

Coverage Options

Medical Assistance

Minnesota's Medicaid program covers many people with low incomes, especially children and pregnant women. There is no monthly premium. Enrollment is available year round.

MinnesotaCare

Covers Minnesotans with lower incomes who don't have access to affordable health care coverage. Low monthly premiums are determined by income and family size. Enrollment is available year round.

Qualified Health Plans

Health plans offered by insurance companies through the marketplace. Financial assistance is available depending on your income, household size and the cost of insurance in your area. Plans must be purchased through MNsure to qualify.

You can enroll in or renew a qualified health plan during the annual open enrollment period, which is usually in late fall and early winter. If you experience certain life changes, such as having a baby, getting married or losing job-based health insurance coverage, you can qualify for a special enrollment period outside of open enrollment.

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Get affordable
health coverage
through MNsure



Shop and Compare

MNsure is a marketplace where Minnesotans can shop, compare and choose health insurance coverage that meets their needs.

All MNsure plans include coverage for essential health benefits such as hospitalizations, emergency services, maternity and newborn care, prescription drugs, prevention and wellness visits, mental health and pediatric vision care.

MNsure plans also come with consumer protections. You cannot be denied coverage because of a pre-existing condition, nor can you be charged a higher premium because of your medical history. There is no annual or lifetime dollar limit on coverage.

Get Financial Help

MNsure is the only place you can qualify for financial help that can lower the cost of your monthly insurance premium.

Depending on household income and size, most Minnesotans qualify for a public insurance program like Medical Assistance or MinnesotaCare, or a low-cost plan from a private insurance company.

Avoid Tax Penalties

Having health insurance coverage not only gives you peace of mind, it also keeps you from having to pay a penalty when filing your federal tax return. Penalty amounts are calculated based on income, and increase each year for uninsured individuals and families.

Enrollment Assistance

Visit [MNsure.org](https://mnsure.org), keyword: assister

Navigators

Trained staff from trusted community organizations provide free face-to-face application and enrollment assistance and follow-up.

Agents and Brokers

Trained and licensed professionals offer face-to-face enrollment assistance and advice to help you select a plan.

MNsure Contact Center

1-855-3-MNSURE (855-366-7873). Fully trained specialists are available to answer your questions.