

## what is MNsure?

MNsure ([MNsure.org](http://MNsure.org)) is minnesota's health insurance marketplace. it is a website where minnesotans can apply for health insurance through the state with or without financial help.

## is MNsure a type of health insurance?

not exactly... when you apply through MNsure, they will place your eligibility in one of the following types of health insurance:

### **medical assistance (MA):**

for people with the lowest incomes. there are no premiums (monthly fees)!

### **minnesotacare:**

for people who earn more than the MA limit AND who are not offered affordable health insurance through work. there may be small premiums. minnesotacare is open to all, regardless of immigration status!

### **private "qualified health plans":**

for people with the highest incomes. if you are not offered affordable health insurance elsewhere, you may qualify for tax credits to lower the cost of your premiums. most people can only enroll during certain times of the year.

## Reproductive Care

## Hormone Care

## STI Testing

## PrEP

Family Tree Clinic  
1919 Nicollet Ave  
Minneapolis, MN 55403  
612-473-0800

do I qualify for free health insurance?

will MNsure cover gender affirming care?

**MNsure  
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how can I figure out what the \*\*\*\* is going on with my application?!

what if I can't get insurance?

 **FAMILY TREE  
CLINIC**  
1919 Nicollet Ave  
Minneapolis, MN 55403  
612-473-0800

## what are the income limits?

if you are a single adult:\*

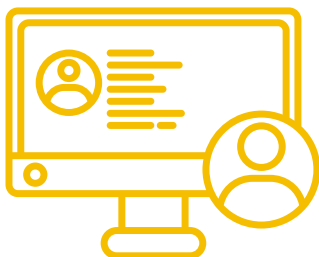
- **medical assistance:** \$1,669/month and/or \$20,029/year
- **minnesotacare:** \$30,120/year
- **private “qualified health plans”:** no income limit

\*these limits are BEFORE taxes and may look different if you are married and/or have kids. they may change slightly in june 2025.

## how can I apply?

most people can apply online after creating an account on [MNsurre.org](https://mnsure.org). some people may need to apply on paper, including some people with disabilities.

if you want help applying, you can reach out to a certified MNsure navigator! family tree clinic offers MNsure navigation. you can also view a list of all navigators at [MNsurre.org/help/find-assister](https://mnsure.org/help/find-assister).



## how can I check on the status of my application?

since MNsure is made up of multiple programs, it can be hard to figure out who to contact when you need help or a status update. try contacting the last agency that you got a notice from. for new applications, contact your county. if the website won't let you reapply, use your best guess as to which program you had in the past:

- **medical assistance:** contact your county
  - hennepin: 612-596-1300
  - ramsey: 651-266-3870
- **minnesotacare:** 651-297-3862
- **private “qualified health plans:”** contact the mnsure contact center
  - 651-539-2099

## help! i can't get through to anyone on the phone.

calling an agency can be nervewracking and tedious! unfortunately, it may be the only way to find accurate information about your case and troubleshoot any issues.



we recommend calling as early in the morning as possible to avoid long hold times. you can also schedule an appointment with a MNsure navigator for help with your call, or try going in person to a human service center in your county.

## will plans through MNsure cover gender affirming care?

yes. plans through MNsure are not allowed to exclude coverage for medically necessary gender affirming health care services. please contact your insurance company and/or your healthcare provider for help navigating your plan or if you experience a denial.

## how can I afford healthcare without insurance?

some community clinics like family tree offer sliding scale billing for those without insurance. visit [mnhealthcenters.org](https://mnhealthcenters.org) for a list of these clinics, or ask us! you can also use coupons from [goodRX.com](https://goodrx.com) to reduce the cost of your prescriptions at your pharmacy.

## i have more questions...



please visit [familytreeclinic.org/mnsure](https://familytreeclinic.org/mnsure) for an extended FAQ!

we are proud to help our patients and/or community members with MNsure navigation. our services are small but we are happy to provide referrals if needed. please contact our navigator at 612-454-0738 or [navigator@familytreeclinic.org](mailto:navigator@familytreeclinic.org) to get started!