
About MNsure, <https://www.mnsure.org/>

MNsure is Minnesota’s state-sponsored website that allows individuals and families (typically those who need financial assistance) to find and compare different types of health insurance.

As AmeriCorps members on a living stipend, we certainly qualify for at least some kind of financial assistance. It is important to clarify that MNsure is simply the website used to conduct searches for health insurance – it is **not** state sponsored health insurance.

State-sponsored health insurances are Medical Assistance and MinnesotaCare, respectively, which both fall within the purview of the Department of Human Services.

Who qualifies for MNsure?

Really any Minnesota resident who is a U.S Citizen or in the country legally can access MNsure to compare health insurance plans, apply for financial aid in their current plan or apply for Medical Assistance or MinnesotaCare.

Per MNsure’s New Customer page, open enrollment on the website is open from Nov. 1 through Dec. 22; however, there are a variety of circumstances that would qualify you to enroll earlier, these being:

- **[Income changed?](#)** You may have new coverage options through MNsure.
- **[Lost or losing health insurance?](#)** You may be eligible for a 60-day special enrollment period. This special enrollment period is available year-round to qualifying individuals.
- **[Other qualifying life events](#)**—like having a baby, turning 26, or moving—may qualify for a [special enrollment period](#).
- If you qualify for **[Medical Assistance or MinnesotaCare](#)**, or are a member of a federally recognized **[American Indian tribe](#)**, you can enroll any time of year. (<https://www.mnsure.org/new-customers/>)

Most importantly, applications to see if you qualify for financial help can be submitted at any time throughout the year, meaning that it will not hurt to create an account before Nov. 1 if this applies to you.

Creating an Account

First steps to use MNSURE are to set up an account. This may be done by verifying your identity, choosing a username, security questions, case sensitive password, PIN, etc. Altogether this should take around 10 minutes and only requires basic information.

Upon creating an account, you will find a homepage:

The screenshot shows the Minnesota MNSURE homepage. At the top left is the Minnesota logo. To the right are navigation buttons: "Sign Out", "Get Help", and "Learn More". Below the navigation is the heading "Home page for individuals and families". A warning message states: "Please be aware of these important issues before you click the continue button below." Below this is a link to "Update Your Account Information" with a sub-link "clicking here". A large box contains detailed information about health care programs, appeals, and other important issues. At the bottom of this box is a "Continue" button.

Health care programs
Application: Fill out one application for your household. Include all members of your household in the application even if only some of them are applying for coverage. You need to include all members of your household to get the correct discount.
Household: In general, your household includes people who are related to you and either live with you or you claim them as a dependent on your federal income taxes.
Income: In general, you should enter any type of income that you report on your state and federal income taxes. The value of assets are not counted as income and are not included in determining eligibility for discounts.
Making Application Changes: You may not make changes to your application once you have electronically signed the application. If you save and exit before completing the application, you may return to your account and make changes to your application.
Making Plan Changes: You may not change your health insurance plan once you have chosen a plan and selected a payment method.

Appeals
Starting an Appeal: Fill out one appeal request. Make sure to answer as many questions on the form as you can. Give us as much information about you and the issue you are appealing. This will help us process your appeal faster. You will need to back up your side of the case with evidence, so send us any information that you believe supports your position. You can send this to us by mail, fax or online. Keep original document for your records. You will also be able to explain your position at the hearing.
Who Took the Action You Disagree With: To make sure the right agency responds to your appeal, we need to know who took the action you disagree with. If you are unsure, look at the notice you received to see who sent it to you.
What is the Appeal About: We need to know what it is you disagree with. Tell us which program or type of benefits is involved and what happened. The more detail you give us, the faster we can make a decision on your appeal.
Is Someone Helping You: If someone is helping you, tell us who it is so that we can send them important information about your appeal. He or she will be able to receive and review private and sensitive information about you related to the appeal. This could include financial, health, mental health or chemical health information.
Do You Want to Keep Your Benefits as They Are: You may be able to keep getting your benefits at the same rate as you do now until a decision is made in the appeal. If you lose your appeal, you may have to pay back some or all of the benefits you received.
Do You Need a Hearing Right Away: In limited circumstances, you may be able to get a faster hearing. If you have an emergency that needs a faster hearing, you need to tell us about the emergency so we can determine whether it qualifies for a faster appeal.

Continue

Clicking "continue" is the only option on this page and will lead you to a page with an assortment of options. If you are looking to apply for health coverage, select the first link: "Apply for health coverage WITH financial help."

MNsure FAQ, selected questions from the website:

"Are Medical Assistance and MinnesotaCare part of MNsure?"

Your eligibility (if you qualify) for Medical Assistance and MinnesotaCare is determined by the Minnesota Eligibility Technology System (METS), which is accessed through MNsure, but the **Department of Human Services (DHS)** manages these programs.

Here's how it works:

MNsure acts as a single front door for Minnesotans to apply for health insurance, including public health programs managed by the state (DHS) and private health insurance managed by individual insurance companies.

If you apply through MNsure for health insurance with financial help, METS determines whether you qualify for Medical Assistance or MinnesotaCare. If you qualify for one of these programs, your application and enrollment is managed by the **Department of Human Services**, including renewal, billing and support services.

For help with Medical Assistance or MinnesotaCare contact the [Department of Human Services](#). See also [frequently asked questions about Medical Assistance and MinnesotaCare](#) and [information for new members](#).

Do I have to enroll through MNsure?

Minnesotans can enroll in health insurance coverage outside of MNsure, but doing this prevents access to [financial help](#) such as premium tax credits, low-cost or no-cost coverage. Only by enrolling through MNsure can consumers get access to financial help.

All plans sold through MNsure provide comprehensive coverage and [consumer protections](#) such as no discrimination based on pre-existing conditions (you cannot be denied coverage or charged a higher premium based on your health status, for example). In addition, all plans sold through MNsure include 10 [essential health benefits](#). Other plans available may not include the same benefits and protections guaranteed when purchasing a plan through MNsure.

Does everyone have to have health coverage?

Starting with the 2019 coverage tax year -- for which 2020 taxes are filed -- there is no longer a tax penalty or "[individual mandate](#)" for not having health insurance. (The mandate still applies to 2014-2018.)

It's important to remember that health insurance provides regular, preventive care for you and your family to stay healthy and prevent illness. **Medical bills are the number one cause**

of bankruptcy and can reach into the millions of dollars. Having quality health coverage gives you peace of mind knowing that if an accident or illness strikes you and your family are protected from a lifetime of financial burden.

How much does it cost to buy insurance through MNsure?

Insurance costs depend on a variety of factors. But MNsure remains the only place you can apply for financial help to lower the cost of your monthly premium and out-of-pocket costs.

Most Minnesotans who enroll through MNsure qualify for financial help. The amount of financial help is based on a sliding scale, so the lower your income, the higher the amount of assistance.

To get a quick estimate for the financial help for which you may qualify, see these [income guidelines](#) or use our [plan comparison tool](#).

Who can help me enroll?

Find [free local help](#) from a MNsure-certified assister. They can guide you through each step of your application and enrollment.

You can also call the MNsure Contact Center at 651-539-2099 or 855-366-7873.”

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