

FAQs: MinnesotaCare

What is MinnesotaCare?

MinnesotaCare offers free or lower cost comprehensive health insurance to people without other affordable health insurance options who live in Minnesota. Immigration status does not matter, however applicants must meet income limits and other rules.

Who is eligible?

You are eligible if you:

- Live in Minnesota.
- Meet the income limits.
- Lack other health insurance options. If your job offers you health insurance, you may still qualify if the insurance from your job is too expensive for you.

What are the income limits?

Household size	Annual income equal to or less than
1 person	\$30,120
2 people	\$40,880
3 people	\$51,640
4 people	\$62,400
5 people	\$73,160
6 people	\$83,920
7 people	\$94,680
8 people	\$105,440

How much will MinnesotaCare cost for me?

Some MinnesotaCare members pay a monthly bill, called a premium, for their insurance. The bill amount depends on your income, family size and the number of family members enrolled in the program.

Some people never have to pay a premium:

- Children younger than 21.
- American Indians and Alaskan Natives and their families.
- Military members and their families for 12 months if they became eligible within 24 months after completing active duty.

After you apply, you will be told if you qualify for MinnesotaCare. If you must pay a premium, you will receive a premium bill in the mail. You then need to pay your first monthly premium for your insurance to begin. Figure out what your monthly premium will be using this chart:

Household size	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people	Monthly premium*
Annual income	Up to \$24,095	Up to \$32,703	Up to \$41,311	Up to \$49,919	Up to \$58,527	Up to \$67,135	Up to \$75,743	Up to \$84,351	\$0
Annual income	Up to \$25,601	Up to \$34,747	Up to \$43,893	Up to \$53,039	Up to \$62,185	Up to \$71,331	Up to \$80,477	Up to \$89,623	\$4
Annual income	Up to \$27,107	Up to \$36,791	Up to \$46,475	Up to \$56,159	Up to \$65,843	Up to \$75,527	Up to \$85,211	Up to \$94,895	\$9
Annual income	Up to \$28,613	Up to \$38,835	Up to \$49,057	Up to \$59,279	Up to \$69,501	Up to \$79,723	Up to \$89,945	Up to \$100,167	\$15
Annual income	Up to \$30,119	Up to \$40,879	Up to \$51,639	Up to \$62,399	Up to \$73,159	Up to \$83,919	Up to \$94,679	Up to \$105,439	\$21
Annual income	Equal to or less than \$30,120	Equal to or less than \$40,880	Equal to or less than \$51,640	Equal to or less than \$62,400	Equal to or less than \$73,160	Equal to or less than \$83,920	Equal to or less than \$94,680	Equal to or less than \$105,440	\$28

*Monthly premium amounts through December 2025

Monthly premiums have been temporarily lowered through December 2025 due to a federal law. Many people will pay no monthly premium until the premiums return to previous amounts in 2026. Visit mn.gov/dhs/minnesotacare to see the premium amounts in 2026.

Some MinnesotaCare members pay part of their medical bills. This cost sharing is called a copay. It is a fixed amount you pay out of pocket for a specific health care service.

Some people never have copays:

- Children younger than 21 years old
- Pregnant people
- American Indians enrolled in a federally recognized Tribe
- American Indians who receive services from an Indian health care provider or through a referral from Indian Health Services

MinnesotaCare covers a broad range of services for preventive care, routine care, specialty care and emergency care. Most services do not have a copay. For example:

- \$0 for preventive care, such as annual checkups, cancer screenings and vaccinations
- \$0 for outpatient surgery
- \$0 for durable medical equipment, like wheelchairs, walkers, oxygen equipment or blood-testing strips for diabetes
- \$0 for dental visits
- \$0 for some mental health medicines

MinnesotaCare copays:

- \$25 for brand-name medicines or \$10 for generic medicines with a maximum of \$70 per month
- \$28 for doctor-office visits
- \$100 for emergency room visits (\$0 copay if ER visit leads to hospitalization)
- \$250 for inpatient hospital admission
- \$45 per visit for radiology services, like X-rays
- \$10 per pair of eyeglasses

Will MinnesotaCare cover a medical bill from a past month?

No. MinnesotaCare coverage is not retroactive. It begins the month after you are determined eligible and pay a premium if you have one.

Is there a deadline to enroll?

There is no deadline to enroll. Applications are accepted 24/7/365.

What is the latest I can enroll for MinnesotaCare coverage to begin on January 1, 2025?

We recommend you apply online by December 6. And pay any required premium online, by phone or in person before noon on December 31, 2024.

Is there an enrollment limit?

There is no limit on the number of people who may enroll.

How do I apply?

How do I apply?

- **One-on-one help:** Get free help from an expert in your community. MNSure-certified navigators can walk you through the whole process. They also answer your questions. Find a navigator who speaks your language at mnsure.org/free-help. You can also call 651-539-2099 or 855-366-7873 for help in your language.
- **Online:** Apply online at mnsure.org. You will need to register for an account, or sign in if you already have one. *Note: If your children or other family members are already enrolled in Medical Assistance or MinnesotaCare, do not submit a new application. Call a navigator or your county for help.*
- **Paper form:** Fill out the paper application, and submit it to your county. Find the paper application at mn.gov/dhs/minnesotacare or ask a navigator for help getting the paper application.
- **If your children or immediate family members already have Medical Assistance or MinnesotaCare:** Call a navigator or your county for help requesting insurance. Do not apply online or send in a new application – you already have a case in the system for your children’s insurance.

What do I need to apply?

- Social Security Number (SSN) for anyone in your household who has one.
- Information from immigration documents if you have them.
- Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements).
- Policy numbers for any current health insurance.
- Information about any job-related health insurance available to your family.

How do I prove my income?

Workers attempt to verify income using trusted electronic sources. If income cannot be verified electronically, a person will be notified that they must provide proof such as:

- Copy of the most recently filed tax return
- Copies of paystubs or a written statement from the employer
- [Yearly Income Statement \(DHS-7117\)](#)

Eligibility is not delayed if the income cannot be verified at application. A person will receive a written notice requesting that they provide proof of income within 95 days.

Do I need a Social Security Number?

A Social Security Number (SSN) must be provided if a person has one, but a person who does not have an SSN is not required to apply for one.

It is not required from a person who is not applying for coverage. However, providing an SSN for all household members who have one may speed up the application process.

What if my kids already have Medical Assistance?

Call a navigator or your county for help requesting insurance. Do not apply online or send in a new application – you already have a case in the system for your children’s insurance.

What if I have Emergency Medical Assistance?

You may also be eligible for MinnesotaCare. Look for more information on what to do if you have EMA coming soon.

How can I get help?

How can I get help with my questions and with applying?

Trusted community partners called navigators can help you apply for MinnesotaCare for free. Find a MNSure-certified navigator in your community who speaks your language at mnsure.org/free-help. You can also call 651-539-2099 or 855-366-7873 for help in your language.

Can someone help me with immigration questions related to MinnesotaCare?

DHS recommends you connect with a lawyer if you have questions about public charge or other concerns about your immigration status. Free and confidential legal advice is available in English, Spanish, Somali and other languages:

Mid-Minnesota Legal Aid
800-292-4150

Southern Minnesota Regional Legal Services
651-222-5863

You can also find legal help for low-income people at lawhelpmn.org/providers-and-clinics.

What happens once I am eligible?

When does my coverage start?

Once approved for MinnesotaCare, the insurance begins the month after you pay your premium if you have one. If your premium bill shows \$0, the insurance begins the next month. MinnesotaCare for people who are undocumented will start no earlier than January 1, 2025.

How do I pay my premium?

You can pay your bill:

- Online
 - Visit payments.dhs.state.mn.us.
 - Select MinnesotaCare from the menu.
 - Fill in your case number, the bill/invoice number and the bill amount.
 - You can pay by credit card (VISA or MasterCard) or electronic withdrawal from a checking account.
- By phone
 - Call 800-657-3672. Choose “Option 1” for enrolled, and “Option 1” again to make a payment.
 - You will need your case number, the bill/invoice number and the bill amount.

- You can pay by credit card (VISA or MasterCard) or electronic withdrawal from a checking account.
- By mail
 - Allow enough time for your payment to arrive by the due date on the bill/invoice.
 - You can pay by check or money order. Do not mail cash. Write your case number on your check or money order.
 - Mail your payment with the payment stub to:

MinnesotaCare
PO Box 64834
St. Paul, MN 55164-0834
- In person
 - Pay your premium at the MinnesotaCare office in downtown St. Paul Monday to Friday, 8 a.m. to 4 p.m.:

Elmer L. Andersen building
540 Cedar St.
St. Paul, MN
 - You can pay by cash, check or money order. If you pay by cash, you must have the exact amount.
 - County offices do not take MinnesotaCare payments.

To continue to keep MinnesotaCare, you must pay the premium bill each month. It is due around the 15th of each month. Payments received after 5 p.m. or on holidays or weekends will be credited the following business day.

How do I use my MinnesotaCare insurance?

Look for your insurance card in the mail. Your Minnesota Health Care Programs ID card looks like this:



It means you have health insurance. Show it when you receive health care services.

If you **do not** receive an ID card within a couple weeks, **do not submit another application**. Call Health Care Consumer Support:

8 a.m. to 4 p.m., Monday-Friday
651-297-3862 or 800-657-3672

For those who speak little or no English, there are free interpreter services.

TTY: Use your preferred relay service

Some enrollees get their MinnesotaCare insurance through a [health plan](#). The health plans are:

- Blue Plus
- HealthPartners
- Hennepin Health
- Itasca Medical Care - IMCare
- Medica
- PrimeWest Health
- South Country Health Alliance
- UCare

If you are a health plan member, you will receive another ID card in the mail, this one from your health plan.

What doctors and pharmacies can I go to?

You must go to doctors, dentists and other providers who are in your health plan's network for most services. Your [health plan's member services staff](#) can help you find a provider. If you need to see a specialist, contact your health plan and ask if you need a referral before you go.

If you are not a health plan member, you have what is called “fee-for-service” coverage. That means you can go to any doctor, dentist or other provider in the Provider Directory at mhcproviderdirectory.dhs.state.mn.us. These providers all accept your insurance. You also can call the Health Care Consumer Support call center for help finding a provider.

What can I do if I’m not eligible for MinnesotaCare?

If you need care and have no insurance, you still have options.

[Medical Assistance is available to any pregnant person](#) regardless of immigration status and for 12 months postpartum, or after giving birth. Medical Assistance is also available for people receiving services at the Center for Victims of Torture (CVT). If you indicated on your paper or online application that you are pregnant or receiving services at the CVT, your Medical Assistance eligibility will be determined without further action on your part.

You may meet rules for Emergency Medical Assistance. This program pays for emergency care for some people in an emergency room or in a hospital when admitted from an emergency room.

You can receive health care from Minnesota Health Centers regardless of your ability to pay. Find a health center near you at mnhealthcenters.org/find-healthcare.

You may also be eligible for low-cost insulin through the Minnesota Insulin Safety Net Program. Learn more at mninsulin.org.