

# 2023 Plan and Premium Scenarios

September 2023



**MNsure**<sup>SM</sup>

Where you choose health coverage

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](mailto:AEO@MNsure.org).

# Enhanced Tax Credits Lower the Cost of Health Coverage through MNsure

The enhanced and expanded tax credits first introduced in 2021 have been extended through 2025, thanks to new federal legislation (the Inflation Reduction Act) signed by President Biden on August 16, 2022.

Enhanced tax credits mean more Minnesotans who purchase private health insurance through MNsure are eligible for savings that will reduce insurance premiums.

## Expanded benefits mean:

- Minnesotans enrolled through MNsure will continue to access more generous tax credits, which act as an instant discount to reduce the cost of monthly premiums. In 2022, MNsure enrollees saved \$6,100 on average.
- Middle-income Minnesotans who previously earned too much to qualify for financial help will continue to be eligible. For example, a 60-year-old Minnesotan with a \$60,000 income will qualify for tax credits through MNsure.
- All Minnesotans can find plans with premiums that cost no more than 8.5% of their household income when they shop for health insurance through MNsure.

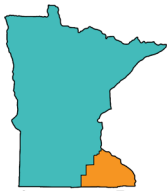
To illustrate how these expanded benefits can reduce the cost of health coverage in all nine rating areas across the state, MNsure has developed the following scenarios using actual private health plans available through the marketplace.

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

# MNsure Health Insurance Plan Rates by Region

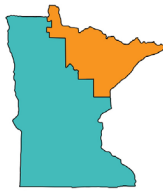
There are nine insurance rate pricing regions in Minnesota

## Area 1



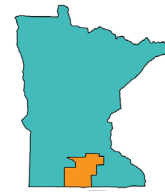
Dodge  
Fillmore  
Freeborn  
Goodhue  
Houston  
Mower  
Olmsted  
Steele  
Wabasha  
Winona

## Area 2



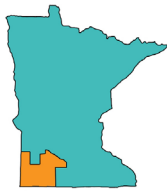
Carlton  
Cook  
Itasca  
Koochiching  
Lake  
Lake of the Woods  
St. Louis

## Area 3



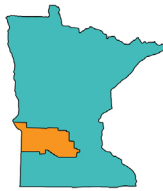
Blue Earth  
Faribault  
Le Sueur  
Martin  
Nicollet  
Rice  
Waseca  
Watonwan

## Area 4



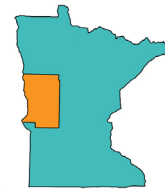
Brown  
Cottonwood  
Jackson  
Lincoln  
Murray  
Nobles  
Pipestone  
Redwood  
Rock

## Area 5



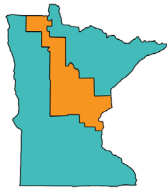
Big Stone  
Chippewa  
Kandiyohi  
Lac Qui Parle  
Lyon  
McLeod  
Meeker  
Renville  
Sibley  
Swift  
Yellow Medicine

## Area 6



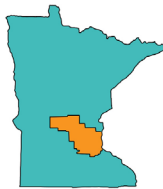
Becker  
Clay  
Douglas  
Grant  
Otter Tail  
Pope  
Stevens  
Traverse  
Wilkin

## Area 7



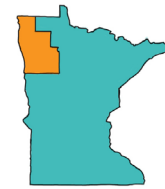
Aitkin  
Beltrami  
Cass  
Chisago  
Crow Wing  
Hubbard  
Isanti  
Kanabec  
Mille Lacs  
Morrison  
Pine  
Roseau  
Todd  
Wadena

## Area 8



Anoka  
Benton  
Carver  
Dakota  
Hennepin  
Ramsey  
Scott  
Sherburne  
Stearns  
Washington  
Wright

## Area 9

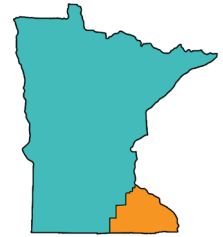


Clearwater  
Kittson  
Mahnommen  
Marshall  
Norman  
Pennington  
Polk  
Red Lake

# 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



Premium: **\$1954/mo**

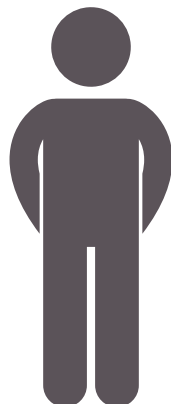
- Enhanced tax credit: **\$1319/mo**

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Consumer pays: **\$635/mo**

### Bronze Plan in Austin

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



Premium: **\$404/mo**

- Enhanced tax credit: **\$290/mo**

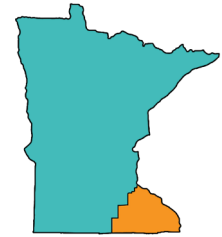
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Consumer pays: **\$114/mo**

# Area 1 Premium Scenarios

## Area 1 Counties

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



### Silver Plan in Austin

Family of 4 | \$84,000 income



Premium: **\$1690/mo**

- Enhanced tax credit: **\$1384/mo**

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Consumer pays: **\$306/mo**

### Silver Plan in Wabasha

Family of 2 | \$50,000 income



Premium: **\$1304/mo**

- Enhanced tax credit: **\$1109/mo**

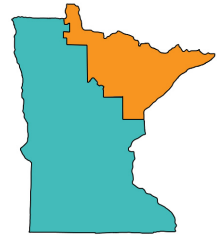
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Consumer pays: **\$195/mo**

# Area 2 Premium Scenarios

## Area 2 Counties

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



### Silver Plan in Grand Rapids

Family of 2 | \$38,000 income



Premium: **\$820/mo**

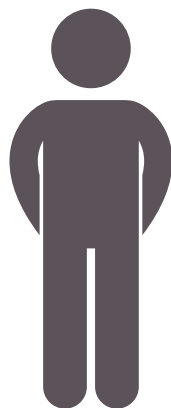
- Enhanced tax credit: **\$692/mo**

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Consumer pays: **\$128/mo**

### Bronze Plan in Duluth

28-year-old | \$28,000 income



Premium: **\$303/mo**

- Enhanced tax credit: **\$273/mo**

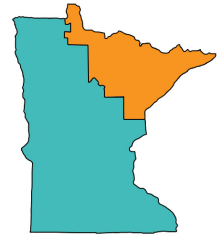
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Consumer pays: **\$30/mo**

# Area 2 Premium Scenarios

## Area 2 Counties

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



### Silver Plan in Carlton

Family of 4 | \$99,000 income



Premium: **\$1319/mo**

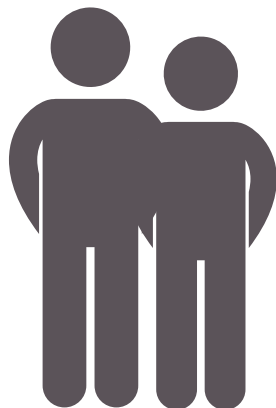
- Enhanced tax credit: **\$762/mo**

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Consumer pays: **\$557/mo**

### Gold Plan in Duluth

Family of 2 | \$65,000 income



Premium: **\$1786/mo**

- Enhanced tax credit: **\$1226/mo**

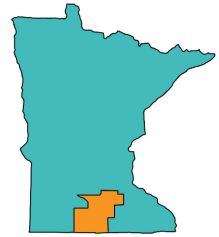
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Consumer pays: **\$560/mo**

# Area 3 Premium Scenarios

## Area 3 Counties

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



### Gold Plan in Mankato

Family of 4 | \$107,000 income



Premium: **\$1715/mo**

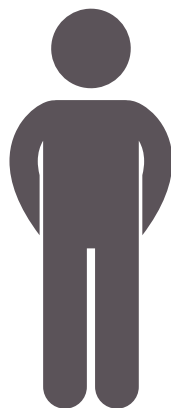
- Enhanced tax credit: **\$813/mo**

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Consumer pays: **\$902/mo**

### Bronze Plan in Fairmont

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



Premium: **\$284/mo**

- Enhanced tax credit: **\$251/mo**

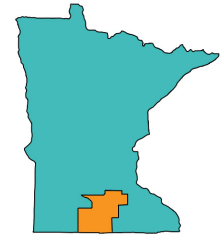
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Consumer pays: **\$33/mo**

# Area 3 Premium Scenarios

## Area 3 Counties

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



### Silver Plan in Mankato

Family of 2 | \$74,000 income



Premium: **\$1792/mo**

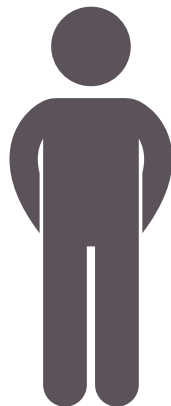
- Enhanced tax credit: **\$1210/mo**

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Consumer pays: **\$582/mo**

### Bronze Plan in St. Peter

50-year-old | \$55,000 income



Premium: **\$551/mo**

- Enhanced tax credit: **\$185/mo**

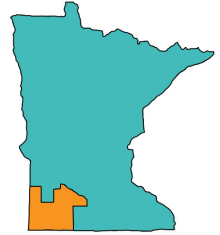
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Consumer pays: **\$366/mo**

# Area 4 Premium Scenarios

## Area 4 Counties

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



### Bronze Plan in Pipestone

Family of 4 | \$82,000 income



Premium: **\$1085/mo**

- Enhanced tax credit: **\$908/mo**

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Consumer pays: **\$177/mo**

### Gold Plan in New Ulm

Family of 2 | \$74,000 income



Premium: **\$1666/mo**

- Enhanced tax credit: **\$984/mo**

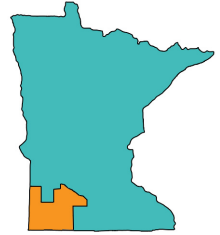
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Consumer pays: **\$682/mo**

# Area 4 Premium Scenarios

## Area 4 Counties

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



### Silver Plan in New Ulm

Family of 2 | \$74,000 income



Premium: **\$1516/mo**

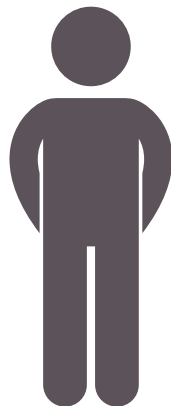
- Enhanced tax credit: **\$984/mo**

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Consumer pays: **\$532/mo**

### Bronze Plan in Jackson

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



Premium: **\$354/mo**

- Enhanced tax credit: **\$193/mo**

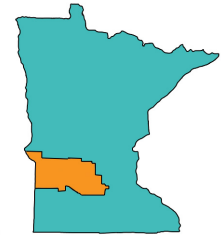
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Consumer pays: **\$161/mo**

# Area 5 Premium Scenarios

## Area 5 Counties

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



### Silver Plan in Redwood Falls

Family of 2 | \$69,000 income



Premium: **\$719/mo**

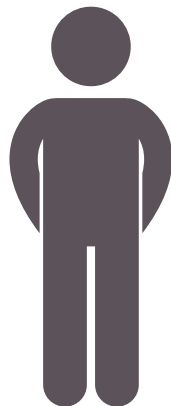
- Enhanced tax credit: **\$229/mo**

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

### Bronze Plan in Olivia

60-year-old | \$45,000 income



Premium: **\$751/mo**

- Enhanced tax credit: **\$507/mo**

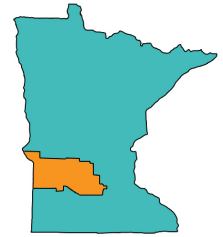
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Consumer pays: **\$244/mo**

# Area 5 Premium Scenarios

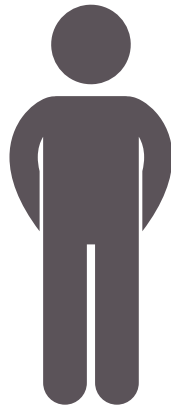
## Area 5 Counties

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



### Bronze Plan in Marshall

24-year-old | \$28,000 income



Premium: **\$233/mo**

- Enhanced tax credit: **\$227/mo**

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Consumer pays: **\$6/mo**

### Gold Plan in Willmar

Family of 4 | \$82,000 income



Premium: **\$1412/mo**

- Enhanced tax credit: **\$875/mo**

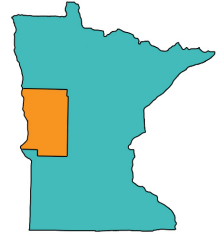
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Consumer pays: **\$537/mo**

# 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



Premium: **\$1017/mo**

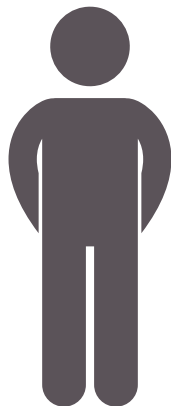
- Enhanced tax credit: **\$719/mo**

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Consumer pays: **\$298/mo**

### Bronze Plan in Detroit Lakes

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



Premium: **\$315/mo**

- Enhanced tax credit: **\$234/mo**

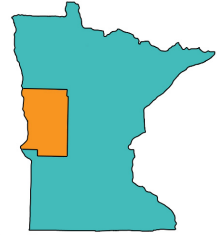
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Consumer pays: **\$81/mo**

# Area 6 Premium Scenarios

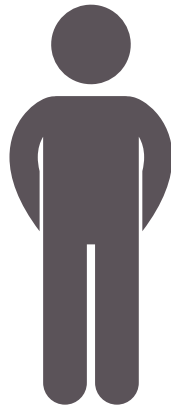
## Area 6 Counties

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



### Silver Plan in Detroit Lakes

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



Premium: **\$755/mo**

- Enhanced tax credit: **\$563/mo**

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Consumer pays: **\$192/mo**

### Gold Plan in Alexandria

Family of 2 | \$80,000 income



Premium: **\$1603/mo**

- Enhanced tax credit: **\$892/mo**

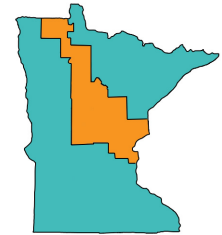
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Consumer pays: **\$711/mo**

# Area 7 Premium Scenarios

## Area 7 Counties

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



### Bronze Plan in Park Rapids

Family of 4 | \$91,000 income



Premium: **\$1110/mo**

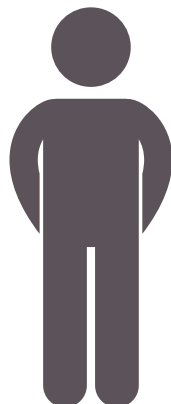
- Enhanced tax credit: **\$797/mo**

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Consumer pays: **\$313/mo**

### Silver Plan in Brainerd

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



Premium: **\$370/mo**

- Enhanced tax credit: **\$279/mo**

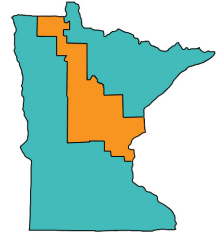
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Consumer pays: **\$91/mo**

# Area 7 Premium Scenarios

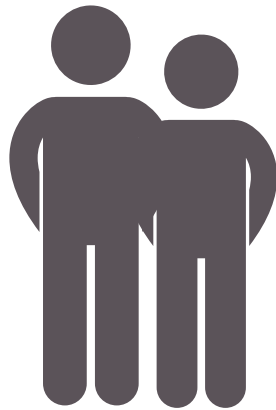
## Area 7 Counties

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



### Silver Plan in Brainerd

Family of 2 | \$65,000 income



Premium: **\$1518/mo**

- Enhanced tax credit: **\$1118/mo**

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Consumer pays: **\$400/mo**

### Gold Plan in Baxter

Family of 2 | \$65,000 income



Premium: **\$1744/mo**

- Enhanced tax credit: **\$1118/mo**

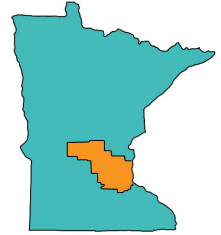
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Consumer pays: **\$626/mo**

# 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



Premium: **\$1094/mo**

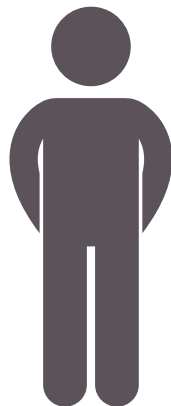
- Enhanced tax credit: **\$304/mo**

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Consumer pays: **\$790/mo**

### Bronze Plan in Maplewood

27-year-old | \$28,000 income



Premium: **\$227/mo**

- Enhanced tax credit: **\$190/mo**

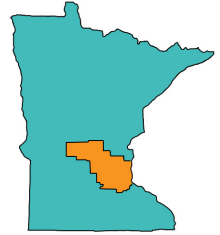
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Consumer pays: **\$37/mo**

# Area 8 Premium Scenarios

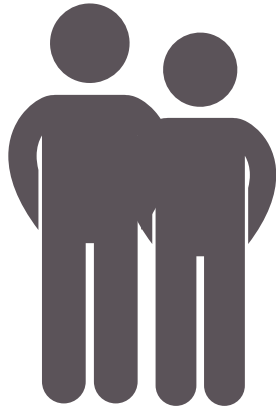
## Area 8 Counties

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



### Bronze Plan in Minneapolis

Family of 2 | \$38,000 income



Premium: **\$513/mo**

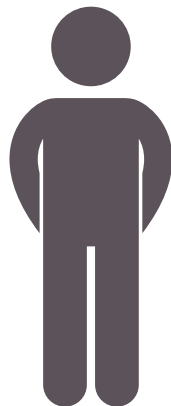
- Enhanced tax credit: **\$519/mo**

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Consumer pays: **\$0/mo**

### Gold Plan in St. Cloud

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



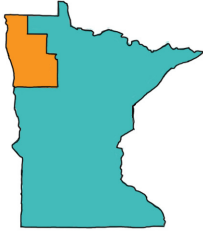
Premium: **\$881/mo**

- Enhanced tax credit: **\$532/mo**

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Consumer pays: **\$349/mo**

# Area 9 Premium Scenarios



## Area 9 Counties

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

### Bronze Plan in Warren

Family of 3 | \$71,000 income



Premium: **\$951/mo**

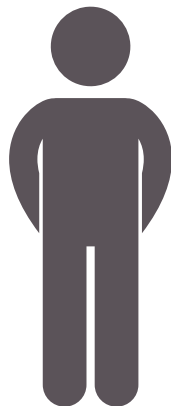
- Enhanced tax credit: **\$721/mo**

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Consumer pays: **\$230/mo**

### Bronze Plan in Thief River Falls

25-year-old | \$28,000 income



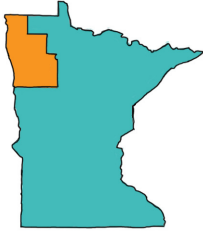
Premium: **\$247/mo**

- Enhanced tax credit: **\$230/mo**

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Consumer pays: **\$17/mo**

# Area 9 Premium Scenarios

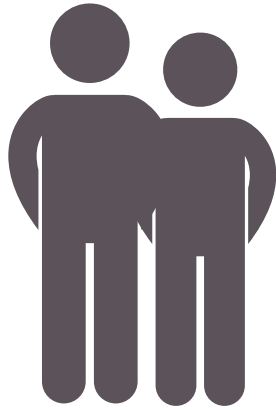


## Area 9 Counties

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

### Silver Plan in Warren

Family of 2 | \$74,000 income



Premium: **\$1499/mo**

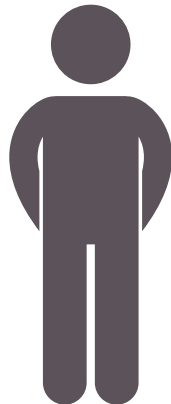
- Enhanced tax credit: **\$956/mo**

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Consumer pays: **\$543/mo**

### Gold Plan in East Grand Forks

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



Premium: **\$886/mo**

- Enhanced tax credit: **\$571/mo**

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Consumer pays: **\$315/mo**