

# MNSURE APPLICATION GUIDE

Below you will find basic information about applying for health insurance coverage through our state marketplace, **MNSure** ([www.mnsure.org](http://www.mnsure.org)).

## Who can apply?

Any Minnesota resident who is a US citizen, US resident, or lawfully present can apply and enroll.

## What are my options?

There are two application options: **WITH** or **WITHOUT financial help**.

Applying **WITHOUT** financial help means you pay the full cost for private insurance. You do not need to include income information on this application.

If you apply **WITH** financial help, depending on your family's size and income, you may be eligible for:

- A tax credit that can immediately help pay your premiums for health coverage **OR**
- Free or low-cost coverage from Medical Assistance (MA) or MinnesotaCare (MNCare)

**Applying WITH financial help:** Eligibility for financial help is based on HOUSEHOLD income. For the purposes of this application, "household" refers to: yourself; your spouse if you file US taxes jointly; any dependents you claim; anyone *who claims you* as a dependent on US taxes (head or heads of household, commonly parents); and, if you are claimed as a dependent, anyone else the head(s) of household claims as a dependent (commonly siblings).

If you are married and file taxes jointly, or are claimed as a dependent, you are required to include income information for those persons on your application, regardless of whether they are applying for insurance with you or not. Their income, in addition to yours, will be considered when determining your eligibility.

If you file your taxes as a single independent, you will only need to include your own income information.

## Income Level Guidelines

<https://www.mnsure.org/shop-compare/financial-help/income-guidelines/index.jsp>

This page is where you can find income level guidelines based on family size to help you determine if you may qualify for MA (free), MNCare (low monthly payment), or a tax credit to subsidize your cost.

If your family's income is above the limit for MA or MNCare (see above guide), you can use the **Compare Plans / Estimate Costs** calculator tool (<https://www.mnsure.org/shop-compare/index.jsp>) to get a sense of whether you may be eligible for a **tax credit** to help subsidize your monthly premium. This tool will also let you see prices and plan specifics (like deductibles, co-pays/co-insurance, and out-of-pocket maximums). Please note this is only an estimator, and you will need to submit a full application for the actual tax credit amount you are eligible for.

## Helpful Information for Starting Your Application

<https://www.mnsure.org/new-customers/apply/index.jsp>

This page includes information on first steps, what documents you should have ready for your application, what it means to apply WITH financial help, and more.

### When can I apply?

If you believe you qualify for a *public* program coverage, which includes Medical Assistance (MA) and MinnesotaCare (MNCare), you can submit your application (with financial assistance) at any time of the year.

If you know you are not eligible for public coverage and need to enroll in a *private* health insurance plan, submit your application during open enrollment. Open enrollment for 2022 coverage runs from November 1, 2021 through January 15, 2022.

There are some circumstances in which you can qualify for a Special Enrollment Period outside of open enrollment. You can find more information on those here:

<https://www.mnsure.org/new-customers/enrollment-deadlines/special-enrollment/index.jsp>

### Other FAQs

<https://www.mnsure.org/new-customers/whatis-mnsure/faq/index.jsp>

### Getting Help with an Application

There are MNSure-certified brokers and navigators across the state who provide free enrollment help to all Minnesotans. You can learn more about the differences between brokers and navigators and search for an assister in your area here:

<https://www.mnsure.org/help/find-assister/index.jsp>

#### Local Navigator Options:

Portico Healthnet: <https://porticohealthnet.org/enrollment/>

Health Access MN: <https://healthaccess.mn/>