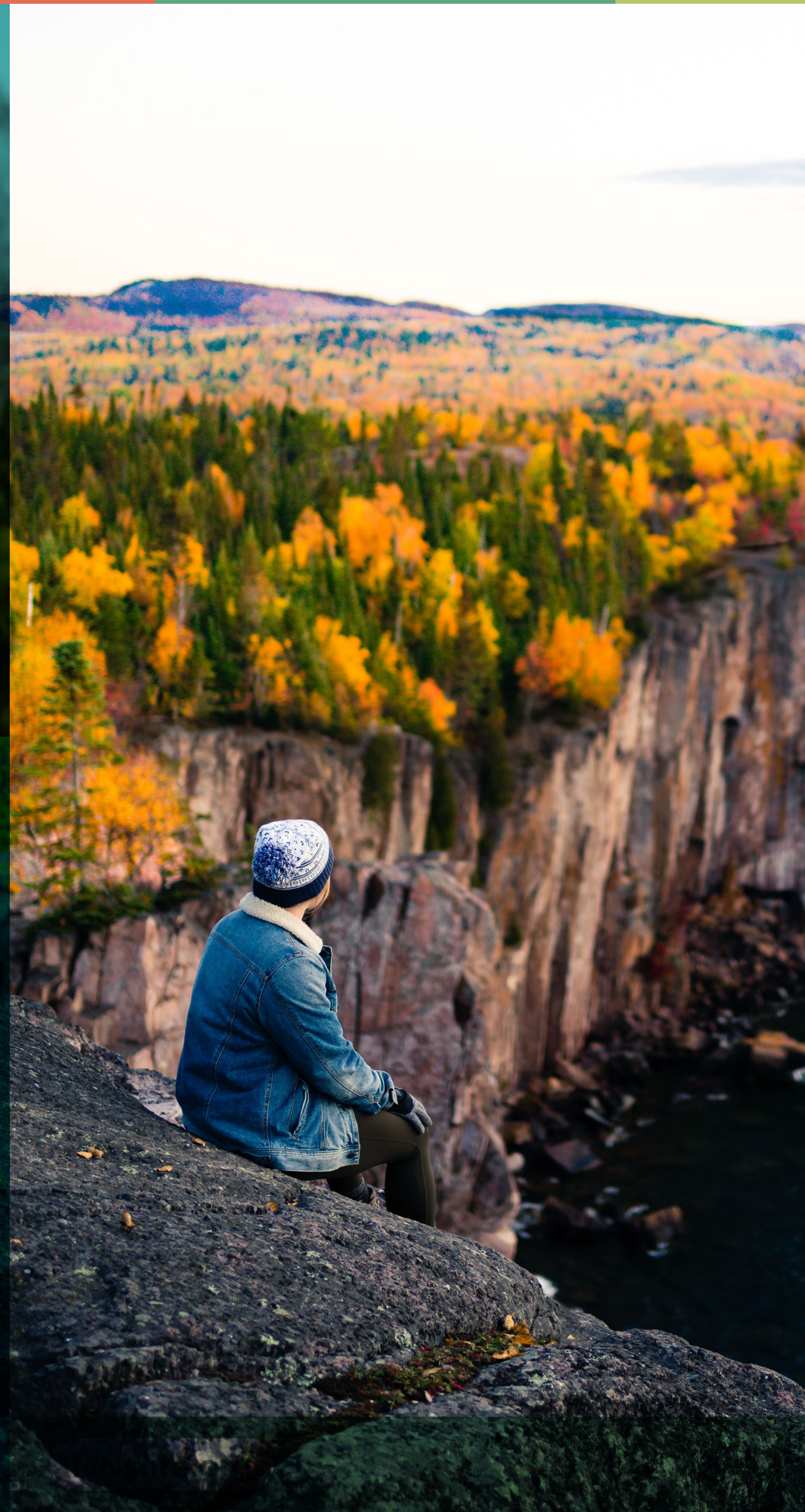




2027 Plan and Premium Scenarios

October 2026

MNsire's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached at 855-366-7873 or AEO@MNsire.org.

Minnesota's Home for Health Insurance

Every year, MNsure connects thousands of Minnesotans with affordable, quality health insurance. We're built for anyone without access to job-based coverage—including farmers, entrepreneurs, gig workers, small business owners, and early retirees.

The real 2027 plan scenarios below show how Advanced Premium Tax Credits (APTC) act as instant discounts to lower your monthly costs. These examples show family examples with different plans across the three metal levels with varying household incomes (HHI).

Click your county area below or on the map to the right to explore Premium Scenarios:

Area 1: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona

Area 2: Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, Saint Louis

Area 6: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

Area 3: Blue Earth, Faribault, Le Sueur, Martin, Nicollet, Rice, Waseca, Watonwan

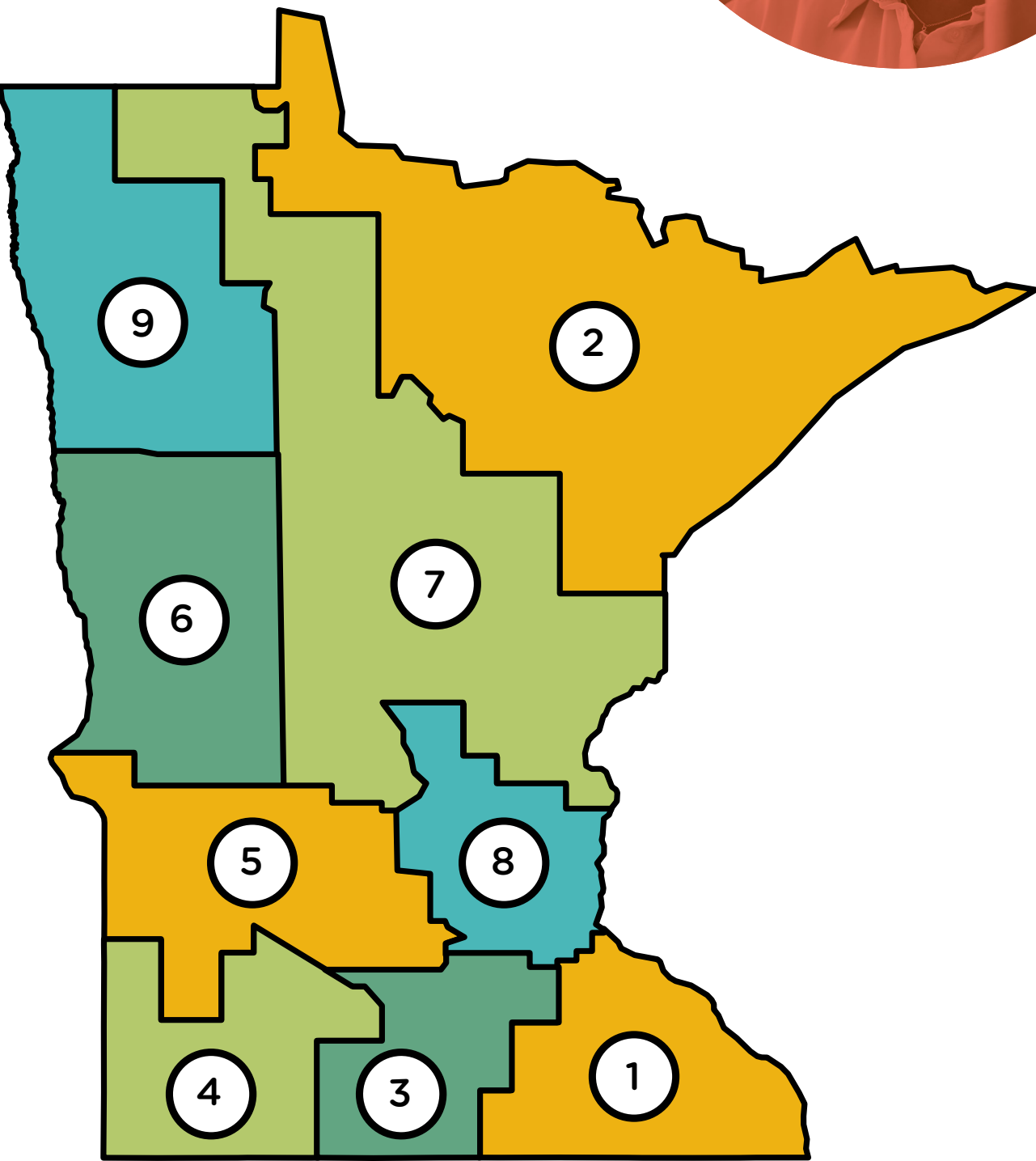
Area 7: Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena

Area 4: Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock

Area 8: Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright

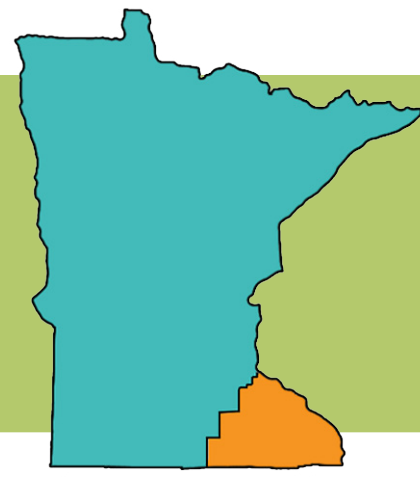
Area 5: Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

Area 9: Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake



*Consumers at 400% above FPG can no longer receive APTC





Area 1 Premium Scenarios

Area 1 Counties

Dodge, Fillmore, Freeborn, Goodhue,
Mower Olmsted, Steele, Wabasha, Winona

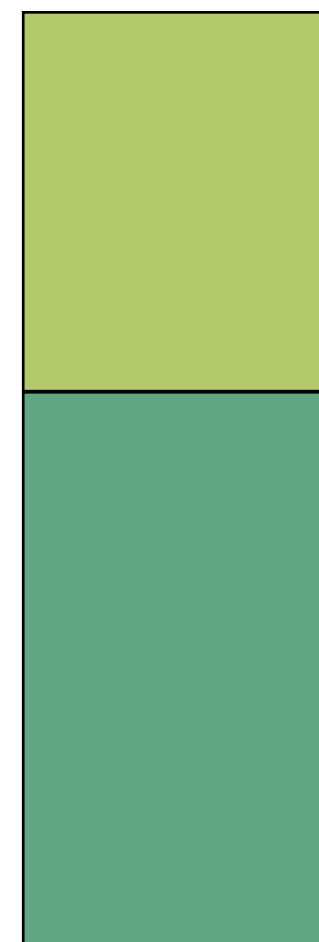


Family of 4

Gold Plan | Olmsted
\$115,000 income
350% FPG

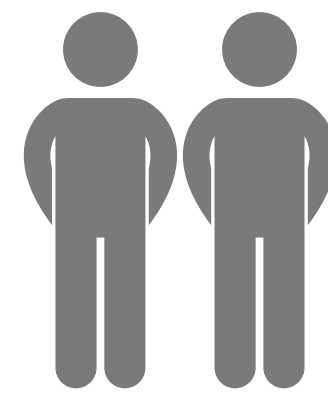
2027

\$2,726.72/mo
Total Plan Premium Costs



Consumer pays
\$1,102.48/mo

Tax credit covers
\$1,624.24/mo
59.6% of 2027 premium

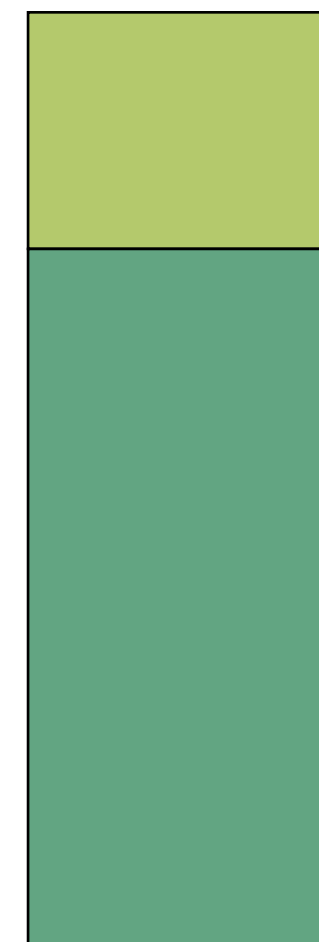


Married Couple, Aged 60

Silver Plan | Winona
\$64,920 income
300% FPG

2027

\$2,842.74/mo
Total Plan Premium Costs



Consumer pays
\$713.60/mo

Tax credit covers
\$2,129.14/mo
74.9% of 2027 premium

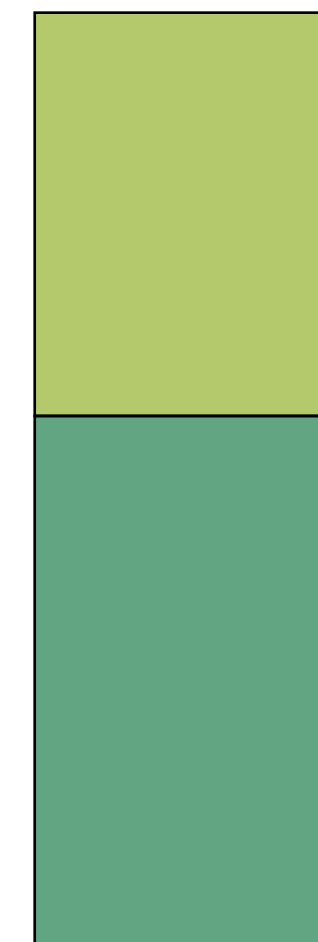


Single, Aged 30

Bronze Plan | Mower
\$39,900 income
250% FPG

2027

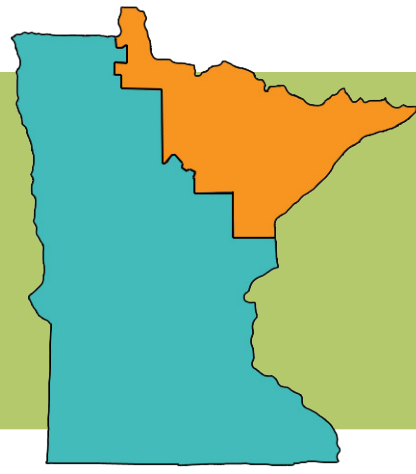
\$584.12/mo
Total Plan Premium Costs



Consumer pays
\$250.08/mo

Tax credit covers
\$333.24/mo
57% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 2 Premium Scenarios

Area 2 Counties

Carlton, Cook, Itasca, Koochiching,
Lake, Lake of the Woods, Saint Louis

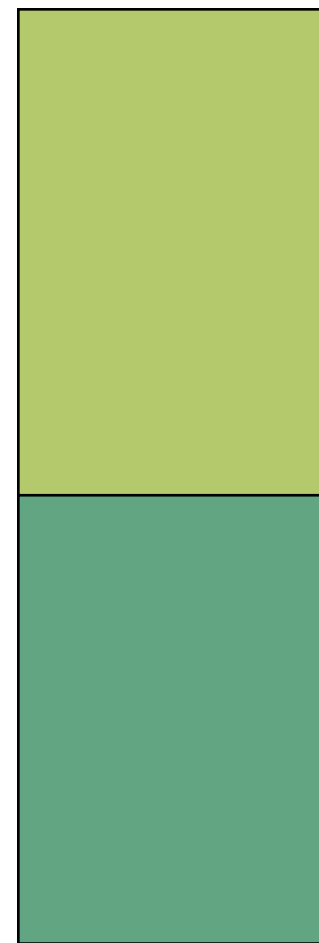


Family of 4

Gold Plan | Cook
\$115,000 income
350% FPG

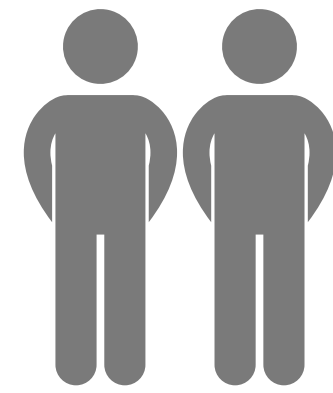
2027

\$2,678.08/mo
Total Plan Premium Costs



Consumer pays
\$1,393.02/mo

Tax credit covers
\$1,285.06/mo
48% of 2027 premium

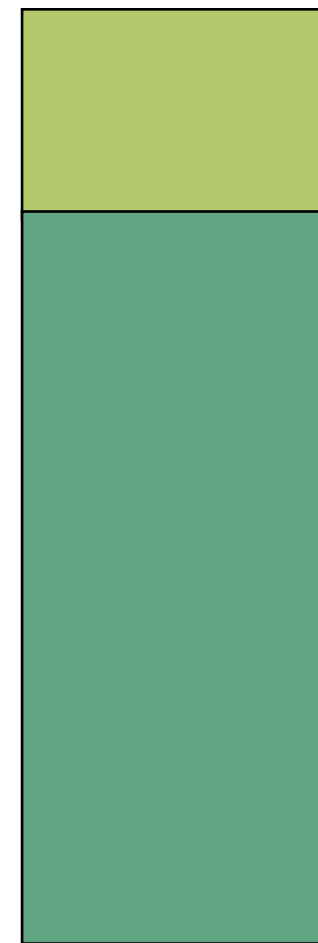


Married Couple, Aged 60

Silver Plan | Koochiching
\$64,920 income
300% FPG

2027

\$2,604.40/mo
Total Plan Premium Costs



Consumer pays
\$581.56/mo

Tax credit covers
\$2,022.84/mo
77.7% of 2027 premium

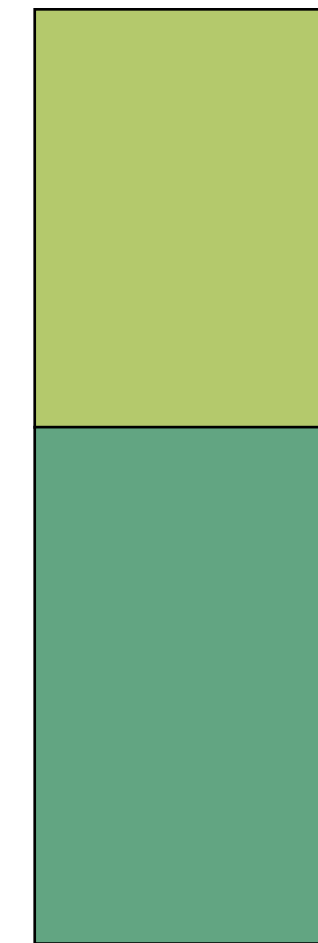


Single, Aged 30

Bronze Plan | Saint Louis
\$39,900 income
250% FPG

2027

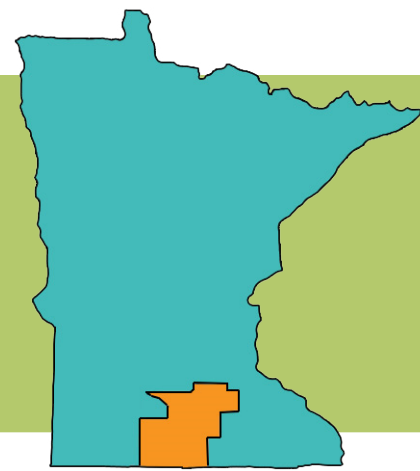
\$422.49/mo
Total Plan Premium Costs



Consumer pays
\$187.93/mo

Tax credit covers
\$234.56/mo
55.5% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 3 Premium Scenarios

Area 3 Counties

Blue Earth, Faribault, Le Sueur, Martin,
Nicollet, Rice, Waseca, Watonwan

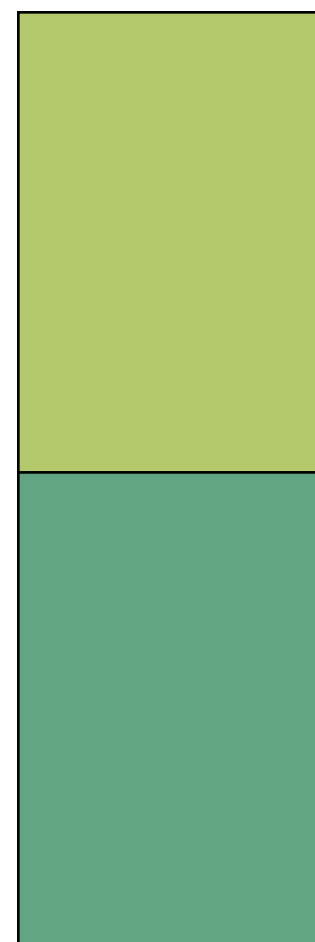


Family of 4

Gold Plan | Blue Earth
\$115,000 income
350% FPG

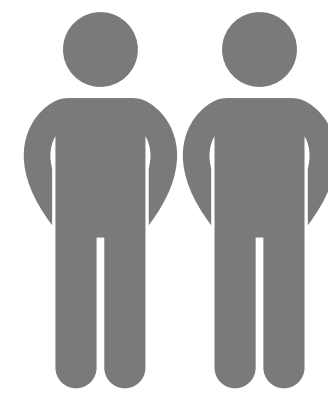
2027

\$3,033.24/mo
Total Plan Premium Costs



Consumer pays
\$1,484.02/mo

Tax credit covers
\$1,549.22/mo
51.1% of 2027 premium

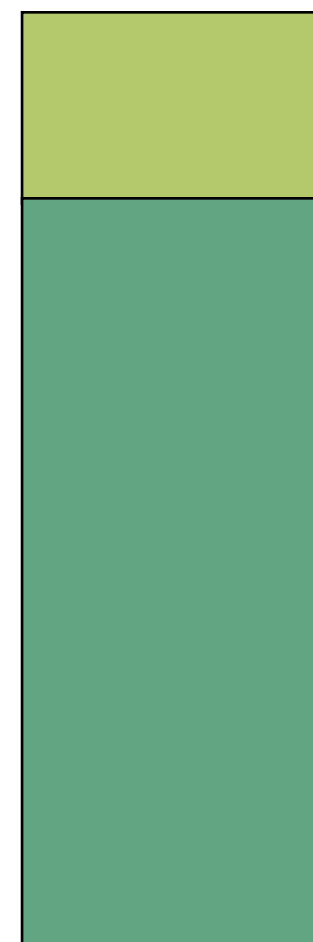


Married Couple, Aged 60

Silver Plan | Nicollet
\$64,920 income
300% FPG

2027

\$2,808.14/mo
Total Plan Premium Costs



Consumer pays
\$552.94/mo

Tax credit covers
\$2,255.20/mo
80.3% of 2027 premium

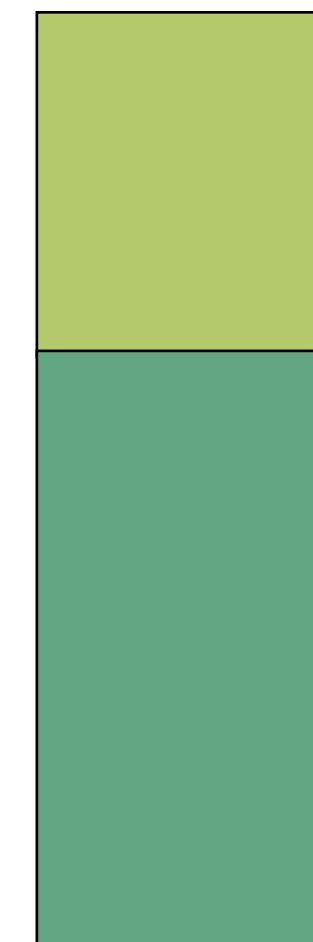


Single, Aged 30

Bronze Plan | Le Sueur
\$39,900 income
250% FPG

2027

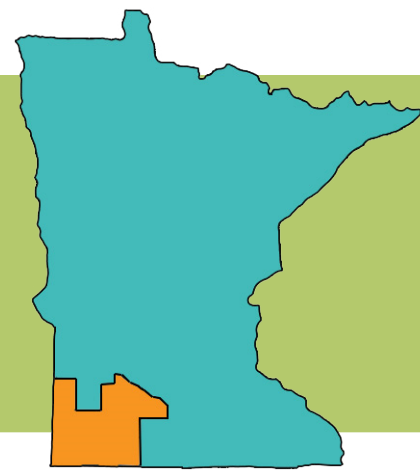
\$496.87/mo
Total Plan Premium Costs



Consumer pays
\$181.88/mo

Tax credit covers
\$314.99/mo
63.4% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 4 Premium Scenarios

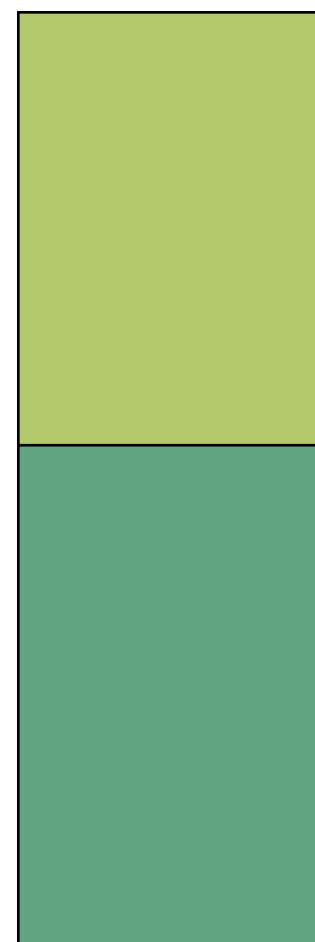
Area 4 Counties

Brown, Cottonwood, Jackson, Lincoln,
Murray, Nobles, Pipestone, Redwood, Rock



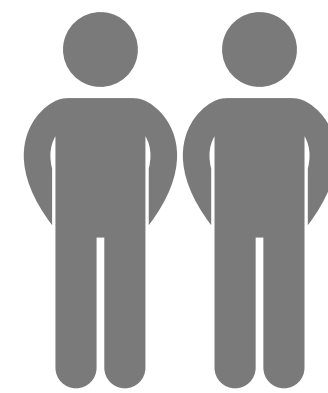
Family of 4
Gold Plan | Redwood
\$115,000 income
350% FPG

2027
\$2,349.32/mo
Total Plan Premium Costs



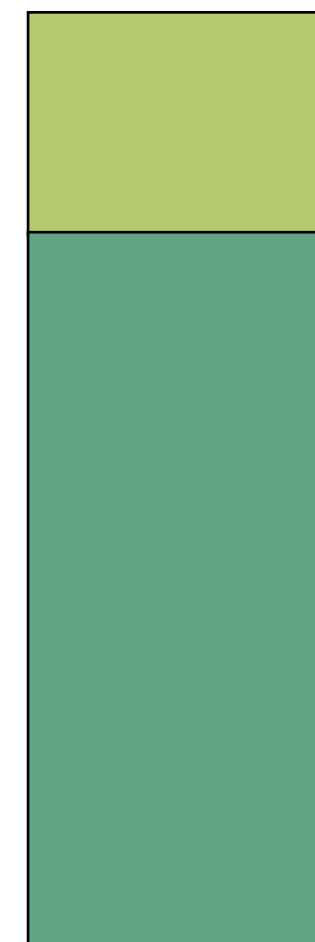
Consumer pays
\$1,081.03/mo

Tax credit covers
\$1,268.29/mo
54% of 2027 premium



Married Couple, Aged 60
Silver Plan | Nobles
\$64,920 income
300% FPG

2027
\$2,449.26/mo
Total Plan Premium Costs



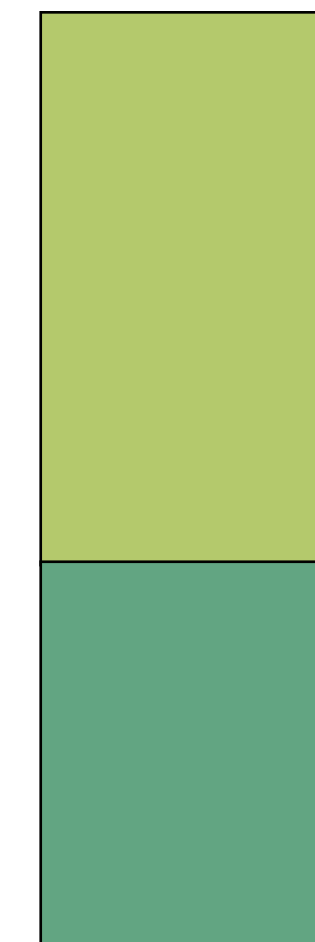
Consumer pays
\$571.05/mo

Tax credit covers
\$1,878.21/mo
76.7% of 2027 premium



Single, Aged 30
Bronze Plan | Pipestone
\$39,900 income
250% FPG

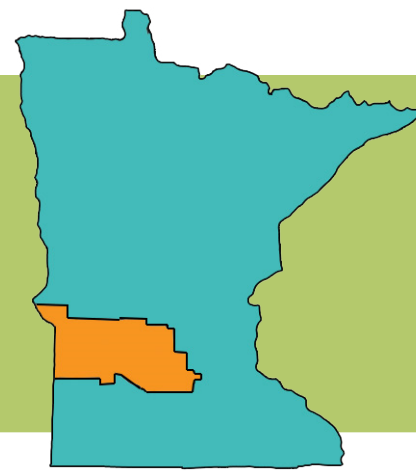
2027
\$531.95/mo
Total Plan Premium Costs



Consumer pays
\$311.51/mo

Tax credit covers
\$220.43/mo
41.4% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 5 Premium Scenarios

Area 5 Counties

Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon,
McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

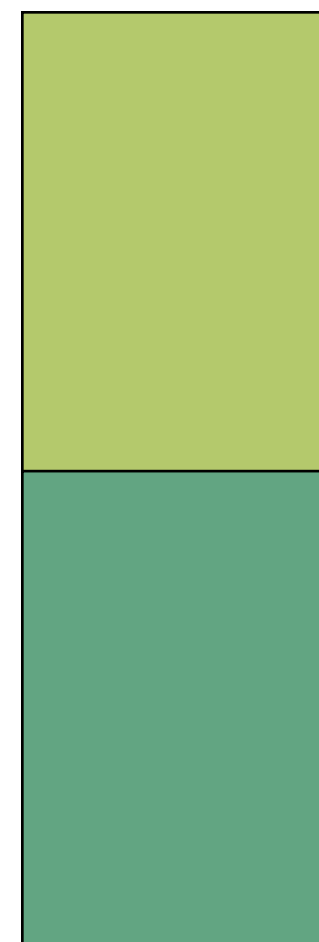


Family of 4

Gold Plan | Kandiyohi
\$115,000 income
350% FPG

2027

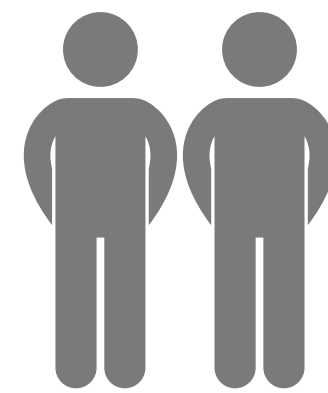
\$2,459.82/mo
Total Plan Premium Costs



Consumer pays
\$1,198.81/mo

Tax credit covers
\$1,261.01/mo

51.2% of 2027 premium

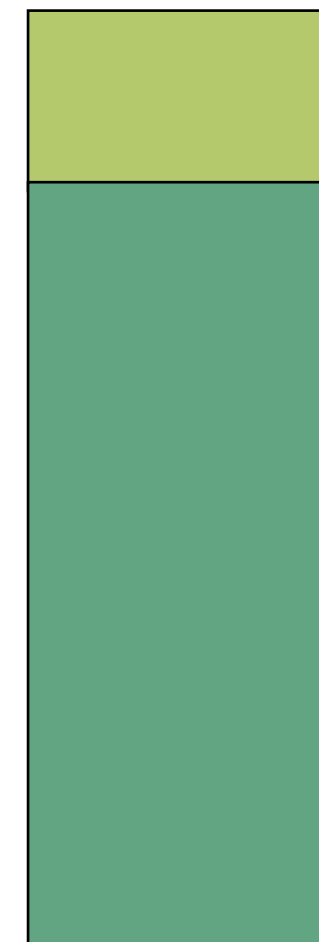


Married Couple, Aged 60

Silver Plan | Meeker
\$64,920 income
300% FPG

2027

\$2,441.18/mo
Total Plan Premium Costs



Consumer pays
\$443.12/mo

Tax credit covers
\$1,998.06/mo

81.8% of 2027 premium

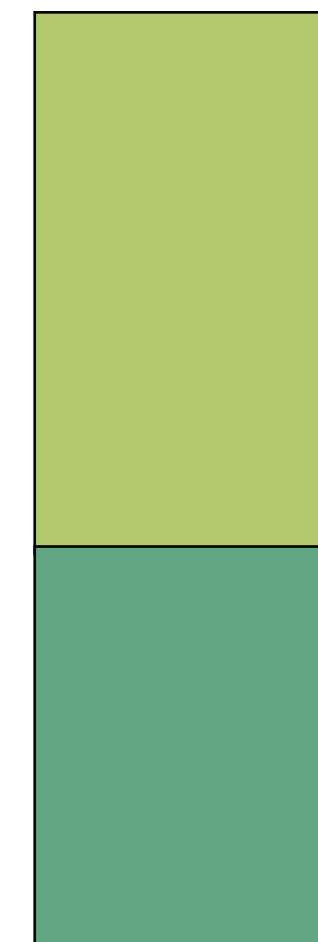


Single, Aged 30

Bronze Plan | Lyon
\$39,900 income
250% FPG

2027

\$511.79/mo
Total Plan Premium Costs

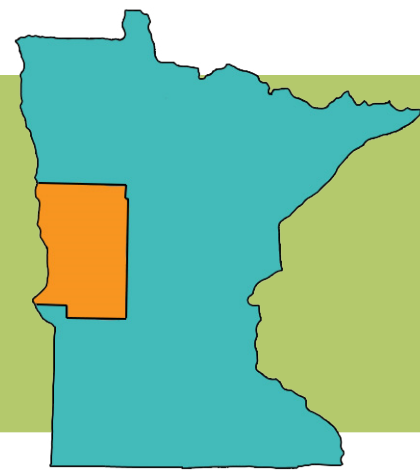


Consumer pays
\$291.36/mo

Tax credit covers
\$220.43/mo

43% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 6 Premium Scenarios

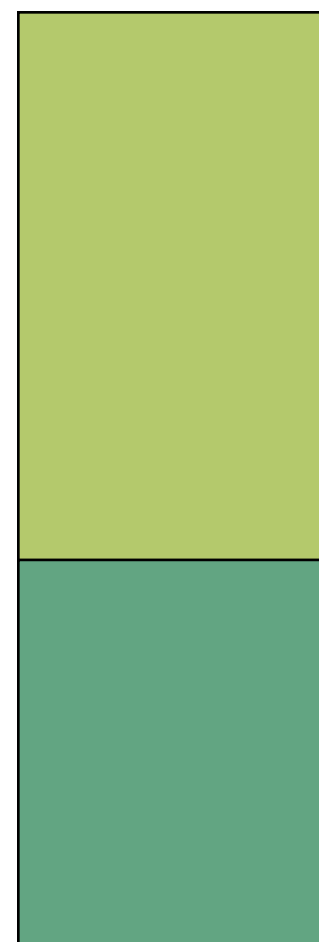
Area 6 Counties

Becker, Clay, Douglas, Grant, Otter Tail,
Pope, Stevens, Traverse, Wilkin



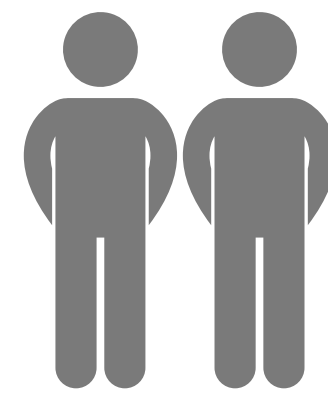
Family of 4
Gold Plan | Stevens
\$115,000 income
350% FPG

2027
\$2,696.52/mo
Total Plan Premium Costs



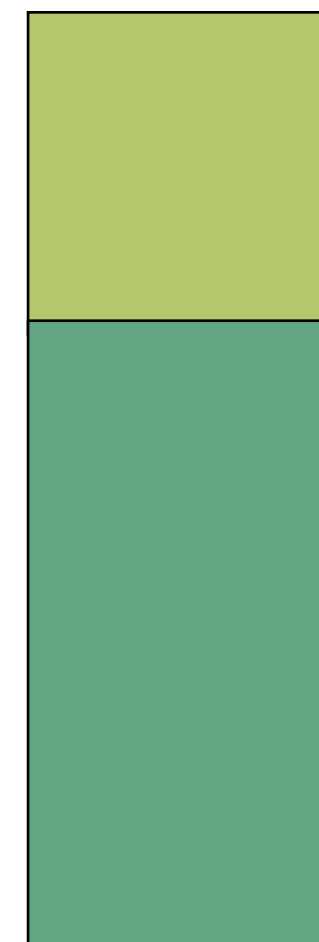
**Consumer pays
\$1,572.11/mo**

**Tax credit covers
\$1,124.41/mo**
41.7% of 2027 premium



Married Couple, Aged 60
Silver Plan | Becker
\$64,920 income
300% FPG

2027
\$2,358.64/mo
Total Plan Premium Costs



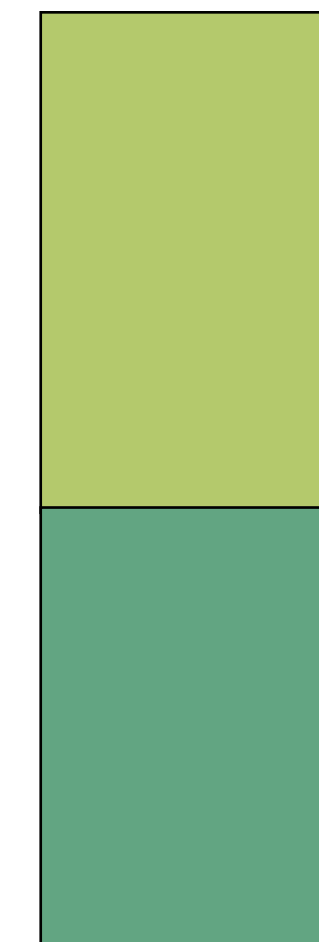
**Consumer pays
\$773.20/mo**

**Tax credit covers
\$1,585.44/mo**
67.2% of 2027 premium



Single, Aged 30
Bronze Plan | Otter Tail
\$39,900 income
250% FPG

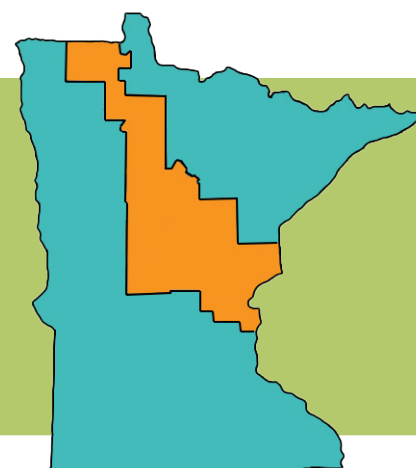
2027
\$449.34/mo
Total Plan Premium Costs



**Consumer pays
\$237.07/mo**

**Tax credit covers
\$212.27/mo**
47.2% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 7 Premium Scenarios

Area 7 Counties

Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena

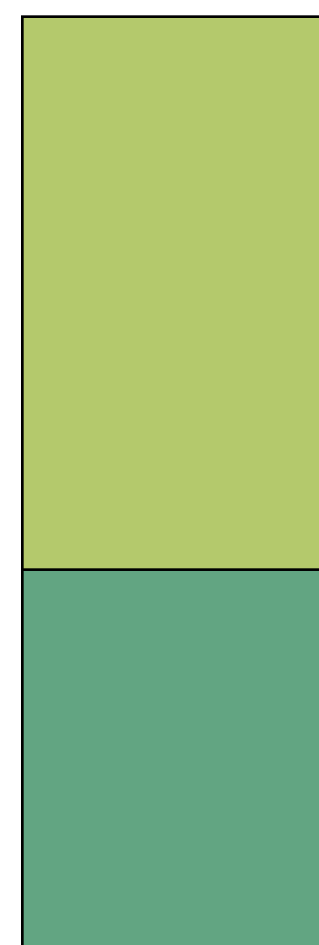


Family of 4

Gold Plan | Pine
\$115,000 income
350% FPG

2027

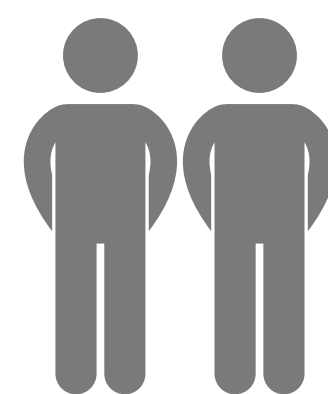
\$2,235.66/mo
Total Plan Premium Costs



Consumer pays
\$1,316.50/mo

Tax credit covers
\$919.16/mo

41.1% of 2027 premium

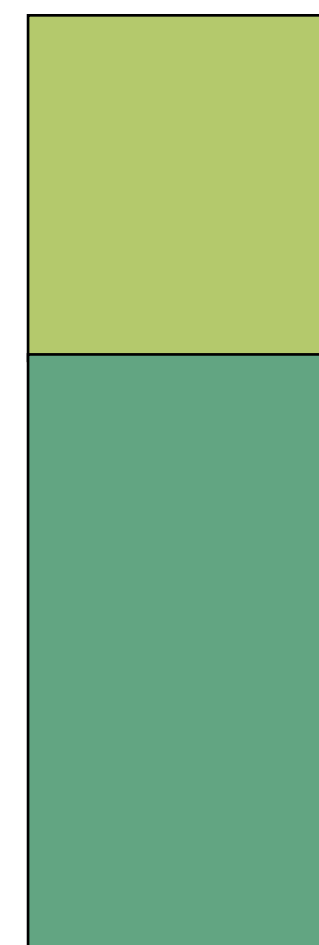


Married Couple, Aged 60

Silver Plan | Cass
\$64,920 income
300% FPG

2027

\$2,496.64/mo
Total Plan Premium Costs



Consumer pays
\$889.30/mo

Tax credit covers
\$1,597.34/mo

64% of 2027 premium



Single, Aged 30

Bronze Plan | Crow Wing
\$39,900 income
250% FPG

2027

\$498.19/mo
Total Plan Premium Costs

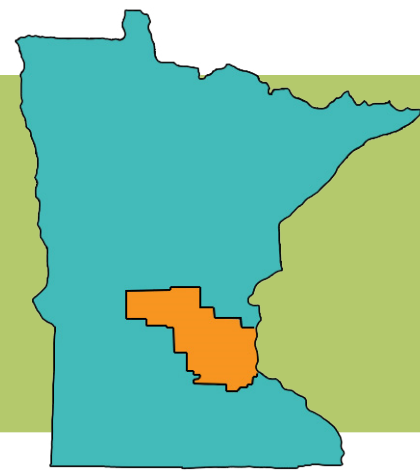


Consumer pays
\$336.49/mo

Tax credit covers
\$161.70/mo

32.5% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 8 Premium Scenarios

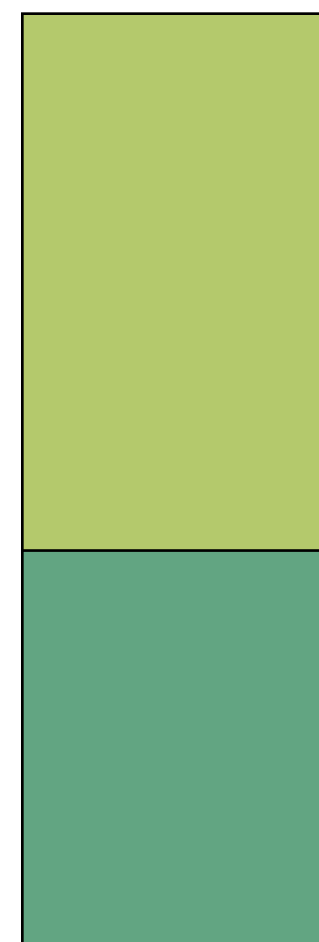
Area 8 Counties

Anoka, Benton, Carver, Dakota, Hennepin, Ramsey,
Scott, Sherburne, Stearns, Washington, Wright



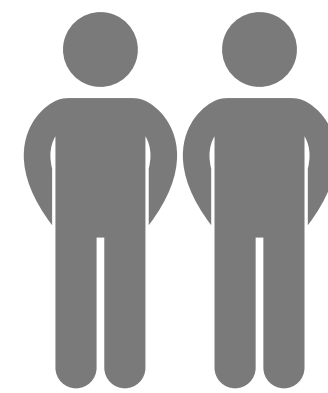
Family of 4
Gold Plan | Dakota
\$115,000 income
350% FPG

2027
\$1,911.90/mo
Total Plan Premium Costs



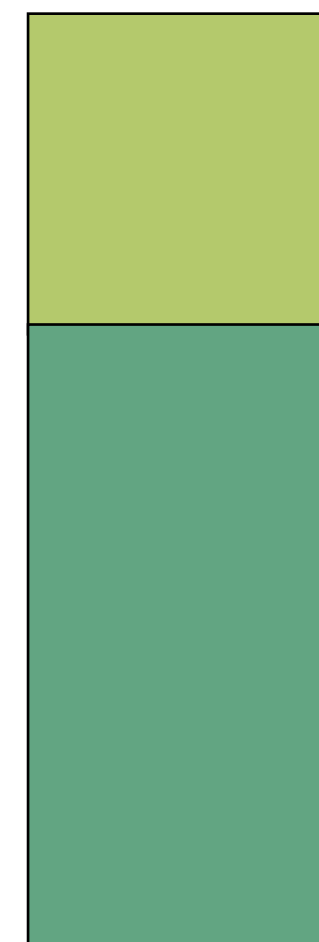
**Consumer pays
\$1,092.74/mo**

**Tax credit covers
\$819.16/mo**
43.8% of 2027 premium



Married Couple, Aged 60
Silver Plan | Hennepin
\$64,920 income
300% FPG

2027
\$2,236.62/mo
Total Plan Premium Costs



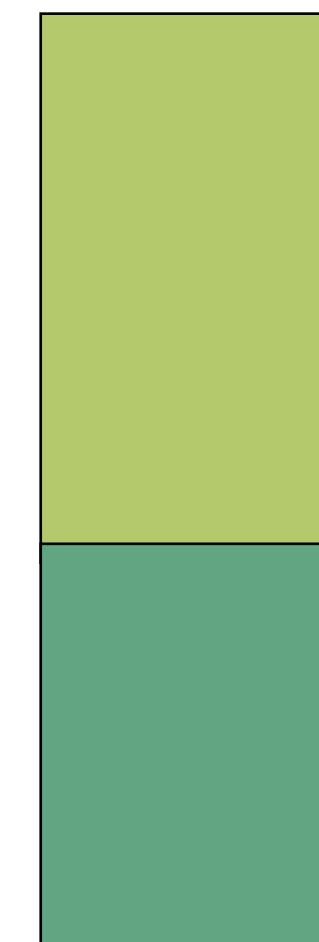
**Consumer pays
\$739.08/mo**

**Tax credit covers
\$1,497.54/mo**
67% of 2027 premium



Single, Aged 30
Bronze Plan | Stearns
\$39,900 income
250% FPG

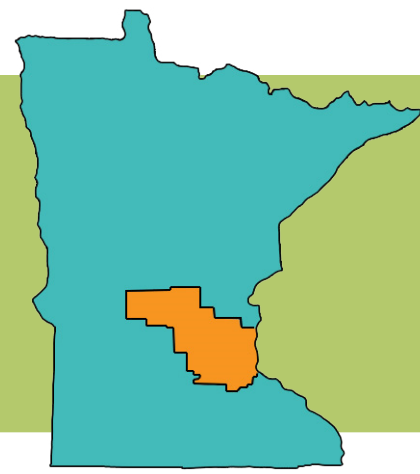
2027
\$413.54/mo
Total Plan Premium Costs



**Consumer pays
\$233.78/mo**

**Tax credit covers
\$179.76/mo**
43.5% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC



Area 9 Premium Scenarios

Area 9 Counties

Clearwater, Kittson, Mahnomen, Marshall,
Norman, Pennington, Polk, Red Lake

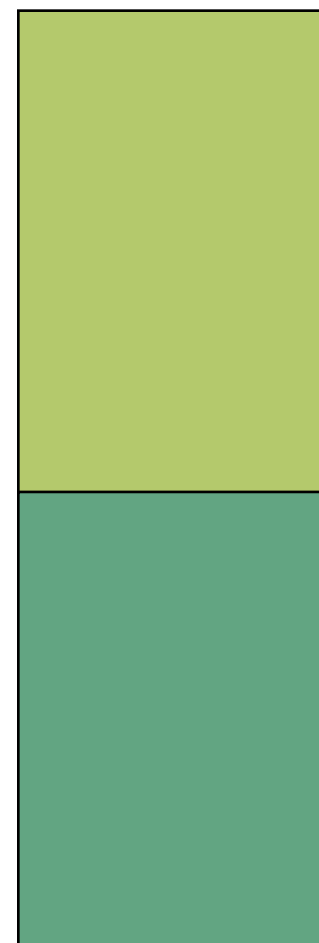


Family of 4

Gold Plan | Pennington
\$115,000 income
350% FPG

2027

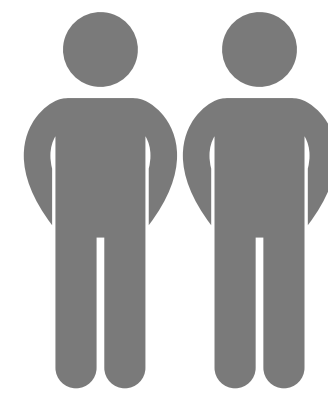
\$2,288.52/mo
Total Plan Premium Costs



Consumer pays
\$1,171.85/mo

Tax credit covers
\$1,116.67/mo

48.8% of 2027 premium

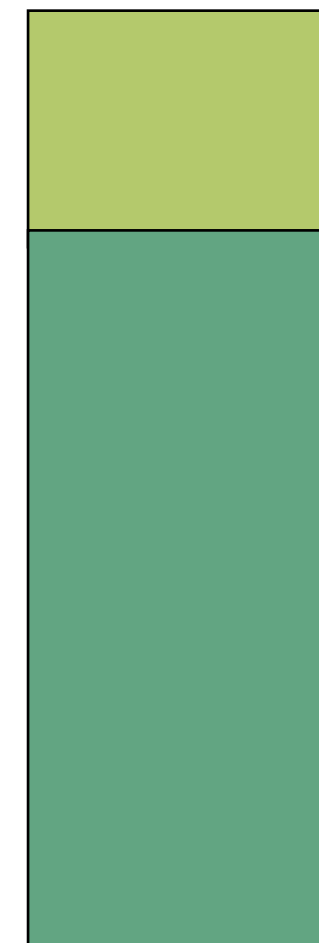


Married Couple, Aged 60

Silver Plan | Clearwater
\$64,920 income
300% FPG

2027

\$2,385.90/mo
Total Plan Premium Costs



Consumer pays
\$555.72/mo

Tax credit covers
\$1,830.18/mo

76.7% of 2027 premium

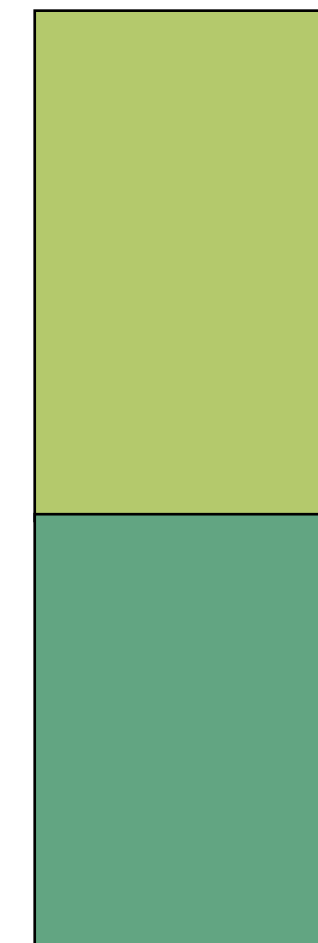


Single, Aged 30

Bronze Plan | Marshall
\$39,900 income
250% FPG

2027

\$454.61/mo
Total Plan Premium Costs



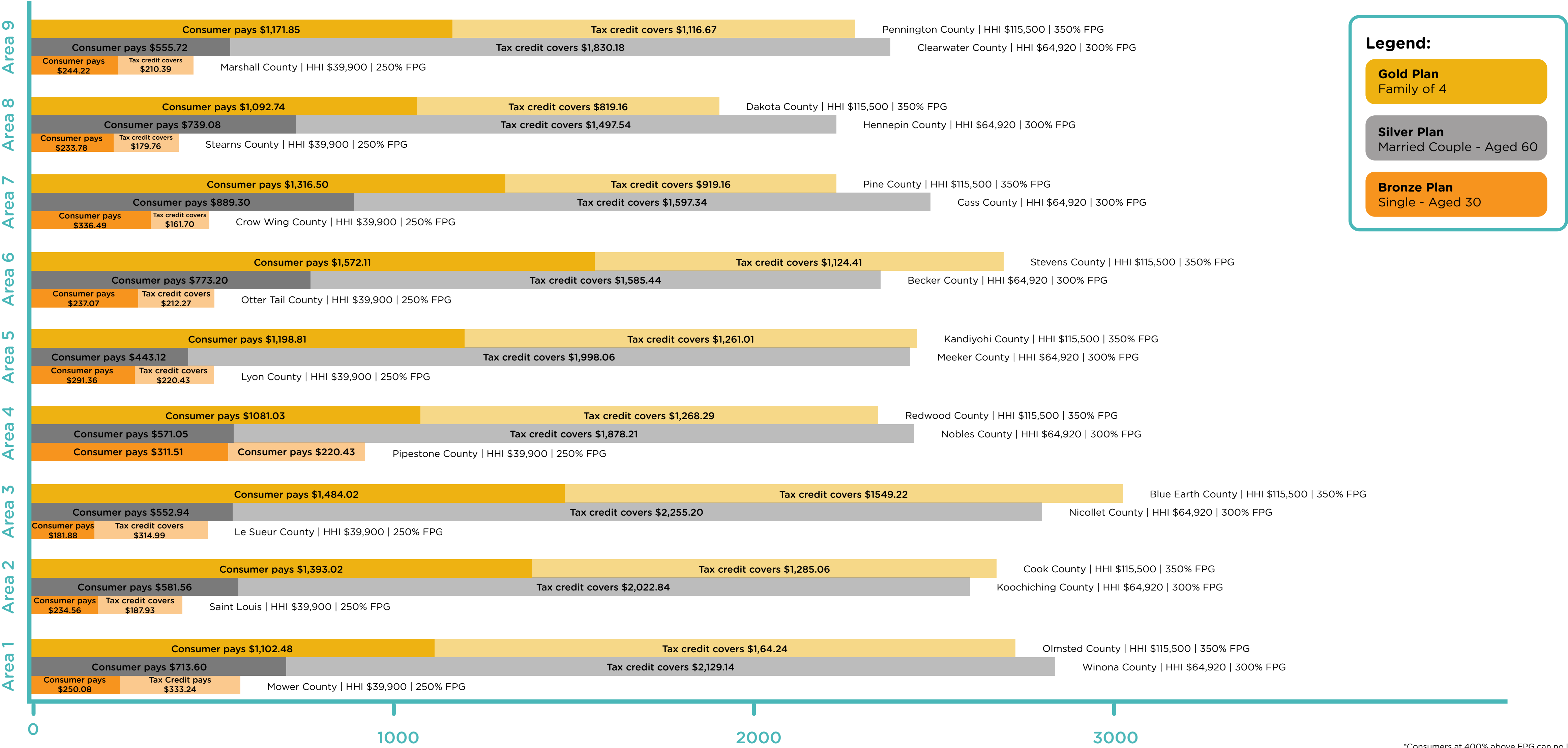
Consumer pays
\$244.22/mo

Tax credit covers
\$210.39/mo

46.3% of 2027 premium

*Consumers at 400% above FPG can no longer receive APTC

Area Comparison Chart



*Consumers at 400% above FPG can no longer receive APTC