

**MNSure**<sup>SM</sup>

Where you choose health coverage

## **Health Care Coverage and Plan Rates for 2016**

*A Snapshot of 2016 Premiums and  
Tax Credits*

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 via 1-855-3MNSURE (1-855-366-7873) or [AEO@MNSure.org](mailto:AEO@MNSure.org).

# Table of Contents

A Word about Rates .....	1
Executive Summary .....	2
The Only Place to Get Financial Help .....	3
Shop and Compare.....	3
Minnesotans Eligible for MNsure .....	3
What You Need to Know about MNsure Plans .....	4
How Financial Assistance is Calculated.....	5
Small Business Premium Tax Credit Calculation.....	6
Benefits Included in All MNsure Health Plans .....	6
MNsure Health Insurance Plan Rates by Region .....	7
2016 Premium Scenarios.....	8
Area 1 - Plan Cost Scenarios.....	10
Area 2 - Plan Cost Scenarios.....	18
Area 3 - Plan Cost Scenarios.....	26
Area 4 - Plan Cost Scenarios.....	34
Area 5 - Plan Cost Scenarios.....	42
Area 6 - Plan Cost Scenarios.....	50
Area 7 - Plan Cost Scenarios.....	58
Area 8 - Plan Cost Scenarios.....	66
Area 9 - Plan Cost Scenarios.....	74

## **A Word about Rates**

Each year, after a rate review process with the Minnesota Department of Commerce, health insurance companies across the state determine what plans they will offer to consumers inside and outside the Minnesota health insurance marketplace (MNSure). Plans are offered in different geographic rating areas and in multiple categories: platinum, gold, silver, bronze and catastrophic. In addition, income levels and family size can make Minnesotans eligible for a public health care program (Medical Assistance or MinnesotaCare) or other forms of financial help such as a tax credit (Advanced Premium Tax Credit) or a cost-sharing reduction.

For 2016, there are a total of 100 plans offered in the individual and family market on MNSure. Because a consumer's premium cost varies by region, health insurance plan, age, tobacco use status, income and family size, this document is intended only as a snapshot of a consumer's cost. It is not intended to provide Minnesotans with their exact premium cost, tax credit or cost-sharing reduction. Plan data reflected in this document is the lowest possible premium in each rating area. (These premiums might not be available in every county in a rating area.)

This document includes a snapshot of premiums and tax credits for individuals and employers across the state as well as for families of four.

The family calculation was done based on two adults age 40 and two children under 18 years old.

## **Shop and Compare**

MNSure is the only place where consumers can shop and compare plans, as well as qualify for financial help either through federal tax credits or MinnesotaCare and Medical Assistance to help pay the cost of their health insurance plan.

## **Data**

All data in this document is provided by the Minnesota Department of Commerce.

# Executive Summary

## **Open Enrollment begins November 1, 2015**

Open enrollment for 2016 coverage runs November 1, 2015 - January 31, 2016. The vast majority of Minnesota residents can enroll in a MNsure plan during this time. Enrollment is available year-round for consumers who are eligible for MinnesotaCare or Medical Assistance, members of federally-recognized Indian tribes, and participants in the Small Business Health Options Program (SHOP).

## **The Amount of Advanced Premium Tax Credit (APTC) Will Increase**

The benchmark premium from 2015 to 2016 increased across almost all parts of the state. This means that more consumers will qualify for and receive tax credits. This will reduce consumers' monthly health insurance premiums for 2016 from what their costs would otherwise be.

## **More Plans Available**

The total number of individual market plans available statewide increased from 84 in 2015, to 100 in 2016. The number of plans available in each county range from 29 to 71, with every metal level being offered represented in each county.

## **Five Minnesota-Based Carriers Offering Plans**

MNsure will have five Minnesota-based carriers offering health insurance plans: Blue Cross and Blue Shield of Minnesota, BluePlus, HealthPartners, Medica and UCare.

# The Only Place to Get Financial Help

Many Minnesotans will qualify for no-cost or low-cost plans. MNsure is the only place this financial help is available.

Financial help is available to help cover the cost of health care insurance premiums for qualifying individuals and small businesses.

## Advanced Premium Tax Credit

An Advanced Premium Tax Credit (APTC) is an immediate discount on your health insurance premium. Your APTC will be deducted from your monthly premium, leaving you to only pay the difference. A cost-sharing reduction (CSR) is a reduction on the amount of co-pay and/or deductible you are responsible for. CSR varies depending on the plan you select.

## Free In-Person Help Is Available

### 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 offering 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 available to answer your questions through a toll-free hotline.

Find certified navigators, agents and brokers near you.  
**Click “Assister Directory” on the MNsure.org home page.**

## Shop and Compare

MNsure is the only place where consumers can shop and compare plans, as well as qualify for financial help either through federal tax credits or MinnesotaCare and Medical Assistance programs to help pay the cost of their health insurance plan.

## Minnesotans Eligible for MNsure

Most Minnesota residents are eligible to purchase health insurance coverage through MNsure. This one-stop health insurance marketplace offers coverage through private health insurance companies to individuals and small businesses with 100 or fewer employees.

Individuals without access to affordable employer-based health care coverage who meet income requirements\* and small businesses with 25 or fewer employees earning \$50,000 or less on average will qualify for premium assistance (tax credits). MNsure also will provide access to no-cost and low-cost coverage through Medical Assistance and MinnesotaCare.

Since October 1, 2013, more than 500,000 Minnesotans have enrolled in quality, affordable health insurance coverage through MNsure. Now more than 95% of Minnesotans are covered.

\* Exceptions: individuals without proper immigration status and incarcerated individuals.

# What You Need to Know about MNsure Plans

When applying through MNsure, you can decide whether you would like to apply for financial assistance. If so, you will be determined eligible for one of three possible plan types: Medical Assistance, MinnesotaCare or a Qualified Health Plan (QHP). This eligibility is determined based on your household size and income.

## What is a Qualified Health Plan (QHP)?

A QHP is an insurance policy from a private company. If you qualify for a QHP, you will be able to select a company you wish to purchase from, as well as the level of coverage that fits your needs. All MNsure health insurance plans must design their cost sharing (deductibles, copays, coinsurance) to fit specific levels of coverage. The levels of coverage are defined as follows:

**Bronze level:** the plan must cover 60% of expected costs for the average individual

**Silver level:** the plan must cover 70% of expected costs for the average individual

**Gold level:** the plan must cover 80% of expected costs for the average individual

## What is Medical Assistance?

Medical Assistance is Minnesota's Medicaid health care program for children and families, pregnant women and adults without children. People 65 or older and people who have disabilities may also be eligible for Medical Assistance. There is no monthly cost for enrollees on Medical Assistance.

Again this year, adults with incomes up to 133 percent of the federal poverty level and pregnant women and children with family incomes up to 275 percent of the federal poverty level are eligible for Medical Assistance. Eligibility and enrollment for Medical Assistance will be available through MNsure, excluding those over the age of 65 or those with disabilities.

## What is MinnesotaCare?

MinnesotaCare is a subsidized health care coverage program for Minnesotans with lower incomes who don't have access to affordable health care coverage and who are not eligible for Medical Assistance. Enrollees pay a monthly premium, determined by a sliding-fee scale based on family size and income.

Adults with incomes between 133 percent and 200 percent of the federal poverty level are eligible for MinnesotaCare. Eligibility and enrollment for MinnesotaCare is available through MNsure.

### Derrick

*Derrick is a barista at Diamonds Coffee Shoppe in northeast Minneapolis, and spent the past year without health insurance. Knowing the open enrollment deadline was coming up, he got some encouragement to check out MNsure from his boss. He is now covered.*



## How Financial Assistance is Calculated

Through MNsure some individuals and families may qualify for financial help through tax credits that will immediately lower the cost to consumers for private health insurance. Financial help also may be available through no-cost or low-cost coverage under Medical Assistance or MinnesotaCare.

The amount of premium assistance available to individuals and families depends on income, age and geographic area. Premium assistance is calculated based on where an individual's annual income falls on the federal poverty level (FPL) table as well as the cost of a benchmark premium.

Below is a breakdown of what information is used to calculate the final cost to consumers. In general, the less income an individual or family makes, the less they will have to pay for health insurance and the more tax credit they will receive. Tax credits may be applied to all individual plans except catastrophic plans.

### Jenny

Two months after enrolling her sons through MNsure, Jenny's seven-year-old, Dexter, was diagnosed with cancer.

"Just his transplant alone is going to cost over \$500,000, so I can't imagine not having insurance. I just don't have to worry about it."



People in household	Medical Assistance for adults over age 18 Monthly/Annual income (up to)	Medical Assistance for children Monthly/Annual income (up to) <small>(Slightly higher income limits apply for infants under age 2)</small>	Medical Assistance for pregnant women Monthly/Annual income (up to)	MinnesotaCare Annual income* (up to)	Tax credits for private health plans Annual income* (up to)	Not eligible for tax credits. Annual income (above)
1	\$1,304 / \$15,654	\$2,697 / \$32,367	does not apply	\$23,540	\$47,080	\$47,080
2	\$1,765 / \$21,186	\$3,650 / \$43,807	\$3,690 / \$44,285	\$31,860	\$63,720	\$63,720
3	\$2,226 / \$26,719	\$4,603 / \$55,247	\$4,654 / \$55,850	\$40,180	\$80,360	\$80,360
4	\$2,687 / \$32,252	\$5,557 / \$66,687	\$5,617 / \$67,415	\$48,500	\$97,000	\$97,000
5	\$3,148 / \$37,785	\$6,510 / \$78,127	\$6,581 / \$78,979	\$56,820	\$113,640	\$113,640
6	\$3,609 / \$43,318	\$7,463 / \$89,567	\$7,545 / \$90,544	\$65,140	\$130,280	\$130,280
7	\$4,070 / \$48,850	\$8,417 / \$101,007	\$8,509 / \$102,109	\$73,460	\$146,920	\$146,920
8	\$4,531 / \$54,383	\$9,370 / \$112,447	\$9,472 / \$113,674	\$81,780	\$163,560	\$163,560
For each additional person add	\$461 / \$5,532	\$953 / \$11,440	\$963 / \$11,564	\$8,320	\$16,640	\$16,640

# Small Business Premium Tax Credit Calculation

Small businesses with 25 or fewer employees who earn \$50,000 or less on average will qualify for premium tax credits. Small business premium tax credits will only be available for health care coverage purchased through MNsure.

To be eligible for the small business premium tax credit, employers must contribute at least 50 percent of the premium. The tax credit is determined on a sliding scale based on the number of employees and average employee wage. The small business premium tax credit may equal up to 50 percent of the employer paid portion of the premium.

## Benefits Included in All MNsure Health Plans

All plans offered in the MNsure marketplace include consumer protections guaranteed by the federal Affordable Care Act, such as:

- No discrimination based on pre-existing conditions or gender
- No annual dollar limit on coverage
- No lifetime limit on coverage
- A cap on out-of-pocket costs
- Allowing young adults to stay on their parent's health plan until age 26, unless they have access to coverage through their employer
- Requiring that 80-85 cents of every dollar you pay for health insurance is spent on delivering or improving health care – or you get a refund from your insurance company
- Providing consumers a standard, plain language summary of their plan

All plans offered in the MNsure marketplace cover:

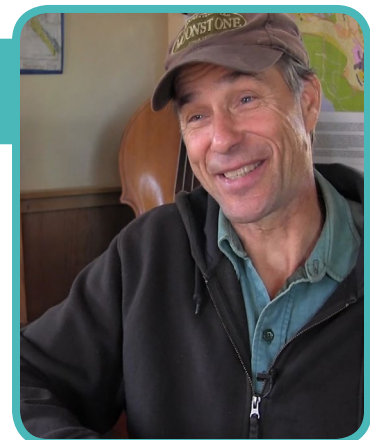
- A broad range of essential services, including doctor visits, hospital stays, maternity care, emergency room care, prescription drugs, free preventive care and more.
- Preventive services at no cost to you. These services include things like blood pressure and diabetes screenings; cancer screenings such as mammograms and colonoscopies; vaccinations; flu shots and more.

Medical Assistance and MinnesotaCare is offered through MNsure and continues to include the comprehensive benefits available through these programs today.

### Richard

*As a fifth-generation farmer in western Minnesota, Richard always carried health insurance for emergencies only. After enrolling through MNsure, Richard was finally able to afford a check-up.*

*"They discovered a cancerous growth and took care of it. MNsure made the difference for me."*

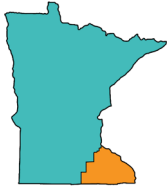




# MNsure Health Insurance Plan Rates by Region

There are 9 insurance rate pricing regions in Minnesota

## Area 1



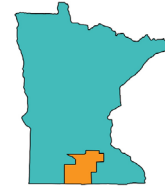
Dodge  
Fillmore  
Freeborn  
Goodhue  
Houston  
Mower  
Olmsted  
Steele  
Wabasha  
Winona

## Area 2



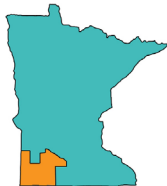
Carlton  
Cook  
Itasca  
Koochiching  
Lake  
Lake of the Woods  
St. Louis

## Area 3



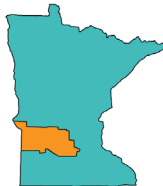
Blue Earth  
Faribault  
Waseca  
Le Sueur  
Martin  
Nicollet  
Rice  
Watonwan

## Area 4



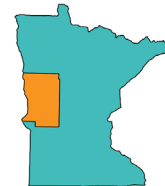
Brown  
Cottonwood  
Jackson  
Lincoln  
Murray  
Nobles  
Pipestone  
Redwood  
Rock

## Area 5



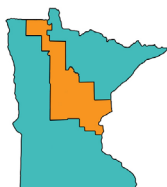
Big Stone  
Chippewa  
Kandiyohi  
Lac Qui Parle  
Lyon  
McLeod  
Meeker  
Renville  
Sibley  
Swift  
Yellow Medicine

## Area 6



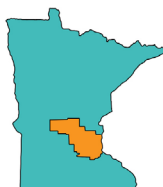
Becker  
Clay  
Douglas  
Grant  
Otter Tail  
Pope  
Stevens  
Traverse  
Wilkin

## Area 7



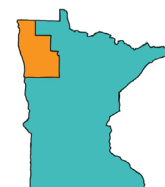
Aitkin  
Beltrami  
Cass  
Chisago  
Crow Wing  
Hubbard  
Isanti  
Kanabec  
Mille Lacs  
Morrison  
Pine  
Roseau  
Todd  
Wadena

## Area 8



Anoka  
Benton  
Carver  
Dakota  
Hennepin  
Ramsey  
Scott  
Sherburne  
Stearns  
Washington  
Wright

## Area 9



Clearwater  
Kittson  
Mahnommen  
Marshall  
Norman  
Pennington  
Polk  
Red Lake

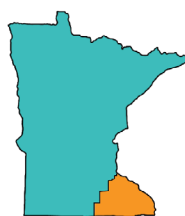
## 2016 Premium Scenarios\*

### Julia, 40, Rochester



Last year, Julia paid \$282/month for a silver plan and also received a tax credit of \$159/month, making her total cost \$123/month.

This year, Julia's rate is going up to \$329/month, but her tax credit is also increasing to \$209/month, meaning she will pay \$120/month for insurance.

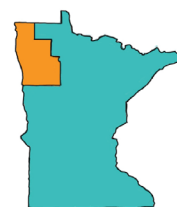


Rating Area 1

### Mike, 40, E. Grand Forks



Mike is excited to check out new plans in his area. New 2016 doctor networks in Rating Area 9 means Mike will have more insurance plans to choose from, and will be able to stay with the health system he and his family go to for medical care.

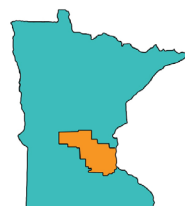


Rating Area 9

### Michael, 25, St. Paul



Michael's bronze plan will go up \$30/month next year from \$110 to \$140/month. However, his tax credit through MNSure will also increase from \$20 to \$59/month, meaning Michael will actually pay \$9 less per month for health insurance next year.



Rating Area 8

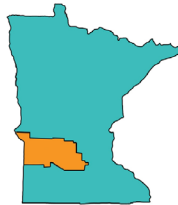
\* These scenarios are real, these people are not.

## 2016 Premium Scenarios\*

### Chuck, 60, Granite Falls



Last year, Chuck received a tax credit through MNSure of \$360/month. This year, that same tax credit will increase to \$514/month. That's nearly an additional \$1,900 in health insurance premium savings Chuck won't have to pay out-of-pocket this year.



Rating Area 5

### Stephanie, 32, Duluth



Stephanie will have more plans to choose from starting in 2016, including a new doctor's network that features a health system she has been going to for medical care for years.

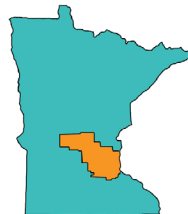


Rating Area 2

### Marie, 28, St. Cloud



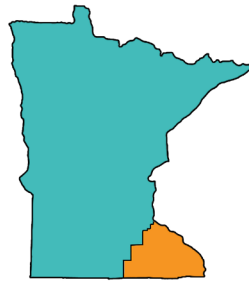
Marie has a chronic health condition and uses insurance on a regular basis. MNSure's new cost comparison tool will be able to show her which plans make the most financial sense for her based on deductible, co-pays and co-insurance, not just on premium.



Rating Area 8

\* These scenarios are real, these people are not.

## 25 YEAR OLD - AREA 1



### Area 1 Counties

Dodge	Mower
Fillmore	Olmsted
Freeborn	Steele
Goodhue	Wabasha
Houston	Winona

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$138	\$138
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$138</b>	<b>\$138</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$216	\$216
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$137 to \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$79 - \$216</b>	<b>\$216</b>

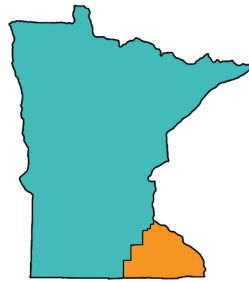
## 25 YEAR OLD - AREA 1 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$259	\$259
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$137 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$121 - \$259</b>	<b>\$259</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$298	\$298
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$137 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$161 - \$298</b>	<b>\$298</b>



# 40 YEAR OLD - AREA 1



## Area 1 Counties

Dodge  
Fillmore  
Freeborn  
Goodhue  
Houston

Mower  
Olmsted  
Steele  
Wabasha  
Winona

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$275	\$275
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$209 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$66 - \$275</b>	<b>\$275</b>

### SILVER PLAN - 40 YEAR OLD

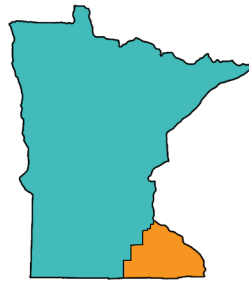
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$329	\$329
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$209 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$120 - \$329</b>	<b>\$329</b>

### 40 YEAR OLD - AREA 1 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$380	\$380
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$209 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$171 - \$380</b>	<b>\$380</b>



# 60 YEAR OLD - AREA 1



## Area 1 Counties

Dodge	Mower
Fillmore	Olmsted
Freeborn	Steele
Goodhue	Wabasha
Houston	Winona

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$584	\$584
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$585 - \$332	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$0 - \$252</b>	<b>\$584</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$699	\$699
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$585 - \$332	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$114 - \$367</b>	<b>\$699</b>

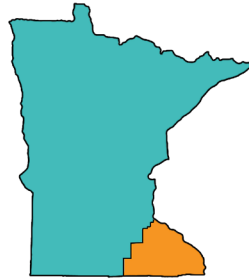


**60 YEAR OLD - AREA 1 (continued)**

<b>GOLD PLAN - 60 YEAR OLD</b>				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$807	\$807
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$585 - \$332	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$222 - 475</b>	<b>\$807</b>



# FAMILY OF FOUR - AREA 1



## Area 1 Counties

Dodge  
Fillmore  
Freeborn  
Goodhue  
Houston

Mower  
Olmsted  
Steele  
Wabasha  
Winona

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,687		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$550	\$934	\$934
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$410 - \$174	\$637 - \$355	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-\$160</b>	<b>\$0</b>	<b>\$140 - \$376</b>	<b>\$297 - 579</b>	<b>\$934</b>

### SILVER PLAN - FAMILY OF FOUR

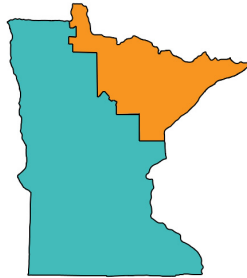
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$65,587		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$584	\$1,043	\$1,043
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$410 - \$174	\$637 - \$355	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-\$160</b>	<b>\$0</b>	<b>\$174 - \$410</b>	<b>\$406 - \$688</b>	<b>\$1,043</b>

**FAMILY OF FOUR - AREA 1 (continued)**

<b>GOLD PLAN - FAMILY OF FOUR</b>							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$65,587		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$7601	\$1,289	\$1,289
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$410 - \$174	\$637 - \$355	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$350 - 586</b>	<b>\$652 - 934</b>	<b>\$1,289</b>



## 25 YEAR OLD - AREA 2



### Area 2 Counties

Carlton  
Cook  
Itasca  
Koochiching

Lake  
Lake of the Woods  
St. Louis

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$120	\$120
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$120</b>	<b>\$120</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$155	\$155
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$102 - \$0	None
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$53 - \$155</b>	<b>\$155</b>

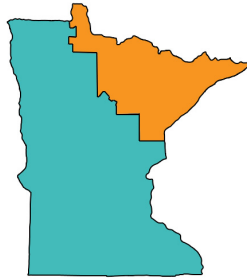
## 25 YEAR OLD AREA - 2 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$198	\$198
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$102 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$96 - \$198</b>	<b>\$198</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$250	\$250
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$102 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$148 - \$250</b>	<b>\$250</b>



## 40 YEAR OLD - AREA 2



### Area 2 Counties

Carlton  
Cook  
Itasca  
Koochiching

Lake  
Lake of the Woods  
St. Louis

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$197	\$197
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$164 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$33 - \$197</b>	<b>\$197</b>

### SILVER PLAN - 40 YEAR OLD

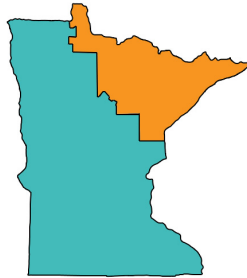
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$213	\$213
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$164 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$49 - \$213</b>	<b>\$213</b>

## 40 YEAR OLD AREA - 2 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$319	\$319
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$164 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$155 - 319</b>	<b>\$319</b>



## 60 YEAR OLD - AREA 2



### Area 2 Counties

Carlton  
Cook  
Itasca  
Koochiching

Lake  
Lake of the Woods  
St. Louis

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$418	\$418
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$409 - \$156	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$9 - \$262</b>	<b>\$418</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$535	\$535
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$409 - \$156	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$126 - 379</b>	<b>\$535</b>

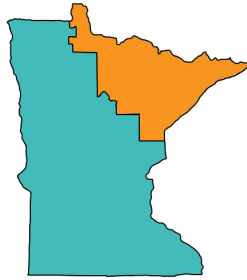


## 60 YEAR OLD AREA - 2 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$677	\$677
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$409 - \$156	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$268 - \$521</b>	<b>\$677</b>



## FAMILY OF FOUR - AREA 2



### Area 2 Counties

Carlton  
Cook  
Itasca  
Koochiching

Lake  
Lake of the Woods  
St. Louis

The tables below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$393	\$668	\$668
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$321 - \$84	\$485 - \$203	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$72 - \$309</b>	<b>\$183 - 465</b>	<b>\$668</b>

### SILVER PLAN - FAMILY OF FOUR

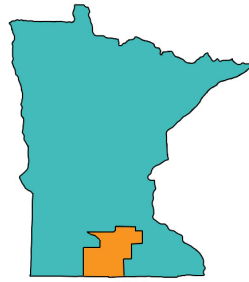
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$426	\$777	\$777
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$321 - \$84	\$485 - 203	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$105 - \$342</b>	<b>\$292 - 574</b>	<b>\$777</b>

**FAMILY OF FOUR - AREA 2 (continued)**

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$637	\$1,081	\$1,081
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$321 - \$84	\$485 - \$203	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$316 - 553</b>	<b>\$596 - 878</b>	<b>\$1,081</b>



## 25 YEAR OLD - AREA 3



### Area 3 Counties

Blue Earth  
Faribault  
Waseca  
Le Sueur

Martin  
Nicollet  
Rice  
Watonwan

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$122	\$122
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$122</b>	<b>\$122</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$183	\$183
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$107 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$76 - \$183</b>	<b>\$183</b>

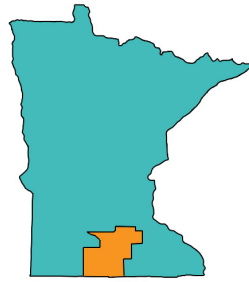
## 25 YEAR OLD AREA - 3 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$229	\$229
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$107 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$122 - 229</b>	<b>\$229</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$264	\$264
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$107 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$157 - \$264</b>	<b>\$264</b>



## 40 YEAR OLD - AREA 3



### Area 3 Counties

Blue Earth  
Faribault  
Waseca  
Le Sueur

Martin  
Nicollet  
Rice  
Watonwan

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$233	\$233
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$170 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$63 - \$233</b>	<b>\$233</b>

### SILVER PLAN - 40 YEAR OLD

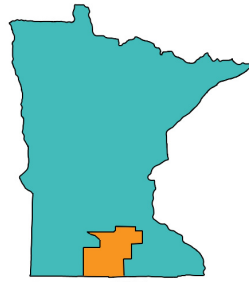
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$291	\$291
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$170 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$121 - 291</b>	<b>\$291</b>

### 40 YEAR OLD - AREA 3 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$336	\$336
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$170 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$166 - \$336</b>	<b>\$336</b>



## 60 YEAR OLD - AREA 3



### Area 3 Counties

Blue Earth  
Faribault  
Waseca  
Le Sueur

Martin  
Nicollet  
Rice  
Watonwan

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the selected region shown in orange above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$495	\$495
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$503 - \$250	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$0 - \$245</b>	<b>\$495</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$618	\$618
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$503 - \$250	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$115 - \$368</b>	<b>\$618</b>

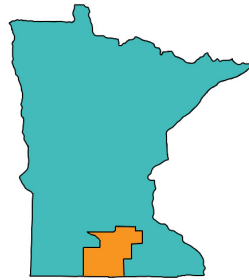


### 60 YEAR OLD - AREA 3 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$714	\$714
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$503 - \$250	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$211 - \$464</b>	<b>\$714</b>



# FAMILY OF FOUR - AREA 3



## Area 3 Counties

Blue Earth  
Faribault  
Waseca  
Le Sueur

Martin  
Nicollet  
Rice  
Watonwan

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$466	\$791	\$791
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$333 - \$97	\$506 - \$224	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$133 - \$369</b>	<b>\$285 - \$567</b>	<b>\$791</b>

### SILVER PLAN - FAMILY OF FOUR

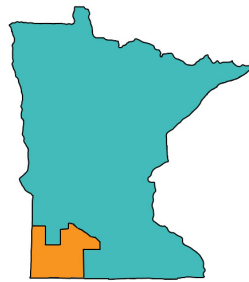
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$582	\$988	\$988
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$333 - \$97	\$506 - \$224	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$249 - \$485</b>	<b>\$482 - \$764</b>	<b>\$988</b>

**FAMILY OF FOUR - AREA 3 (continued)**

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$672	\$1,140	\$1,140
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$333 - \$97	\$506 - \$224	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$339 - \$575</b>	<b>\$634 - \$916</b>	<b>\$1,140</b>



## 25 YEAR OLD - AREA 4



### Area 4 Counties

Brown  
Cottonwood  
Jackson  
Lincoln  
Murray

Nobles  
Pipestone  
Redwood  
Rock

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$149	\$149
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$149</b>	<b>\$149</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$202	\$202
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$127 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$75 - \$202</b>	<b>\$202</b>

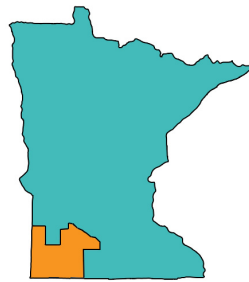
## 25 YEAR OLD - AREA 4 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$279	\$279
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$127 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$152 - \$279</b>	<b>\$279</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$302	\$302
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$127 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$175 - \$302</b>	<b>\$302</b>



## 40 YEAR OLD - AREA 4



### Area 4 Counties

Brown  
Cottonwood  
Jackson  
Lincoln  
Murray

Nobles  
Pipestone  
Redwood  
Rock

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,655 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,541 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$257	\$257
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$196 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$61 - \$257</b>	<b>\$257</b>

### SILVER PLAN - 40 YEAR OLD

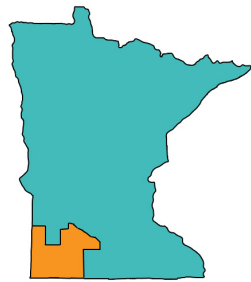
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$317	\$317
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$196 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$121 - \$317</b>	<b>\$317</b>

### 40 YEAR OLD - AREA 4 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$385	\$385
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$196 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$189 - \$385</b>	<b>\$385</b>



## 60 YEAR OLD - AREA 4



### Area 4 Counties

Brown  
Cottonwood  
Jackson  
Lincoln  
Murray

Nobles  
Pipestone  
Redwood  
Rock

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,521	\$15,522 to \$23,340	\$23,341 to \$46,680	Above \$46,680
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$546	\$546
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$558 - \$305	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$0 - 241</b>	<b>\$546</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,521	\$15,522 to \$23,340	\$23,341 to \$46,680	Above \$46,680
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$674	\$674
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$558 - \$305	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$116 - \$369</b>	<b>\$674</b>

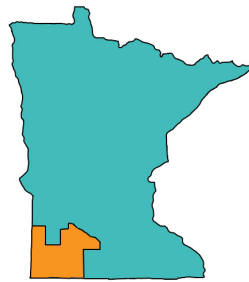


**60 YEAR OLD - AREA 4 (continued)**

<b>GOLD PLAN - 60 YEAR OLD</b>				
	Income up to \$15,521	\$15,522 to \$23,340	\$23,341 to \$46,680	Above \$46,680
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$817	\$817
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$558 - \$305	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$259 - \$512</b>	<b>\$817</b>



# FAMILY OF FOUR - AREA 4



## Area 4 Counties

**Brown**  
**Cottonwood**  
**Jackson**  
**Lincoln**  
**Murray**

**Nobles**  
**Pipestone**  
**Redwood**  
**Rock**

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$514	\$873	\$873
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$385 - \$149	\$594 - \$312	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$129 - \$365</b>	<b>\$279 - \$561</b>	<b>\$873</b>

### SILVER PLAN - FAMILY OF FOUR

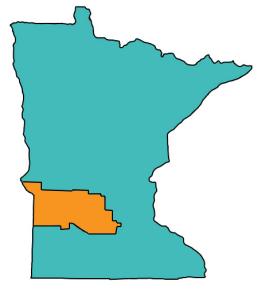
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$635	\$1,077	\$1,077
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$385 - \$149	\$594 - \$312	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$130 - \$366</b>	<b>\$483 - \$765</b>	<b>\$1,077</b>

**FAMILY OF FOUR - AREA 4 (continued)**

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$770	\$1,306	\$1,306
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$385 - \$149	\$594 - \$312	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$385 - \$621</b>	<b>\$712 - \$994</b>	<b>\$1,306</b>



## 25 YEAR OLD - AREA 5



### Area 5 Counties

**Big Stone**  
**Chippewa**  
**Kandiyohi**  
**Lac Qui Parle**  
**Lyon**  
**McLeod**

**Meeker**  
**Renville**  
**Sibley**  
**Swift**  
**Yellow Medicine**

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$128	\$128
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$128</b>	<b>\$128</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$194	\$194
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$111 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$83 - \$194</b>	<b>\$194</b>

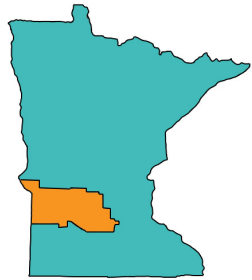
## 25 YEAR OLD - AREA 5 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$233	\$233
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$111 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$122 - \$233</b>	<b>\$233</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$278	\$278
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$111 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$167 - \$278</b>	<b>\$278</b>



## 40 YEAR OLD - AREA 5



### Area 5 Counties

Big Stone  
Chippewa  
Kandiyohi  
Lac Qui Parle  
Lyon  
McLeod

Meeker  
Renville  
Sibley  
Swift  
Yellow Medicine

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$247	\$247
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$176 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$71 - \$247</b>	<b>\$247</b>

### SILVER PLAN - 40 YEAR OLD

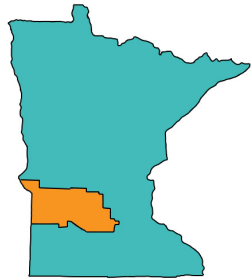
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$297	\$297
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$176 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$121 - \$297</b>	<b>\$297</b>

### 40 YEAR OLD - AREA 5 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$354	\$354
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$176 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$178 - \$354</b>	<b>\$354</b>



## 60 YEAR OLD - AREA 5



### Area 5 Counties

Big Stone  
Chippewa  
Kandiyohi  
Lac Qui Parle  
Lyon  
McLeod  
Meeker  
Renville  
Sibley  
Swift  
Yellow Medicine

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the selected region shown in orange above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$525	\$525
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$514 - \$261	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$11 - \$264</b>	<b>\$525</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$631	\$631
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$514 - \$261	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$117 - 370</b>	<b>\$631</b>

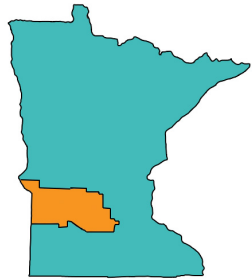


**60 YEAR OLD - AREA 5 (continued)**

<b>GOLD PLAN - 60 YEAR OLD</b>				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$751	\$751
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$514 - \$261	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$237 - \$490</b>	<b>\$751</b>



# FAMILY OF FOUR - AREA 5



## Area 5 Counties

- |               |                 |
|---------------|-----------------|
| Big Stone     | Meeker          |
| Chippewa      | Renville        |
| Kandiyohi     | Sibley          |
| Lac Qui Parle | Swift           |
| Lyon          | Yellow Medicine |
| McLeod        |                 |

The tables below provide the lowest monthly cost of health insurance for a family of four living in the selected region shown in orange above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

BRONZE PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$495	\$839	\$839
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$343 - \$107	\$523 - \$241	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$152 - \$388</b>	<b>\$316 - \$598</b>	<b>\$839</b>

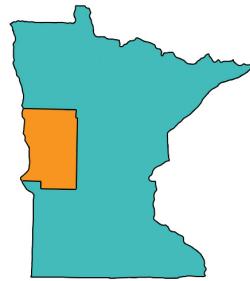
SILVER PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$594	\$1,007	\$1,007
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$343 - \$107	\$523 - \$241	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$251 - \$487</b>	<b>\$484 - 766</b>	<b>\$1,007</b>

**FAMILY OF FOUR - AREA 5 (continued)**

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$708	\$1,200	\$1,200
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$343 - \$107	\$523 - \$241	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$365 - \$601</b>	<b>\$677 - \$959</b>	<b>\$1,200</b>



## 25 YEAR OLD - AREA 6



### Area 6 Counties

Becker  
Clay  
Douglas  
Grant  
Otter Tail

Pope  
Stevens  
Traverse  
Wilkin

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$119	\$119
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$119</b>	<b>\$119</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$180	\$180
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$94 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$86 - \$180</b>	<b>\$180</b>

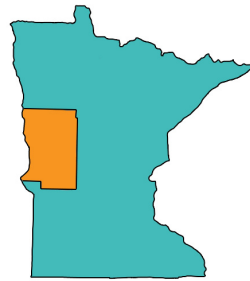
## 25 YEAR OLD - AREA 6 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$216	\$216
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$94 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$122 - \$216</b>	<b>\$216</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$258	\$258
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$94 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$164 - \$258</b>	<b>\$258</b>



## 40 YEAR OLD - AREA 6



### Area 6 Counties

Becker  
Clay  
Douglas  
Grant  
Otter Tail

Pope  
Stevens  
Traverse  
Wilkin

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$229	\$229
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$154 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$75 - \$229</b>	<b>\$229</b>

### SILVER PLAN - 40 YEAR OLD

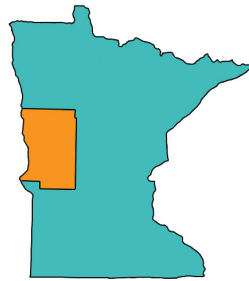
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$275	\$275
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$154 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$121 - \$275</b>	<b>\$275</b>

### 40 YEAR OLD - AREA 6 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$328	\$328
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$154 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$174 - \$328</b>	<b>\$328</b>



## 60 YEAR OLD - AREA 6



### Area 6 Counties

Becker  
Clay  
Douglas  
Grant  
Otter Tail

Pope  
Stevens  
Traverse  
Wilkin

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$487	\$487
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$467 - \$214	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$20 - \$273</b>	<b>\$487</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$585	\$585
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$467 - \$214	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$118 - \$371</b>	<b>\$585</b>

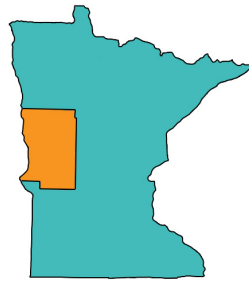


**60 YEAR OLD - AREA 6 (continued)**

<b>GOLD PLAN - 60 YEAR OLD</b>				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$696	\$696
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$467 - \$214	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$229 - 482</b>	<b>\$696</b>



# FAMILY OF FOUR - AREA 6



## Area 6 Counties

Becker  
Clay  
Douglas  
Grant  
Otter Tail

Pope  
Stevens  
Traverse  
Wilkin

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$459	\$778	\$778
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$299 - \$63	\$448 - \$167	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$160 - \$396</b>	<b>\$330 - \$611</b>	<b>\$778</b>

### SILVER PLAN - FAMILY OF FOUR

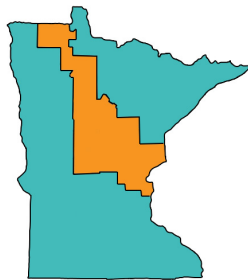
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$551	\$934	\$934
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$299 - \$63	\$448 - \$167	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$252 - \$488</b>	<b>\$486 - \$767</b>	<b>\$934</b>

**FAMILY OF FOUR - AREA 6 (continued)**

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$656	\$1,113	\$1,113
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$299 - \$63	\$448 - \$167	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$357 - \$593</b>	<b>\$665 - \$946</b>	<b>\$1,113</b>



## 25 YEAR OLD - AREA 7



### Area 7 Counties

Aitkin  
Beltrami  
Cass  
Chisago  
Crow Wing

Hubbard  
Isanti  
Kanabec  
Mille Lacs  
Morrison

Pine  
Roseau  
Todd  
Wadena

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$102	\$102
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$102</b>	<b>\$102</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$144	\$144
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$65 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$79 - \$144</b>	<b>\$144</b>

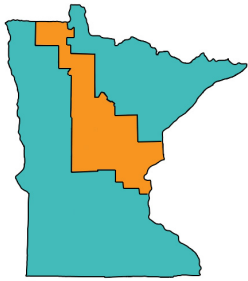
## 25 YEAR OLD - AREA 7 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$184	\$184
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$65 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$119 - \$184</b>	<b>\$184</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$220	\$220
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$65 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$155 - \$220</b>	<b>\$220</b>



## 40 YEAR OLD - AREA 7



### Area 7 Counties

Aitkin	Hubbard	Pine
Beltrami	Isanti	Roseau
Cass	Kanabec	Todd
Chisago	Mille Lacs	Wadena
Crow Wing	Morrison	

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$183	\$183
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$117 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$66 - \$183</b>	<b>\$183</b>

### SILVER PLAN - 40 YEAR OLD

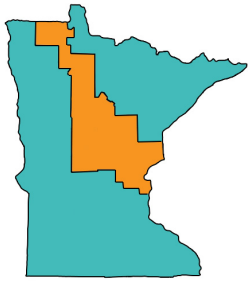
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$234	\$234
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$117 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$117 - \$234</b>	<b>\$234</b>

### 40 YEAR OLD - AREA 7 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$281	\$281
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$117 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$164 - \$281</b>	<b>\$281</b>



## 60 YEAR OLD - AREA 7



### Area 7 Counties

Aitkin	Hubbard	Pine
Beltrami	Isanti	Roseau
Cass	Kanabec	Todd
Chisago	Mille Lacs	Wadena
Crow Wing	Morrison	

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$389	\$389
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$390 - \$137	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$0 - \$252</b>	<b>\$389</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$498	\$498
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$390 - \$137	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$108 - \$361</b>	<b>\$498</b>

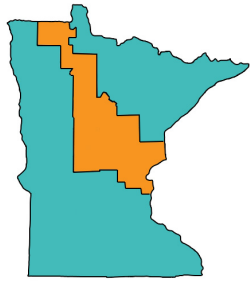


**60 YEAR OLD - AREA 7 (continued)**

<b>GOLD PLAN - 60 YEAR OLD</b>				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$596	\$596
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$390 - \$137	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$206 - \$459</b>	<b>\$596</b>



# FAMILY OF FOUR - AREA 7



## Area 7 Counties

- |           |            |        |
|-----------|------------|--------|
| Aitkin    | Hubbard    | Pine   |
| Beltrami  | Isanti     | Roseau |
| Cass      | Kanabec    | Todd   |
| Chisago   | Mille Lacs | Wadena |
| Crow Wing | Morrison   |        |

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$366	\$621	\$621
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$226 - \$0	\$325 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$140 - \$366</b>	<b>\$296 - \$621</b>	<b>\$621</b>

### SILVER PLAN - FAMILY OF FOUR

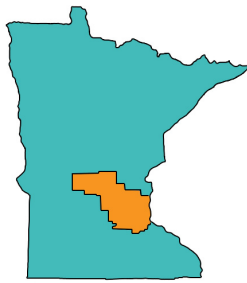
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$469	\$796	\$796
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$226 - \$0	\$325 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$243 - \$469</b>	<b>\$471 - \$796</b>	<b>\$796</b>

**FAMILY OF FOUR - AREA 7 (continued)**

GOLD PLAN - FAMILY OF FOUR							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$561	\$952	\$952
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$226 - \$0	\$325 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$335 - \$561</b>	<b>\$627 - \$952</b>	<b>\$952</b>



## 25 YEAR OLD - AREA 8



### Area 8 Counties

Anoka	Scott
Benton	Sherburne
Carver	Stearns
Dakota	Washington
Hennepin	Wright
Ramsey	

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$106	\$106
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$106</b>	<b>\$106</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$140	\$140
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$59 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$81 - \$140</b>	<b>\$140</b>

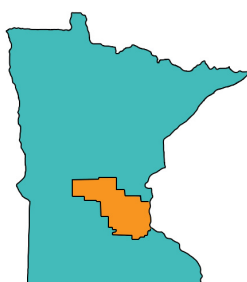
## 25 YEAR OLD AREA 8 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$179	\$179
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$59 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$120 - \$179</b>	<b>\$179</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$231	\$231
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$59 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$172 - \$231</b>	<b>\$231</b>



## 40 YEAR OLD - AREA 8



### Area 8 Counties

Anoka  
Benton  
Carver  
Dakota  
Hennepin  
Ramsey

Scott  
Sherburne  
Stearns  
Washington  
Wright

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$178	\$178
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$110 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$68 - \$178</b>	<b>\$178</b>

### SILVER PLAN - 40 YEAR OLD

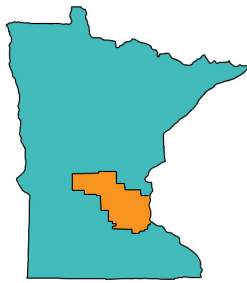
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$228	\$228
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$110 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$118 - \$228</b>	<b>\$228</b>

## 40 YEAR OLD - AREA 8 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$293	\$293
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$110 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$183 - \$293</b>	<b>\$293</b>



## 60 YEAR OLD - AREA 8



### Area 8 Counties

Anoka  
Benton  
Carver  
Dakota  
Hennepin  
Ramsey

Scott  
Sherburne  
Stearns  
Washington  
Wright

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$378	\$378
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$374 - \$121	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$4 - \$257</b>	<b>\$378</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$483	\$483
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$374 - \$121	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$109 - \$362</b>	<b>\$483</b>

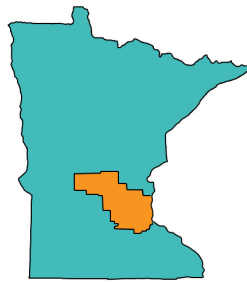


## 60 YEAR OLD - AREA 8 (continued)

GOLD PLAN - 60 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$623	\$623
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$374 - \$121	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$249 - \$502</b>	<b>\$623</b>



# FAMILY OF FOUR - AREA 8



## Area 8 Counties

- |          |            |
|----------|------------|
| Anoka    | Scott      |
| Benton   | Sherburne  |
| Carver   | Stearns    |
| Dakota   | Washington |
| Hennepin | Wright     |
| Ramsey   |            |

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$356	\$603	\$603
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$211 - \$0	\$299 - \$18	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$145 - \$356</b>	<b>\$304 - \$585</b>	<b>\$603</b>

### SILVER PLAN - FAMILY OF FOUR

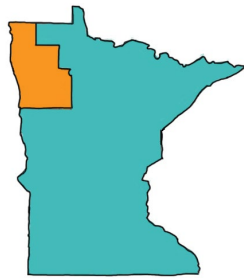
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$455	\$772	\$772
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$211 - \$0	\$299 - \$18	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$244 - \$455</b>	<b>\$473 - \$754</b>	<b>\$772</b>

**FAMILY OF FOUR - AREA 8 (continued)**

<b>GOLD PLAN - FAMILY OF FOUR</b>							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$587	\$995	\$995
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$211 - \$0	\$299 - \$18	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$376 - \$587</b>	<b>\$696 - \$977</b>	<b>\$995</b>



## 25 YEAR OLD - AREA 9



### Area 9 Counties

Clearwater  
Kittson  
Mahnomon  
Marshall

Norman  
Pennington  
Polk  
Red Lake

The tables below provide the lowest monthly cost of health insurance for a 25-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### CATASTROPHIC PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$111	\$111
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	NONE	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$111</b>	<b>\$111</b>

### BRONZE PLAN - 25 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$175	\$175
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$87 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$88 - \$175</b>	<b>\$175</b>

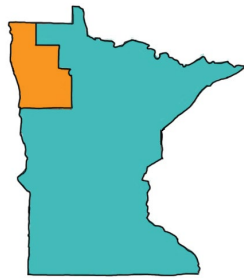
## 25 YEAR OLD - AREA 9 (continued)

SILVER PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$209	\$209
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$87 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$122 - \$209</b>	<b>\$209</b>

GOLD PLAN - 25 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$241	\$241
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$87 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$154 - \$241</b>	<b>\$241</b>



## 40 YEAR OLD - AREA 9



### Area 9 Counties

Clearwater  
Kittson  
Mahnomon  
Marshall

Norman  
Pennington  
Polk  
Red Lake

The tables below provide the lowest monthly cost of health insurance for a 40-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 40 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$222	\$222
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$145 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$77 - \$222</b>	<b>\$222</b>

### SILVER PLAN - 40 YEAR OLD

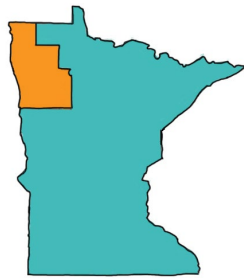
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$266	\$266
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$145 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$121 - \$266</b>	<b>\$266</b>

### 40 YEAR OLD - AREA 9 (continued)

GOLD PLAN - 40 YEAR OLD				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$307	\$307
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$145 - \$0	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$162 - \$307</b>	<b>\$307</b>



## 60 YEAR OLD - AREA 9



### Area 9 Counties

Clearwater  
Kittson  
Mahnomon  
Marshall

Norman  
Pennington  
Polk  
Red Lake

The tables below provide the lowest monthly cost of health insurance for a 60-year-old individual living in the region shown on the map above, based on annual income (a county listing for each region can be found on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$472	\$472
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$449 - \$195	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$23 - \$277</b>	<b>\$472</b>

### SILVER PLAN - 60 YEAR OLD

	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$564	\$564
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$449 - \$195	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$115 - \$369</b>	<b>\$564</b>

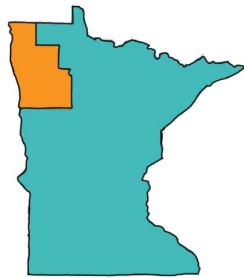


**60 YEAR OLD - AREA 9 (continued)**

<b>GOLD PLAN - 60 YEAR OLD</b>				
	Income up to \$15,654	\$15,655 to \$23,540	\$23,541 to \$47,080	Above \$47,080
MONTHLY PLAN COST	N/A Medical Assistance	\$25-\$80 MinnesotaCare	\$652	\$652
PREMIUM ASSISTANCE	N/A Medical Assistance	N/A MinnesotaCare	\$449 - \$195	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$25-\$80</b>	<b>\$203 - \$457</b>	<b>\$652</b>



# FAMILY OF FOUR - AREA 9



## Area 9 Counties

- |            |            |
|------------|------------|
| Clearwater | Norman     |
| Kittson    | Pennington |
| Mahnomen   | Polk       |
| Marshall   | Red Lake   |

The tables below provide the lowest monthly cost of health insurance for a family of four living in the region shown on the map above, based on annual income (a county listing for each region is on page 7). You can see if you qualify for no-cost or low-cost programs like Medical Assistance and MinnesotaCare, or if you are eligible for financial help that will lower your monthly premium.

### Key Facts

- Individuals with annual incomes of up to \$15,654 qualify for Medical Assistance
- Individuals with annual incomes of \$15,654 to \$23,540 qualify for MinnesotaCare
- Individuals with annual incomes of \$23,540 to \$47,080 are eligible for financial help; see page 5 for more information

### BRONZE PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$444	\$754	\$754
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$281 - \$45	\$418 - \$137	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$163 - \$399</b>	<b>\$336 - \$617</b>	<b>\$754</b>

### SILVER PLAN - FAMILY OF FOUR

	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$531	\$902	\$902
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$281 - \$45	\$418 - \$137	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$250 - \$486</b>	<b>\$484 - \$765</b>	<b>\$902</b>

**FAMILY OF FOUR - AREA 9 (continued)**

<b>GOLD PLAN - FAMILY OF FOUR</b>							
	Income up to \$32,252	\$32,253 to \$48,500		\$48,501 to \$66,688		\$66,688 to \$97,000	Above \$97,000
		Kids	Parents	Kids	Parents		
MONTHLY PLAN COST	N/A	N/A	N/A	N/A	\$613	\$1,041	\$1,041
PREMIUM ASSISTANCE	Medical Assistance	Medical Assistance	Minnesota-Care	Medical Assistance	\$281 - \$45	\$418 - \$137	NONE
<b>CONSUMER COST</b>	<b>\$0</b>	<b>\$0</b>	<b>\$50-160</b>	<b>\$0</b>	<b>\$332 - \$568</b>	<b>\$623 - \$904</b>	<b>\$1,041</b>



