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 to get a specific estimate based on their household size, age, income and location.**
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

- 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 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

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**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

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**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

<table>
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<th>Total premium:</th>
<th>$348/mo</th>
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<tr>
<td>- Tax credit:</td>
<td>$109/mo</td>
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<tr>
<td>- Expanded tax credit:</td>
<td>$116/mo</td>
</tr>
</tbody>
</table>

Consumer pays: $123/mo

#### Gold Plan in Willmar
Family of 4 | $77,000 income

<table>
<thead>
<tr>
<th>Total premium:</th>
<th>$1351/mo</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Tax credit:</td>
<td>$642/mo</td>
</tr>
<tr>
<td>- Expanded tax credit:</td>
<td>$242/mo</td>
</tr>
</tbody>
</table>

Consumer pays: $457/mo
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 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 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 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**