



Turning 26? Here's What You Need to Know About Health Insurance

If you've been on your parents' health insurance, heads up: [once you hit 26, it's time to get your own plan](#). It might sound overwhelming, but it's actually not that bad — and it's really important.

Why bother?

Stuff happens. A broken bone, a surprise illness, even just a routine check-up — without insurance, it can cost you *a lot*. Having coverage means you can get care when you need it and avoid massive bills. Plus, most plans cover things like vaccines and screenings for free.

Where to find a plan

- **Got a job?** See if your employer offers health insurance.
- **Married or partnered?** You may be able to join their plan.
- **Check out MNsure** (Minnesota's health insurance marketplace).
 - Private health plans — with financial help available
 - Free or low-cost coverage for people with low incomes (Medical Assistance and MinnesotaCare)

What about the cost?

Don't assume it's too expensive. MNsure offers tax credits that can really lower your monthly cost. Lots of people pay way less than they expect.

How to sign up

1. Create a MNsure account and [fill out the application](#).
2. See what you qualify for.
3. Pick your plan for next year during open enrollment (November 1 – January 15, 2026), if you're eligible for a private health plan.
4. Pay your first month's premium.

Need help?

You don't have to figure it out alone — MNsure has experts who can walk you through it. Just go to MNsurance.org/free-help.

Bonus tip

Under 30? Look into “catastrophic” plans — cheap monthly payments, but only protect against big emergencies.