



## Minnesota. Land of 10,000 reasons to get health insurance.



And now  
one great  
place to  
find it.

### MNsure is a new marketplace where Minnesotans can find, compare, choose and get quality health care coverage that best fits their needs and budget.

MNsure is for you, whether you currently buy health insurance on your own or you are uninsured. MNsure is the one place to find out if you qualify for a low-cost or free plan.

#### Choice, quality, convenience

MNsure is the single best, uniquely Minnesotan place to find health insurance.

**Choice:** One-stop shopping with a broad range of plans from multiple insurance companies.

**Clear Information:** The site describes each plan in plain language so you can make side-by-side comparisons.

**Streamlined Application:** You only need to fill out one application for you and your family for all coverage options in MNsure.

**No Exclusions for Pre-existing Conditions:** There are no longer exclusions or waiting periods for individuals with pre-existing health conditions.

**No Denial of Coverage:** Individuals can no longer be denied coverage or be charged a higher premium for coverage because of their medical history.

**No Annual or Lifetime Benefit Limits:** There will no longer be annual or lifetime dollar limits on coverage.

**Help:** Purchase online at [MNsure.org](https://MNsure.org), work with a community organization or broker, or get help from trained specialists over the phone through the MNsure Contact Center (1-855-3MNSURE).



## Health plans with quality benefits

All health plans will include these essential health benefits:

- Prevention and wellness
- Hospitalizations
- Ambulatory services
- Rehabilitative and habilitative services and devices
- Emergency services
- Prescription drugs
- Laboratory services
- Maternity and newborn care
- Pediatric oral and vision care
- Mental and behavioral health

## Lower costs

Only through MNsure can you qualify for a tax credit that can lower your monthly premium.

- Individuals earning up to \$45,960
- Families of 4 earning up to \$94,200

You may also qualify for additional savings through cost-sharing assistance which reduces the amount you pay at the time of medical care; expenses like deductibles, co-pays and coinsurance.

- Individual earning up to \$28,725
- Families of 4 earning up to \$58,875

## Key Dates

**October 1, 2013 - March 31, 2014**  
Open enrollment period.

**January 1, 2014**  
Coverage begins; all individuals are required by federal law to have health insurance.

Medical Assistance and MinnesotaCare will also be available through MNsure with comprehensive benefits. MinnesotaCare will be improved with reduced premiums, no limit on hospital coverage, no waiting period and more.

## What you pay

Only through MNsure can individuals and families see if they qualify for tax credits that will immediately lower the cost of private health insurance. Some will qualify for no cost or low cost coverage under Medical Assistance or MinnesotaCare.

People in Household	Annual Income				
	Up to	Up to	Up to	Up to	More than
1	\$15,282	\$22,980	\$31,597	\$45,960	\$45,960
2	\$20,628	\$31,020	\$42,652	\$62,040	\$62,040
3	\$25,975	\$39,060	\$53,707	\$78,120	\$78,120
4	\$31,322	\$47,100	\$64,762	\$94,200	\$94,200
5	\$36,668	\$55,140	\$75,817	\$110,280	\$110,280
For each additional person add	\$5,347	\$8,040	\$11,055	\$16,080	
	Medical assistance for adults: \$0 cost per month	MinnesotaCare for adults: \$21 to \$50 monthly cost per adult	Tax credits for private coverage for adults. Monthly cost as low as \$0 after tax credits.		As low as \$77 per month per adult and lower for kids. Not eligible for tax credits.
	Medical assistance for children ages 0 to 18 and pregnant women: \$0 cost per month		Tax credits for private coverage for children		

437,000 uninsured Minnesotans could get financial help to pay a portion of their health plan, according to a 2011 MDH study. 296,000 of those are working.

**Learn more, sign up for updates and find help in your community at: [MNsured.org](http://MNsured.org)**  
**Call toll-free to get help in multiple languages: 1-855-3MNSURE (1-855-366-7873)**