



MNsureSM

Where you choose health coverage

2022 Plan and Premium Scenarios

October 2021

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.

Expanded Tax Credits Available Through MNsure in 2022

More Minnesotans are eligible for tax credits through MNsure to reduce insurance premiums in 2022, due to the American Rescue Plan.

The federal legislation, which President Biden signed into law in March 2021, included several provisions to the Affordable Care Act that have expanded benefits available to Minnesotans who purchase private health insurance through MNsure.

Expanded benefits mean:

- Most people already enrolled through MNsure will see increases in their tax credits, which act as an instant discount to reduce the cost of monthly premiums.
- More middle-income Minnesotans who previously earned too much to qualify for financial help will now be eligible.
- Minnesotans can find plans through MNsure with premiums that cost no more than 8.5% of their household income.

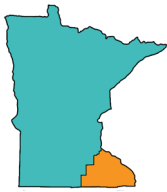
To illustrate how these expanded benefits can help lower the cost of private health insurance in all nine rating areas across the state, MNsure has developed the following scenarios.

Consumers can visit [MNsure.org](https://mnsure.org) to get a specific estimate based on their household size, age, income and location.

MNsure Health Insurance Plan Rates by Region

There are nine insurance rate pricing regions in Minnesota

Area 1



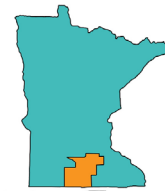
Dodge
Fillmore
Freeborn
Goodhue
Houston
Mower
Olmsted
Steele
Wabasha
Winona

Area 2



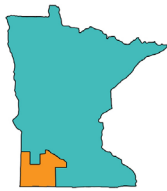
Carlton
Cook
Itasca
Koochiching
Lake
Lake of the Woods
St. Louis

Area 3



Blue Earth
Faribault
Le Sueur
Martin
Nicollet
Rice
Waseca
Watowan

Area 4



Brown
Cottonwood
Jackson
Lincoln
Murray
Nobles
Pipestone
Redwood
Rock

Area 5



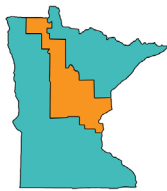
Big Stone
Chippewa
Kandiyohi
Lac Qui Parle
Lyon
McLeod
Meeker
Renville
Sibley
Swift
Yellow Medicine

Area 6



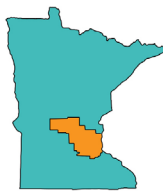
Becker
Clay
Douglas
Grant
Otter Tail
Pope
Stevens
Traverse
Wilkin

Area 7



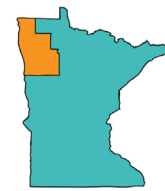
Aitkin
Beltrami
Cass
Chisago
Crow Wing
Hubbard
Isanti
Kanabec
Mille Lacs
Morrison
Pine
Roseau
Todd
Wadena

Area 8



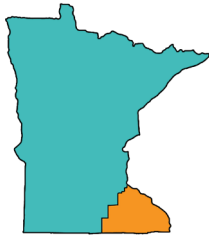
Anoka
Benton
Carver
Dakota
Hennepin
Ramsey
Scott
Sherburne
Stearns
Washington
Wright

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

Gold Plan in Rochester

Family of 4 | \$85,000 income



Total premium: **\$1580/mo**

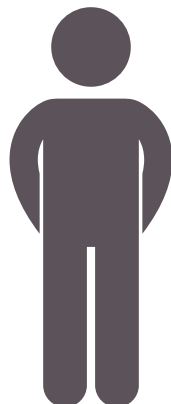
- Tax credit: **\$810/mo**

- Expanded tax credit: **\$235/mo**

Consumer pays: **\$535/mo**

Bronze Plan in Austin

30-year-old | \$38,000 income



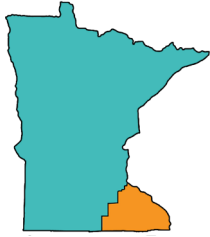
Total premium: **\$405/mo**

- Tax credit: **\$134/mo**

- Expanded tax credit: **\$123/mo**

Consumer pays: **\$148/mo**

Area 1 Premium Scenarios



Area 1 Counties

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

Silver Plan in Rochester

Family of 3 | \$100,000 income



Total premium: **\$1180/mo**

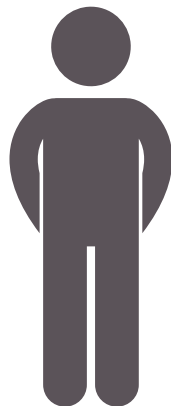
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$501/mo**

Consumer pays: **\$679/mo**

Silver Plan in Wabasha

62-year-old | \$44,000 income



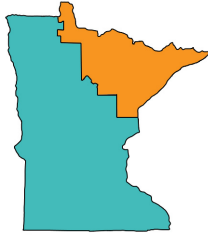
Total premium: **\$1145/mo**

- Tax credit: **\$532/mo**

- Expanded tax credit: **\$103/mo**

Consumer pays: **\$510/mo**

Area 2 Premium Scenarios



Area 2 Counties

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

Silver Plan in Duluth

Family of 3 | \$89,000 income



Total premium: **\$1130/mo**

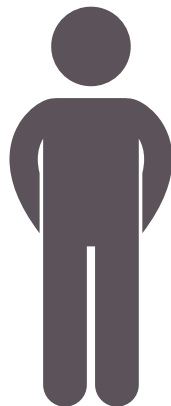
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$433/mo**

Consumer pays: **\$697/mo**

Bronze Plan in Duluth

25-year-old | \$26,000 income



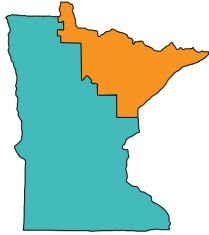
Total premium: **\$281/mo**

- Tax credit: **\$158/mo**

- Expanded tax credit: **\$98/mo**

Consumer pays: **\$25/mo**

Area 2 Premium Scenarios

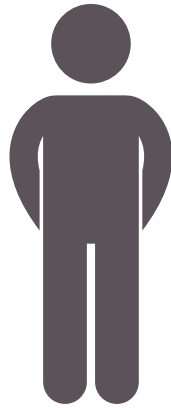


Area 2 Counties

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

Silver Plan in Grand Rapids

50-year-old | \$52,000 income



Total premium: **\$619/mo**

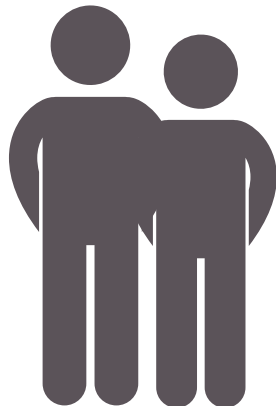
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$167/mo**

Consumer pays: **\$452/mo**

Gold Plan in Duluth

Family of 2 | \$70,000 income



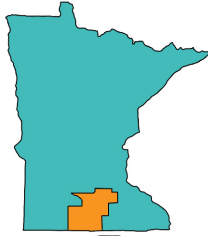
Total premium: **\$1818/mo**

- Tax credit: **\$0/mo**

- Expanded tax credit: **\$1131/mo**

Consumer pays: **\$687/mo**

Area 3 Premium Scenarios



Area 3 Counties

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

Silver Plan in Mankato

Family of 4 | \$77,000 income



Total premium: **\$1545/mo**

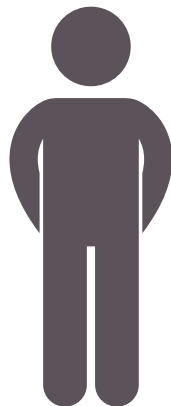
- Tax credit: **\$924/mo**

- Expanded tax credit: **\$252/mo**

Consumer pays: **\$369/mo**

Gold Plan in Fairmont

26-year-old | \$26,000 income



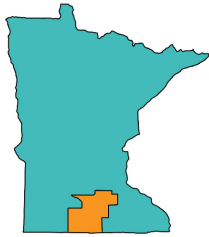
Total premium: **\$470/mo**

- Tax credit: **\$194/mo**

- Expanded tax credit: **\$98/mo**

Consumer pays: **\$178/mo**

Area 3 Premium Scenarios



Area 3 Counties

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

Silver Plan in Mankato

Family of 2 | \$72,000 income



Total premium: **\$1702/mo**

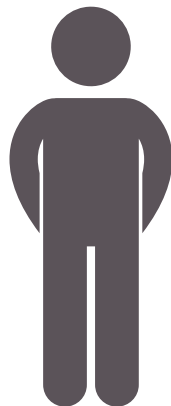
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$1192/mo**

Consumer pays: **\$510/mo**

Bronze Plan in St. Peter

62-year-old | \$35,000 income



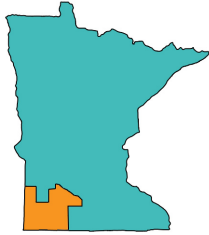
Total premium: **\$889/mo**

- Tax credit: **628/mo**

- Expanded tax credit: **\$120/mo**

Consumer pays: **\$141/mo**

Area 4 Premium Scenarios



Area 4 Counties

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

Bronze Plan in Pipestone

Family of 4 | \$77,000 income



Total premium: **\$1,125/mo**

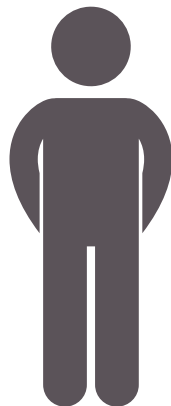
- Tax credit: **\$689/mo**

- Expanded tax credit: **\$253/mo**

Consumer pays: **\$183/mo**

Silver Plan in Pipestone

25-year-old | \$26,000 income



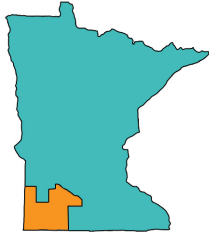
Total premium: **\$285/mo**

- Tax credit: **\$142/mo**

- Expanded tax credit: **\$98/mo**

Consumer pays: **\$45/mo**

Area 4 Premium Scenarios



Area 4 Counties

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

Silver Plan in New Ulm

Family of 2 | \$70,000 income



Total premium: **\$1,504/mo**

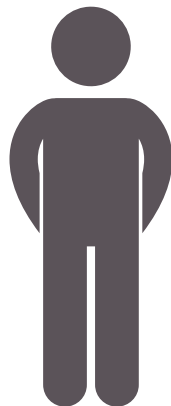
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$1,046/mo**

Consumer pays: **\$458/mo**

Gold Plan in Slayton

61-year-old | \$40,000 income



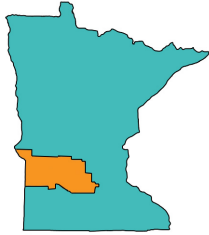
Total premium: **\$854/mo**

- Tax credit: **\$471/mo**

- Expanded tax credit: **\$119/mo**

Consumer pays: **\$264/mo**

Area 5 Premium Scenarios



Area 5 Counties

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

Bronze Plan in Arlington

Family of 4 | \$107,000 income



Total premium: **\$1085/mo**

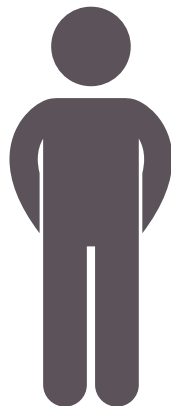
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$497/mo**

Consumer pays: **\$588/mo**

Silver Plan in Marshall

43-year-old | \$32,000 income



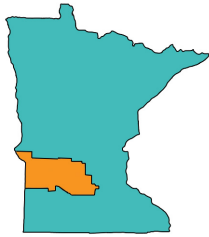
Total premium: **\$457/mo**

- Tax credit: **\$158/mo**

- Expanded tax credit: **\$115/mo**

Consumer pays: **\$184/mo**

Area 5 Premium Scenarios

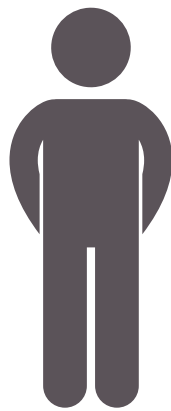


Area 5 Counties

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: **\$348/mo**

- Tax credit: **\$109/mo**

- Expanded tax credit: **\$116/mo**

Consumer pays: **\$123/mo**

Gold Plan in Willmar

Family of 4 | \$77,000 income



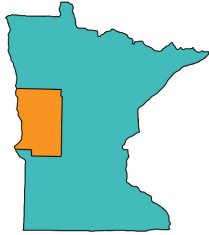
Total premium: **\$1351/mo**

- Tax credit: **\$642/mo**

- Expanded tax credit: **\$242/mo**

Consumer pays: **\$457/mo**

Area 6 Premium Scenarios



Area 6 Counties

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

Bronze Plan in Moorhead

Family of 4 | \$88,000 income



Total premium: **\$1060/mo**

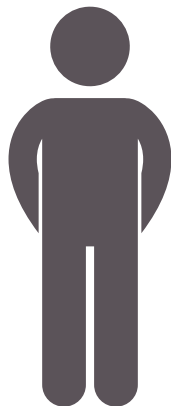
- Tax credit: **\$468/mo**

- Expanded tax credit: **\$222/mo**

Consumer pays: **\$370/mo**

Bronze Plan in Detroit Lakes

30-year-old | \$30,000 income



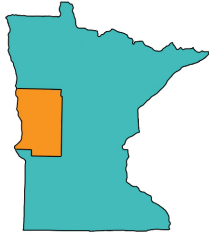
Total premium: **\$316/mo**

- Tax credit: **\$117/mo**

- Expanded tax credit: **\$109/mo**

Consumer pays: **\$90/mo**

Area 6 Premium Scenarios



Area 6 Counties

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

Silver Plan in Moorhead

Family of 2 | \$69,000 income



Total premium: **\$1545/mo**

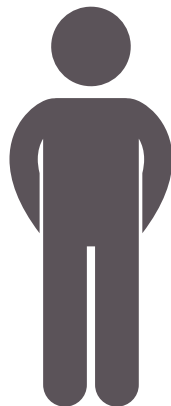
- Tax credit: **\$915/mo**

- Expanded tax credit: **\$82/mo**

Consumer pays: **\$548/mo**

Gold Plan in Detroit Lakes

61-year-old | \$40,000 income



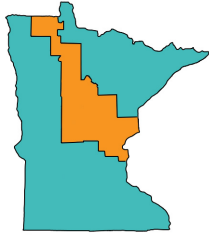
Total premium: **\$851/mo**

- Tax credit: **\$438/mo**

- Expanded tax credit: **\$119/mo**

Consumer pays: **\$294/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 | \$77,000 income



Total premium: **\$1251/mo**

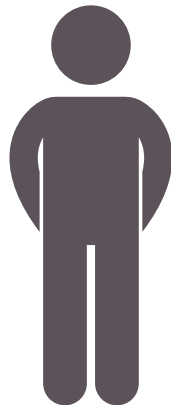
- Tax credit: **\$639/mo**

- Expanded tax credit: **\$252/mo**

Consumer pays: **\$360/mo**

Bronze Plan in Brainerd

25-year-old | \$26,000 income



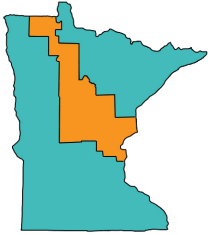
Total premium: **\$250/mo**

- Tax credit: **\$134/mo**

- Expanded tax credit: **\$98/mo**

Consumer pays: **\$18/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

Family of 2 | \$71,000 income



Total premium: **\$759/mo**

- Tax credit: **\$0/mo**

- Expanded tax credit: **\$269/mo**

Consumer pays: **\$490/mo**

Gold Plan in Park Rapids

Family of 4 | \$107,000 income



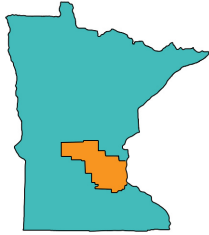
Total premium: **\$1509/mo**

- Tax credit: **\$0/mo**

- Expanded tax credit: **\$679/mo**

Consumer pays: **\$830/mo**

Area 8 Premium Scenarios



Area 8 Counties

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

Bronze Plan in Maple Grove

Family of 4 | \$132,000 income



Total premium: **\$1102/mo**

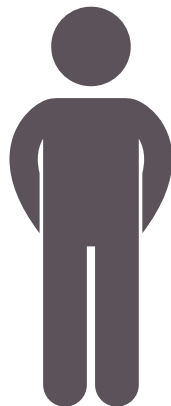
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$320/mo**

Consumer pays: **\$782/mo**

Silver Plan in Minneapolis

27-year-old | \$27,000 income



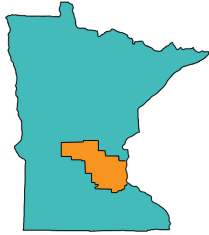
Total premium: **\$250/mo**

- Tax credit: **\$80/mo**

- Expanded tax credit: **\$101/mo**

Consumer pays: **\$69/mo**

Area 8 Premium Scenarios



Area 8 Counties

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

Bronze Plan in Minneapolis

Family of 2 | \$38,000 income



Total premium: **\$500/mo**

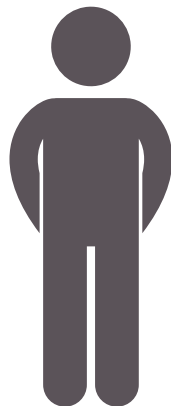
- Tax credit: **\$345/mo**

- Expanded tax credit: **\$141/mo**

Consumer pays: **\$14/mo**

Gold Plan in St. Cloud

61-year-old | \$40,000 income



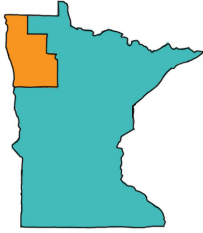
Total premium: **\$902/mo**

- Tax credit: **\$367/mo**

- Expanded tax credit: **\$119/mo**

Consumer pays: **\$416/mo**

Area 9 Premium Scenarios



Area 9 Counties

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

Bronze Plan in East Grand Forks

Family of 4 | \$107,000 income



Total premium: **\$1,103/mo**

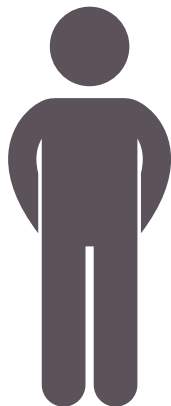
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$496/mo**

Consumer pays: **\$607/mo**

Bronze Plan in Thief River Falls

25-year-old | \$26,000 income



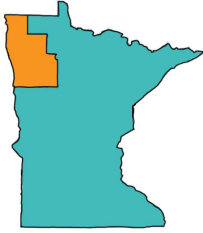
Total premium: **\$248/mo**

- Tax credit: **\$132/mo**

- Expanded tax credit: **\$98/mo**

Consumer pays: **\$18/mo**

Area 9 Premium Scenarios

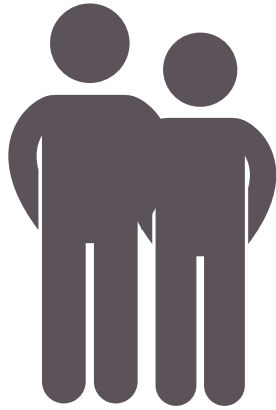


Area 9 Counties

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

Silver Plan in Warren

Family of 2 | \$71,000 income



Total premium: **\$1,443/mo**

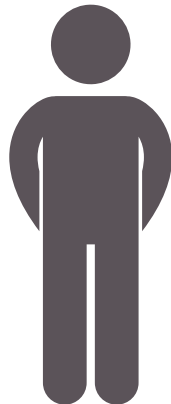
- Tax credit: **\$0/mo**

- Expanded tax credit: **\$940/mo**

Consumer pays: **\$503/mo**

Gold Plan in East Grand Forks

60-year-old | \$40,000 income



Total premium: **\$849/mo**

- Tax credit: **\$416/mo**

- Expanded tax credit: **\$119/mo**

Consumer pays: **\$314/mo**