

Resources for Uninsured Patients

Minnesota has health care programs to meet the needs of different people. Some programs help people who have little to no income. Other programs help people who work but do not have access to affordable health insurance.

You can access government-sponsored health insurance programs, as well as non-government insurance plans, through MNsure. MNsure is Minnesota's health insurance marketplace where individuals and families can shop, compare and choose health insurance coverage that meets their needs.

Most individuals who enroll through MNsure qualify for some type of financial help. There are 3 types of coverage you can access through MNSure, depending on household income:

1. Free coverage through Medical Assistance
 - a. Apply at any time. Enrollment is open year-round
2. Low-cost coverage through MinnesotaCare
 - a. Apply at any time. Enrollment is open year-round
3. Qualified Health Plans (private insurance) with tax credit/financial help to lower premium costs **or** Qualified Health Plans without financial assistance
 - a. Enroll by December 15th for coverage starting January 1st of the next year.
 - b. Enroll by January 15th for coverage starting February 1st of the next year.
 - c. AFTER January 15th – you may still qualify for coverage if you've had a Qualifying Life Event: <https://www.mnsure.org/new-customers/enrollment-deadlines/special-enrollment/sep-le/index.jsp>

For more information contact MNsure at:

651-539-2099 (855-366-7873 outside the Twin Cities); <https://www.mnsure.org>

You can also contact a free Insurance Assistor to help you find affordable coverage: <https://www.mnsure.org/help/find-assister/find-assister.jsp>

For assistance with Medicare, contact 1-800-633-4227 (1-800-MEDICARE) or the Senior LinkAge Line® at 800-333-2433.