



What is MinnesotaCare & am I Eligible?

What is MinnesotaCare and can I get it?

MinnesotaCare (MNCare) is a state healthcare program. It covers low-income people in Minnesota who can't get Medical Assistance (MA).

It is usually:

- Adults with incomes over the limit for MA but who can't afford private insurance, and
- Children who can't enroll in MA because of their immigration status

You are eligible if:

- You live in Minnesota
- Your income is below the "Income Limit"
- You don't get other health insurance
- You are not eligible for certain other types of health insurance

What is the Income Limit for MinnesotaCare?

The "Income Limit" for MinnesotaCare is 200% of Federal Poverty Guidelines. See the chart below for 2026 income limits. It shows yearly amounts. The amounts change every year. You can check online at: <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-3461A-ENG>.

You need to add together income you already got this year plus all other income you expect to get.

Income is based on HOUSEHOLD SIZE:

- If you file taxes or if someone claims you as a dependent on their taxes, your household is the same as the number of people claimed on the taxes.
- If you don't file taxes and are not claimed as a dependent on someone else's taxes, your household includes these people you live with:
 - you
 - your spouse
 - your children under 19

| Program | MinnesotaCare |
|-------------|-------------------|
| Family Size | 200% FPG Annually |
| 1 | \$31,300 |
| 2 | \$42,300 |
| 3 | \$53,300 |
| 4 | \$64,300 |
| 5 | \$75,300 |
| 6 | \$86,300 |
| 7 | \$97,300 |
| 8 | \$108,300 |
| Add'l | \$11,000 |

- if you are under age 19 you can also include:
 - parents
 - step-parents
 - siblings, and
 - step-siblings

What if I have other insurance?

Being enrolled in other health insurance makes it hard to get MinnesotaCare. Sometimes, even just having other health insurance available to you can keep you from getting MinnesotaCare. You can't get MinnesotaCare if you are:

- enrolled in other health insurance
- eligible for Medicare Part A without a premium and
- eligible for Employer Sponsored Insurance that is
 - Minimum Essential Coverage – coverage pays at least 60% of expected costs
 - Affordable – required payment toward premium is less than 9.96% of the household income

Note: Often you have to pay more to enroll family members in your insurance. If the insurance through your job is affordable for you but it's not affordable to enroll family members, the family members may be eligible for MinnesotaCare.

Does my immigration status affect this?

Yes. Starting January 1, 2026, only undocumented children younger than age 18 can be eligible for MinnesotaCare coverage. The child must:

- be under age 18
- live in Minnesota
- be in a household with income below the limit and
- not have access to other health insurance



Any information you give to the county or state agency on your healthcare application is private data protected under state and federal law. It can't be shared with anyone else or agencies without your written consent.

For information about other health care options for non-citizens see our fact sheet [Health Care for Noncitizens](#).

Do I have to Pay for MinnesotaCare?

Yes. You have to pay a monthly premium. The amount of the premium is based on your income. In 2026, the average premium for the lowest cost plan will be about \$50 a month. You can check an estimate of your premium here: <https://edocs.dhs.state.mn.us/lfsrserver/Public/DHS-4139A-ENG>.

There are other costs too. You may also have co-payments. Co-payments are part of the cost of certain medical services. They cover the part owed to the doctor or clinic that is not paid by MinnesotaCare. Children under age 21 have no co-pays. American Indians enrolled in a federally recognized tribe have no co-pays.

All other Adults age 21 or older have these co-pays: (co pay amounts change every year)

- \$28 co-pay for non-preventative doctor visits; no co-pay for mental health visits
- \$10 (generic) or \$25 (brand) co-pay for prescription drugs up to \$70 per month; no co-pay for some mental health drugs
- \$10 co-pay for eyeglasses
- \$100 co-pay for ER visit, unless that leads to hospitalization
- \$250 co-pay per hospital admission
- \$0 co-pay for ambulatory surgery
- \$0 co-pay for outpatient hospital
- \$45 co-pay for radiology services



What is covered by MinnesotaCare?

MinnesotaCare covers things like:

- doctor visits and routine health services,
- diagnostic services like lab tests and x-rays,
- mental health services,
- chiropractic care,
- some dental services,
- optical services,
- ER and Urgent Care services,
- inpatient and outpatient hospital services,
- prescription medicine,
- medical equipment and medical supplies, and
- substance use disorder services.

Some other services may also be covered.

How and When Can I Apply for MinnesotaCare?

You can apply for MinnesotaCare at any time of the year.

It is best to apply online at www.MNsure.org. Online applications are processed very quickly. You can fill out a paper application, but it can take up to 45 days to be processed. If you do a paper application, it should be submitted to your local county human services office or to the MinnesotaCare office at DHS. You can submit it by delivery, mail or fax. Instructions are on page 21 of the paper application.

You can get free help to complete and submit an application from a “MNSure navigator.” Navigators help with paper and on-line applications. On-line applications are preferred because they are better and faster. If you need to file a paper application for some reason, they do help with that.

See “Where can I get more information or help?” below for information on how to contact a navigator at Project Care.



When does My Coverage Start?

If you have a premium, your coverage starts after you pay your first premium. Coverage always starts on the first day of a month, so your coverage starts on the first day of the next month after you pay your first premium.

If you have a \$0 premium, your coverage starts on the first day of the next month after your application is approved.

MinnesotaCare does not cover the month you apply or any months before you apply.

How do I keep my coverage active?

- **Pay your premium** – if you don’t pay your premium your coverage stops. Premiums are due by the end of the month. You are paying for the next month.
- **Give MinnesotaCare any proof they ask for** – after you apply, you may be asked to give them proof of some of the information you put on your application. You get a notice about what is needed. If you don’t send them the proof within 90 days of being asked, your coverage ends.
- **Do your annual renewal** – Everyone getting MinnesotaCare must renew their coverage every year. The renewal papers are mailed out in October. You have to send them back by the end of November. If you don’t, your coverage ends on December 31.

Where can I get more information or help?

If you have questions about MinnesotaCare, call or email Project Care to get **free help** from a certified MNSure navigator: 320-253-0121 or projectcare@mylegalaid.org.

Fact Sheets are legal information NOT legal advice. See a lawyer for advice.

Don’t use this fact sheet if it is more than 1 year old. Ask us for updates, a fact sheet list, or alternate formats.

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