

Income Guidelines for Health Care Savings Through MNsure



MNsure is Minnesota’s official marketplace where you can shop, compare and choose health insurance coverage that meets your needs.

MNsure is the **only** place to access benefits that lower the cost of health insurance, including:

- Tax credits that reduce monthly premiums
- Cost-sharing reductions to lower out-of-pocket costs like deductibles and co-pays

You can also apply for no- or low-cost Medical Assistance and MinnesotaCare coverage through MNsure.

Expanded premium tax credits were extended by Congress. Eligibility for these savings is not limited by household income in 2025.

When to Enroll

November 1, 2024 – January 15, 2025:
Open enrollment for 2025 private health plans

Available year-round:

- Special enrollment (because of qualifying life events) for private health plans
- Enrollment in MinnesotaCare and Medical Assistance
- Enrollment for members of federally recognized American Indian tribes

This table shows what financial help you could qualify for depending on household size and income.

People in household	Medical Assistance for adults over age 18* Monthly/Annual income no more than	Medical Assistance for children* Monthly/Annual income no more than <i>(Slightly higher income limits apply for infants under age 2)</i>	Medical Assistance for pregnant women* Monthly/Annual income no more than	MinnesotaCare Annual income no more than	Tax credits for 2025 private health plans** Annual income above
1	\$1,669 / \$20,029	\$3,451 / \$41,415	does not apply	\$30,120	\$30,120
2	\$2,265 / \$27,185	\$4,684 / \$56,210	\$4,735 / \$56,823	\$40,880	\$40,880
3	\$2,861 / \$34,340	\$5,917 / \$71,005	\$5,981 / \$71,779	\$51,640	\$51,640
4	\$3,458 / \$41,496	\$7,150 / \$85,800	\$7,228 / \$86,736	\$62,400	\$62,400
5	\$4,054 / \$48,651	\$8,382 / \$100,595	\$8,474 / \$101,692	\$73,160	\$73,160
6	\$4,650 / \$55,806	\$9,615 / \$115,390	\$9,720 / \$116,648	\$83,920	\$83,920
7	\$5,246 / \$62,962	\$10,848 / \$130,185	\$10,967 / \$131,605	\$94,680	\$94,680
8	\$5,843 / \$70,117	\$12,081 / \$144,980	\$12,213 / \$146,561	\$105,440	\$105,440
For each additional person add	\$596 / \$7,155	\$1,232 / \$14,795	\$1,246 / \$14,956	\$10,760	\$10,760

*The income limits for Medical Assistance are for coverage from July 1, 2024, through June 30, 2025. **Use the estimator tool at [MNsure.org/shop-compare](https://mnsure.org/shop-compare) to get a quick estimate on your potential savings. *These income guidelines are approximate and for informational use only. You need to complete an application to determine your actual eligibility.*

Comprehensive Coverage



All plans include essential health benefits such as preventive care and prescriptions, and you can't be denied coverage due to pre-existing conditions.

Search “about the plans” on MNsurance.org to learn more.

Coverage Options

Private Health Plans

Also called “qualified health plans” or QHPs, these are health plans offered by insurance companies. Tax credits are determined by your household size and income, and the cost of insurance in your area. Plans must be purchased through MNsure to qualify for tax credits.

MinnesotaCare

Covers Minnesotans with lower incomes who don't have access to affordable health care coverage and aren't eligible for Medical Assistance.

Low monthly premiums are determined by household size and income.

Medical Assistance

Minnesota's Medicaid program covers people with low incomes, especially children and pregnant women.

There is no monthly premium.

Get Free Application and Enrollment Help

To find certified navigators, brokers and walk-in enrollment centers near you, visit MNsurance.org/help. Multilingual navigators and brokers are available.

Navigators

Trained staff from local community organizations providing free application and enrollment help and follow-up.

Brokers

Trained and licensed professionals offering free enrollment help and advice for picking a plan.

MNsurance Contact Center

651-539-2099 or 855-366-7873

Fully trained specialists available to answer your questions.



MNsurance does not discriminate because of race, color, national origin, creed, religion, sex, age, disability, public assistance, marital status or sexual orientation.

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