

Myth vs. Fact



MYTH 1: Almost no one has been able to enroll in a plan through MNSure.

FACT: More than 100,000 Minnesotans have enrolled through MNSure and have affordable health insurance – many for the first time ever. While there were usability issues early on, the vast majority of applicants can now successfully apply for coverage.

MYTH 2: You can only use MNSure if you don't have insurance or if your income is below a certain amount.

FACT: Any Minnesota resident can use MNSure to find potentially better coverage at a lower cost. Individuals earning \$45,960/year, or a family of four earning up to \$94,200/year can qualify for financial assistance.

MYTH 3: The plans on MNSure are expensive and don't provide the kind of coverage I am looking for.

FACT: MNSure rates are the lowest in the nation. These low rates, combined with new tax credits, free and low-cost plans, mean a majority of people will have better coverage at a cheaper price.

MYTH 4: I have been denied health insurance coverage in the past, so I'm not going to enroll because I'll just get denied or be offered limited coverage.

FACT: All plans sold through MNSure cover individuals with pre-existing conditions, have out-of-pocket caps and cover important benefits including doctor visits, hospitalizations, prescriptions, ER visits, maternity care, preventive services and more.

MYTH 5: If you don't have insurance you are required to use MNSure.

FACT: You can still purchase insurance on the open market directly from an insurance carrier; however, new tax credits and financial assistance are only available through MNSure.

MYTH 6: The MNSure application is confusing and there is no one available to help me with filling it out.

FACT: There are more than 2,000 certified MNSure Navigators across the state ready to help you apply and select a plan. A list is available on MNSure.org/help or you can call: 1-855-3MNSURE (1-855-366-7873)