

- Total premium: $1126/mo
  - Tax credit: $646/mo
  - Consumer pays: $480/mo

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

- Total premium: $226/mo
  - Tax credit: $129/mo
  - Consumer pays: $97/mo
Area 9 Counties
Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake

**Gold Plan in Thief River Falls**
42-year-old | $32,000 income

- Total premium: $382/mo
- Tax credit: $124/mo
- Consumer pays: $258/mo

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

- Total premium: $798/mo
- Tax credit: $390/mo
- Consumer pays: $408/mo