

2026 Plan and Premium Scenarios

October 2025



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Health Insurance Starts Here

MNsure connects Minnesotans who need health insurance with quality, comprehensive coverage

Every year, MNsure helps thousands of Minnesotans get covered. We're here to help Minnesotans who don't have access to affordable health insurance through their jobs — farmers, entrepreneurs and small business owners, gig and contract workers, and early retirees who don't yet qualify for Medicare, among others.

MNsure offers:

- Quick estimates to see if you may qualify for free or low-cost insurance
- Free help from a trusted expert
- Side-by-side plan comparison from multiple insurance companies
- Access to discounts that aren't available anywhere else

How to Use This Resource

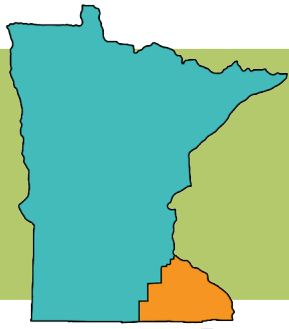
These scenarios use actual 2026 plans available through MNsure to show how advanced premium tax credits (APTC) work like an instant discount to lower health care costs for eligible Minnesotans.

Plans and prices change every year, but this year there may be big changes.

It's never been more important to shop and look at all your options.

A MNsure-certified broker can give advice about picking the best plan for you. Find one near you at mnsure.org/findabroker.





Area 1 Premium Scenarios

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

Silver Plan



Married couple

60 years old

Winona County

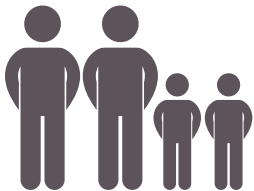
\$63,450 annual income
300% FPG

Monthly premium \$2,511

Tax credit -\$1,819

Consumer pays **\$692/month**

Gold Plan



Family of 4

Olmsted County

\$112,525 annual income
350% FPG

Monthly premium \$2,608

Tax credit -\$1,533

Consumer pays **\$1,075/month**

Bronze Plan



Single

30 years old

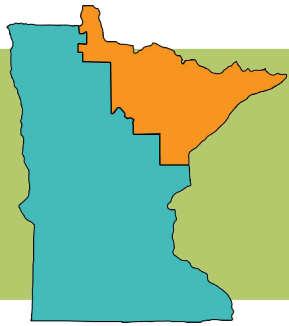
Mower County

\$39,125 annual income
250% FPG

Monthly premium \$537

Tax credit -\$312

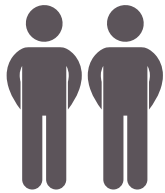
Consumer pays **\$225/month**



Area 2 Premium Scenarios

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

Gold Plan



Married couple

60 years old

Koochiching County

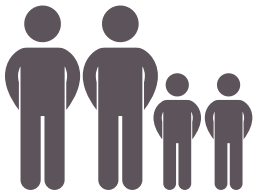
\$79,313 annual income
375% FPG

Monthly premium \$2,580

Tax credit -\$1,731

Consumer pays **\$849/month**

Silver Plan



Family of 4

Cook County

\$96,450 annual income
300% FPG

Monthly premium \$1,954

Tax credit -\$1,288

Consumer pays **\$666/month**

Bronze Plan



Single

30 years old

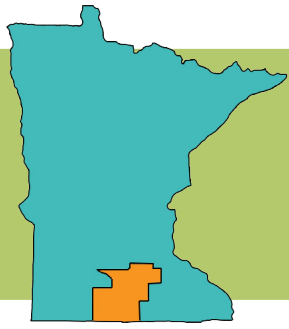
St. Louis County

\$39,125 annual income
250% FPG

Monthly premium \$414

Tax credit -\$204

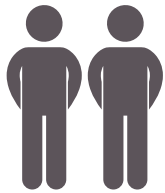
Consumer pays **\$210/month**



Area 3 Premium Scenarios

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

Silver Plan



Married couple

60 years old

Nicollet County

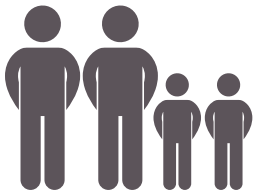
\$79,313 annual income
375% FPG

Monthly premium \$2,478

Tax credit -\$1,816

Consumer pays **\$662/month**

Gold Plan



Family of 4

Blue Earth County

\$112,525 annual income
350% FPG

Monthly premium \$2,550

Tax credit -\$1,283

Consumer pays **\$1,267/month**

Bronze Plan



Single

30 years old

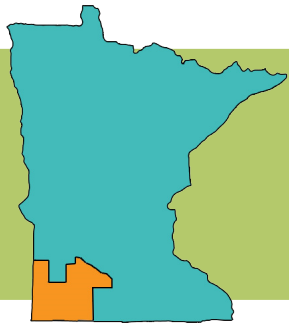
Le Sueur County

\$39,125 annual income
250% FPG

Monthly premium \$430

Tax credit -\$242

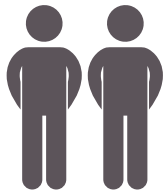
Consumer pays **\$188/month**



Area 4 Premium Scenarios

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

Silver Plan



Married couple

60 years old

Nobles County

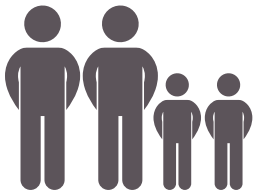
\$74,025 annual income
350% FPG

Monthly premium \$2,128

Tax credit -\$1,449

Consumer pays **\$679/month**

Gold Plan



Family of 4

Redwood County

\$104,488 annual income
325% FPG

Monthly premium \$2,018

Tax credit -\$1,051

Consumer pays **\$967/month**

Bronze Plan



Single

30 years old

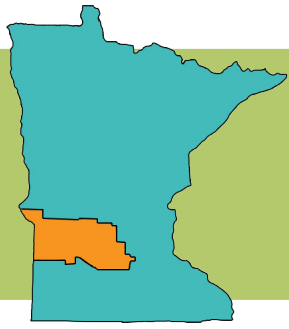
Pipestone County

\$33,648 annual income
215% FPG

Monthly premium \$377

Tax credit -\$231

Consumer pays **\$146/month**



Area 5 Premium Scenarios

Area 5 counties: Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

Silver Plan



Married couple

60 years old

Meeker County

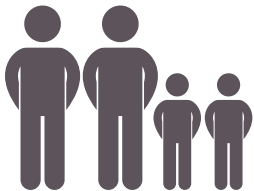
\$74,025 annual income
350% FPG

Monthly premium \$2,182

Tax credit -\$1,564

Consumer pays **\$618/month**

Gold Plan



Family of 4

Kandiyohi County

\$96,450 annual income
300% FPG

Monthly premium \$2,093

Tax credit -\$1,123

Consumer pays **\$970/month**

Bronze Plan



Single

30 years old

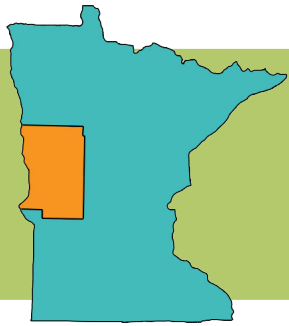
Lyon County

\$33,648 annual income
215% FPG

Monthly premium \$448

Tax credit -\$232

Consumer pays **\$216/month**



Area 6 Premium Scenarios

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

Gold Plan



Married couple

60 years old

Becker County

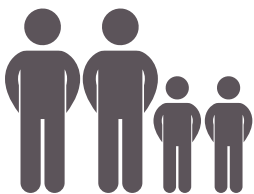
\$63,450 annual income
300% FPG

Monthly premium \$2,362

Tax credit -\$1,555

Consumer pays **\$807/month**

Bronze Plan



Family of 4

Stevens County

\$93,235 annual income
290% FPG

Monthly premium \$1,663

Tax credit -\$1,136

Consumer pays **\$527/month**

Silver Plan



Single

30 years old

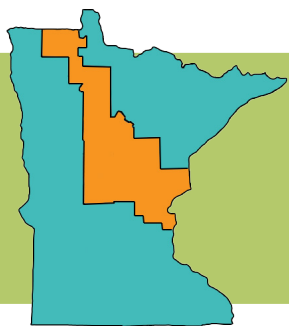
Otter Tail County

\$43,038 annual income
275% FPG

Monthly premium \$453

Tax credit -\$122

Consumer pays **\$331/month**



Area 7 Premium Scenarios

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

Silver Plan



Married couple

60 years old

Cass County

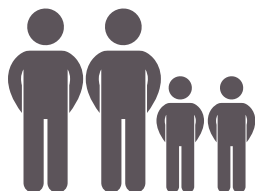
\$74,025 annual income
350% FPG

Monthly premium \$2,253

Tax credit -\$1,511

Consumer pays **\$742/month**

Bronze Plan



Family of 4

Pine County

\$93,235 annual income
290% FPG

Monthly premium \$1,615

Tax credit -\$1,127

Consumer pays **\$488/month**

Gold Plan



Single

30 years old

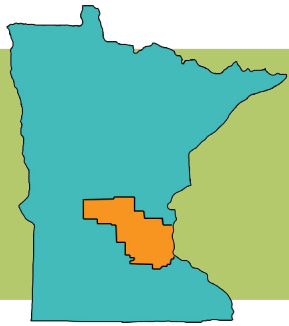
Crow Wing County

\$43,038 annual income
275% FPG

Monthly premium \$545

Tax credit -\$115

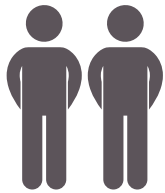
Consumer pays **\$430/month**



Area 8 Premium Scenarios

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

Gold Plan



Married couple

60 years old

Carver County

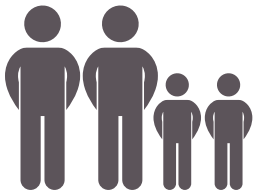
\$82,485 annual income
390% FPG

Monthly premium \$1,867

Tax credit -\$1,088

Consumer pays **\$779/month**

Silver Plan



Family of 4

Dakota County

\$104,488 annual income
325% FPG

Monthly premium \$1,401

Tax credit -\$580

Consumer pays **\$821/month**

Bronze Plan



Single

30 years old

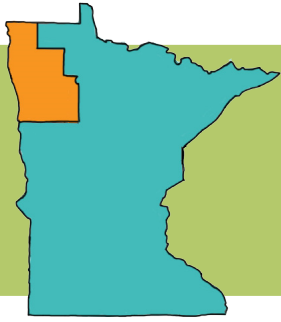
Stearns County

\$39,125 annual income
250% FPG

Monthly premium \$355

Tax credit -\$117

Consumer pays **\$238/month**



Area 9 Premium Scenarios

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

Silver Plan



Married couple

60 years old

Clearwater County

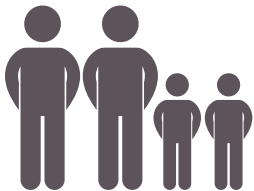
\$68,738 annual income
325% FPG

Monthly premium \$2,208

Tax credit -\$1,634

Consumer pays **\$574/month**

Gold Plan



Family of 4

Marshall County

\$96,450 annual income
300% FPG

Monthly premium \$2,047

Tax credit -\$1,084

Consumer pays **\$963/month**

Bronze Plan



Single

30 years old

Pennington County

\$39,125 annual income
250% FPG

Monthly premium \$403

Tax credit -\$171

Consumer pays **\$232/month**