



# Affording Healthcare: MNsure 101

## What is MNsure?

MNsure ([MNsure.org](https://mn.gov/mnsure.org)) is Minnesota's health insurance marketplace where Minnesotans can apply for health insurance through the state. MNsure includes low cost public programs like Medical Assistance (MA) and MinnesotaCare, as well as private health insurance with tax credits.

## What are the income limits?

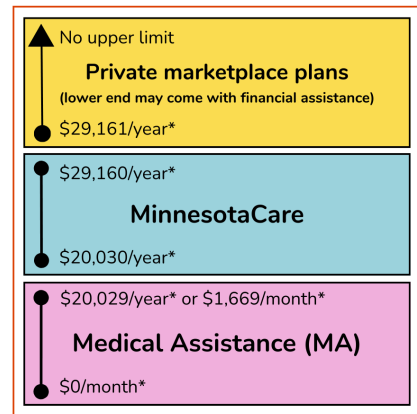
- **Medical Assistance (MA)** - \$1,669/month\* and/or \$20,029/year\*
- **MinnesotaCare** - \$29,160/year\*
- **Private health plans** - Anything above (lower end may come with financial help)

*\*These numbers are for single adult tax filers through 2024. The income limits may change if you are married, are pregnant, and/or have children. Please visit [mnsure.org/financial-help](https://mn.gov/mnsure.org/financial-help) for the full income guidelines and/or scan the QR code for an interactive tool to compare plans and estimate costs.*



Compare Plans tool

## MNsure marketplace



\*Income for single adult tax filers

## How do I apply for insurance through MNsure?

Most people can apply online through [MNsure.org](https://mn.gov/mnsure.org). If you have applied before, you will want to recover your old username and password first. If you cannot apply online, it may mean that your case is still “open” (even if you don’t have active coverage) and you should contact the program you were last enrolled in for help.

## Who do I contact for updates, with questions, and/or to report changes about my case?

- If you have, had, or are eligible for **MA**, contact your county or tribal office
  - Hennepin County: ☎ 612-596-1300
  - Ramsey County: ☎ 651-266-4444
- If you have, had, or are eligible for **MinnesotaCare**, contact DHS: ☎ 651-297-3862
- If you have, had, or are eligible for a **private “qualified health plan,”** contact the MNsure Contact Center: ☎ 651-539-2099

*Please note that hold times may be long. We recommend calling in the morning. Calling is the most accurate way, and sometimes the only way, to get updates about your case.*



Is your Employer Insurance Affordable?

**My work insurance is too expensive. Can I sign up for cheaper coverage through MNsure?**

Maybe- this depends on your income and how much it costs you to enroll in your employer’s insurance. Visit [mnsure.org/new-customers/apply/prepare/esi.jsp](https://mnsure.org/new-customers/apply/prepare/esi.jsp) or scan the QR code for an online tool to help you determine if you are eligible for financial help through MNsure.

**Will plans offered through MNsure cover gender affirming care?**

Yes, in general, gender affirming care like hormone therapy is covered for minors and adults. Individual plans may vary or require additional paperwork for coverage for certain medications or services. Contact your insurance company and/or Family Tree Clinic for help navigating your specific plan or if you experience a denial for gender affirming care.


**How can I access healthcare and medications without insurance?**



Community Clinics

Some community clinics like Family Tree have flexible billing practices and offer services at a reduced price for those without insurance. Scan the QR code for [a list of local community clinics](#). You can also use coupon programs like GoodRX ([GoodRX.com](https://www.goodrx.com) or use the app) to reduce the prices of your prescription medications at your pharmacy. GoodRX is free to use and you do not need to create an account to use their coupons. You cannot combine it with insurance.






**I have more questions about MNsure. Who can I talk to for help?**

Reach out to Family Tree’s certified MNsure Navigator Addy at  612-454-0738 or [awelch@familytreeclinic.org](mailto:awelch@familytreeclinic.org) to make an appointment. You can also self-schedule a MNsure appointment with Addy by scanning the QR code or visiting [calendly.com/awelch-jo2y](https://calendly.com/awelch-jo2y).



Sign up for a MNsure appointment

**Family Tree is happy to help trans and gender expansive patients and community members with MNsure Navigation.** You can find a list of other Navigators at [mnsure.org/help/find-assister](https://mnsure.org/help/find-assister). We also recommend the following organizations for MNsure help:

- **Face to Face** (youth friendly, queer/trans friendly, BIPOC):  651-772-5555
- **Indian Health Board of Minneapolis** (all relatives/community, queer/trans/Two Spirit friendly, Español):  612-721-9800
- **Annex Teen Clinic** (youth, elders, BIPOC, queer/trans friendly):  612-819-9792
- **Portico Healthnet** (immigrants, multilingual services in Español, Hmong, Somali, & Vietnamese):  651-489-2273
- **CLUES** (Español, immigrants):  612-746-3500