2023 Plan and Premium Scenarios

September 2023

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.
**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 to get a savings 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

Premium: $1954/mo
- Enhanced tax credit: $1319/mo
Consumer pays: $635/mo

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

Premium: $404/mo
- Enhanced tax credit: $290/mo
Consumer pays: $114/mo
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
  Consumer pays: $306/mo

**Silver Plan in Wabasha**
Family of 2 | $50,000 income

Premium: $1304/mo
- Enhanced tax credit: $1109/mo
  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

- Enhanced tax credit: $692/mo
- Consumer pays: $128/mo

Premium: $820/mo

**Bronze Plan in Duluth**
28-year-old | $28,000 income

- Enhanced tax credit: $273/mo
- Consumer pays: $30/mo

Premium: $303/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
Consumer pays: $557/mo

Gold Plan in Duluth
Family of 2 | $65,000 income

Premium: $1786/mo
- Enhanced tax credit: $1226/mo
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

- Enhanced tax credit: $813/mo
Consumer pays: $902/mo

Premium: $1715/mo

Bronze Plan in Fairmont
26-year-old | $30,000 income

- Enhanced tax credit: $251/mo
Consumer pays: $33/mo

Premium: $284/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
- Consumer pays: $582/mo

Bronze Plan in St. Peter
50-year-old | $55,000 income

- Premium: $551/mo
- Enhanced tax credit: $185/mo
- 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
- Consumer pays: $177/mo

Gold Plan in New Ulm
Family of 2 | $74,000 income

- Premium: $1666/mo
- Enhanced tax credit: $984/mo
- Consumer pays: $682/mo
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
Consumer pays: $532/mo

Bronze Plan in Jackson
40-year-old | $38,000 income

Premium: $354/mo
- Enhanced tax credit: $193/mo
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
Consumer pays: $490/mo

Bronze Plan in Olivia
60-year-old | $45,000 income

Premium: $751/mo
- Enhanced tax credit: $507/mo
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
Consumer pays: $6/mo

Gold Plan in Willmar
Family of 4 | $82,000 income

Premium: $1412/mo
- Enhanced tax credit: $875/mo
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

- Enhanced tax credit: $719/mo

Consumer pays: $298/mo

Premium: $1017/mo

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

- Enhanced tax credit: $234/mo

Consumer pays: $81/mo

Premium: $315/mo
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
Consumer pays: $192/mo

Gold Plan in Alexandria
Family of 2 | $80,000 income

Premium: $1603/mo
- Enhanced tax credit: $892/mo
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
  Consumer pays: $313/mo

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

Premium: $370/mo
- Enhanced tax credit: $279/mo
  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
Consumer pays: $400/mo

Gold Plan in Baxter
Family of 2 | $65,000 income

Premium: $1744/mo
- Enhanced tax credit: $1118/mo
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

- Enhanced tax credit: $304/mo
- Consumer pays: $790/mo

Premium: $1094/mo

Bronze Plan in Maplewood
27-year-old | $28,000 income

- Enhanced tax credit: $190/mo
- Consumer pays: $37/mo

Premium: $227/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

- Enhanced tax credit: $519/mo
- Consumer pays: $0/mo

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

- Enhanced tax credit: $532/mo
- 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
  Consumer pays: $230/mo

Bronze Plan in Thief River Falls
25-year-old | $28,000 income

Premium: $247/mo
- Enhanced tax credit: $230/mo
  Consumer pays: $17/mo
Area 9 Counties
Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake

Silver Plan in Warren
Family of 2 | $74,000 income

- Enhanced tax credit: $956/mo
Consumer pays: $543/mo

Premium: $1499/mo

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

- Enhanced tax credit: $571/mo
Consumer pays: $315/mo

Premium: $886/mo