



MNSure-certified Navigators

Minnesota Community Care has MNSure-certified navigators that are trained experts. We are here to help you fill out your application and enroll in coverage. We can also help with coverage renewals, report changes to your account and provide enrollment follow-up. Services from our MNSure-certified navigators are always free.

Navigators specialize in [Medical Assistance and MinnesotaCare](#) enrollment. They can help you enroll in a private insurance plan and provide basic insurance education, but they cannot give you advice about picking an insurance plan.

Call or email today to setup an appointment with one of our navigators at 651-389-2515 or email us at businessoffice@mncare.org.

<https://www.mnsure.org/>

Medical Assistance and MinnesotaCare

When you [apply for financial help](#) through MNSure, you will find out if you qualify for low-cost or no-cost health insurance, either through Medical Assistance or MinnesotaCare. These two government-sponsored programs are managed by the Minnesota Department of Human Services. Get full details about these programs at the following links:

- [Medical Assistance](#) (MA) - Minnesota's Medicaid program for people with low income
- [MinnesotaCare](#) - a program for Minnesotans with low incomes who do not have access to affordable health care coverage

See If You Qualify

You can get an idea of whether you qualify for one of these programs by using [our comparison tool](#) or [the income guidelines](#).

(To get a **final** determination of whether you qualify for financial help you'll need to apply through MNSure using an [application WITH financial help](#).)

If You Qualify

You will be able to get medical services at little cost to you.

- Medical Assistance does not require you to pay a monthly premium. Members have small co-pays for some services, usually \$1 - \$3. This is called cost sharing.

- MinnesotaCare does require you to pay a monthly premium, and it is based on your income. Members have small co-pays. The [MinnesotaCare Premium Estimator Table \(PDF\)](#) will help you estimate your premium amount.

If You Don't Qualify

If you do not qualify for Medical Assistance or MinnesotaCare, but meet one or more of the criteria listed below, we will submit your application to your county agency.

- Need help paying for long-term care or nursing home services
- Are over age 65
- Are a person with a disability
- Need help paying for Medicare

County staff will determine if you qualify for another program. [Contact your county](#) if you have questions about your application. If you don't qualify for Medical Assistance or MinnesotaCare and do not qualify for another program through your county, you can still purchase health insurance through MNsure and see if you qualify for a federal [tax credit](#).

Current Members

If you are a current member and have questions about your membership, payments, renewals or other topics, please use the [contact information on the DHS website](#). The Minnesota Health Care Programs [New Member Information](#) and [Summary of Coverage, Cost Sharing, and Limits \(PDF\)](#) provide additional helpful information.