

Click "New Customers"



Get Ready!
Open enrollment starts **November 1.**

Get Ready! Open Enrollment Starts November 1


New to MNSure?

[Start Here](#)

Current customers, start thinking about whether you want to keep or change your plan.


[Learn More](#)

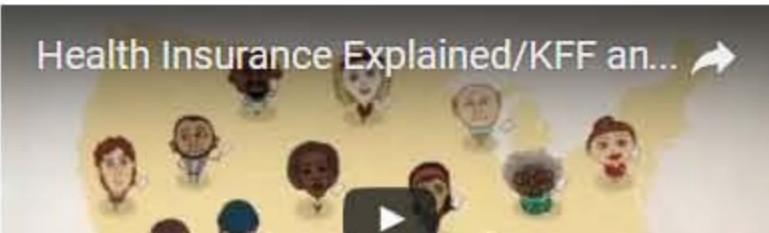


 **Contact Center Line 1-855-366-7873**
(1-855-3MNSURE)

 **Get free expert enrollment help!**
Assisters located throughout the state.

What is MNSure?
MNSure is Minnesota's health insurance marketplace where individuals, families and small businesses can shop, compare and choose health insurance coverage. **It's the only place to apply for financial help** to lower the cost of your health coverage.

Health Insurance Explained
[Health Insurance Explained/KFF an...](#) 



Latest News Releases
[MNSure Urges Minnesotans to Shop, Compare and Save on Health Insurance](#)
September 30, 2016
Financial help available only through MNSure for individuals earning up to \$47,520; family of four earning up to \$97,200



> New Customers

Apply for Coverage

Blue Cross Blue Shield Customers

Enrollment Deadlines

What is MNSure?

New Customers

Welcome to MNSure

The MNSure marketplace is where Minnesotans can find, compare, choose, and get complete health coverage that best fits their needs and budget.

MNSure is the **only place** to find out if you qualify for [financial help](#) to immediately lower the cost of your health insurance. MNSure is also the only place you can get access to a statewide network of [free, in-person enrollment "assisters"](#) who can help you every step of the way.

When New Customers Can Enroll

A new customer can enroll in private health insurance during the annual open enrollment period, which runs **November 1, 2016, to January 31, 2017**. The last open enrollment period ended on January 31, 2016.

You may qualify to enroll outside the annual open enrollment period if you:

- have [certain life events](#), like having a baby, moving to a new area or losing other health insurance
- qualify for [Medical Assistance or MinnesotaCare](#)
- are a member of a [federally recognized American Indian tribe](#)
- are a [small group employer](#)

Apply for Coverage

Buying health insurance can be complicated. You can do it yourself or get someone to help you every step of the way.

Apply for Coverage

Blue Cross Blue Shield Customers

Get started here with information for Blue Cross Blue Shield customers transitioning to MNSure.

Enrollment Deadlines

Important dates and deadlines for the annual [open enrollment period](#) and for [special enrollment periods](#).

Click Here

- New Customers**
- ▶ [Apply for Coverage](#)
- [Application FAQ](#)
- [Do It Yourself](#)
- [Get Help from an Assister](#)
- [Who Can Enroll?](#)
- [Blue Cross Blue Shield Customers](#)
- [Enrollment Deadlines](#)
- [What is MNSure?](#)

Apply for Coverage

Depending on your situation, buying health insurance can be simple or complicated. You can [do it yourself](#) or [get someone to help](#) you every step of the way.

Open Enrollment is Now Closed

A new customer can enroll in an private health insurance plan during the annual open enrollment period which runs **November 1, 2016 to January 31, 2017**. The last open enrollment period ended on January 31, 2016.

You may qualify to enroll outside the annual open enrollment period if you have [certain life events](#) (like having a baby, moving or losing your job), qualify for [Medical Assistance or MinnesotaCare](#), are a member of a federally recognized [American Indian tribe](#) or are a [small group employer](#).

Choose an option below to get started.

[Get Help from an Assister](#)

Get free in-person help from an enrollment expert (MNSure-certified assister).

[Click here](#)

[Do It Yourself](#)

Get step-by-step instructions on how to apply and enroll, tips and more.

[Home](#) > [New Customers](#) > [Apply for Coverage](#) > [Do It Yourself](#)

- New Customers**
- Apply for Coverage
- Application FAQ
- > Do It Yourself**
- Application and Enrollment Tips
- Information Needed
- Steps to Apply and Enroll
- Get Help from an Assister
- Who Can Enroll?
- Blue Cross Blue Shield Customers
- Enrollment Deadlines
- What is MNsure?

Do It Yourself

Find helpful tips about creating an account, filing out your application and enrolling in a plan. Gather all the information needed before you start and then follow the step-by-step instructions on how to apply and enroll.

Application and Enrollment Tips

Follow these tips to avoid the most common errors and ensure you have a satisfactory experience.

Information Needed

Have this information needed before you start your application.

Steps to Apply and Enroll

Follow these 'do-it-yourself' instructions to apply and enroll in a health plan through MNsure.

Steps to Apply and Enroll

Click here

Shop and Compare

Compare plans side-by-side. Get estimates on premium costs, deductibles and more. Find out if you can get a tax credit or other financial help.

- New Customers**
- Apply for Coverage
- Application FAQ
- Do It Yourself
 - Application and Enrollment Tips
 - Information Needed
 - > Steps to Apply and Enroll**
 - Get Help from an Assister
 - Who Can Enroll?
- Blue Cross Blue Shield Customers
- Enrollment Deadlines
- What is MNSure?

Steps to Apply and Enroll

Follow the "do-it-yourself" instructions on this page to apply and enroll in a health plan through MNSure.

Create a MNSure Account and Fill Out an Application

Getting health coverage through MNSure is a several step process. The first thing you need to do is to create a MNSure account. After you get your account set up, fill out an application. Through the application process you learn what kind of financial help is available to you. If you are not interested in any kind of financial help (public program or tax credits) you can fill out an application without financial help.

We recommend you read all the steps listed here first, gather all the information you may need and complete the account creation, application and enrollment steps in ONE session.

Prepare to Apply and Enroll

- **Gather information needed:** make sure you have all the information you need at hand create an account and apply.
- **Compare plans:** See what plans are available to you and estimate your savings before you apply. This may help you decide whether to fill out an application with or without financial help.

Create an Account

[Click Here](#)

1. **Create an account**
2. **Complete an application.** To see if you qualify for discounts choose "application WITH financial help". Choose "application WITHOUT financial help" if you don't want discounts and prefer to pay full price for a plan.
3. If you apply for financial help and qualify for **Medical Assistance or MinnesotaCare**, you will skip the next steps listed below in Enroll in a Plan. The plan options available to you will be mailed to you in the following weeks.

Enroll in a Plan

1. **You can review and compare plans** again before you make your final plan choice.
2. **Pick a plan**
3. **Enroll in the plan and sign.** (You cannot make changes to your enrollment application after you complete this step!)
4. **Pay the first month's premium to your insurance company** when you get an invoice. You will not have coverage unless you complete this step.

Need Help?

Account Access

[Account Creation Tips and Checklist](#)[Sign In Tips](#)

Create an Account

Please Read Carefully before You Begin

The 2016 annual open enrollment period ended on January 31, 2016. You will not be able to enroll in a qualified health plan until the next open enrollment (November 1, 2016-January 31, 2017) with coverage starting no sooner than January 1, 2017, unless you qualify for a [special enrollment period](#). Those who qualify for Medical Assistance or MinnesotaCare can enroll any time.

[Create Account & Apply](#)[Click here](#)[Account Creation Tips](#)[Tip Sheet and Checklist](#)[Need More Help?](#)

Account Creation, Application and Enrollment Tips for Individuals and Families

Before you create an account and start your application, please check that you have the following resources and understand the important messages about the application and enrollment process.

Resources

Use an up-to-date recommended browser ([Firefox](#) or [Google Chrome](#)) on a laptop or desktop computer. **Do not use a tablet or smart phone.**

Be sure you have **all of the information needed** (see the list on this page) for each person in your household ready and available before you begin your application. You will not be able to make changes or corrections once you submit your application.

Application

Complete the application from start to finish in one sitting. To ensure the best experience, **do not Save and Exit** and come back later to pick up where you left off.

If you qualify for Medical Assistance or MinnesotaCare, you will not need to go to the next step to choose a plan, the plan options available to you will be mailed to you in the following weeks.

Enrollment



Sign In
[Get Help](#) [Learn More](#)

- online identity proofing**
- 1. introduction
 - 2. privacy policy
 - 3. identity information
 - 4. identity questions
 - 5. account information

Register for a MNSure Account

Click the **Next** button below to start a multi-step process to **create an individual account**. This type of account is required to do the following:

- a) Check your eligibility for state or federal assistance to pay for health insurance.
- b) Compare and purchase health insurance plans in the MNSure website.
- 🕒 This process is estimated to take about 15-20 minutes to complete.

Completing as many fields as possible on the Account Information page will help MNSure confirm your identity.

Do not create an account or sign up for health care coverage through MNSure if you are:

- a) A current Medical Assistance (MA) enrollee.
Current enrollees will receive instructions in the coming months from the Minnesota Department of Human Services on how to renew their coverage.
- b) A current MinnesotaCare enrollee, unless specifically instructed to do so by the Minnesota Department of Human Services.
- c) A senior with Medicare coverage.

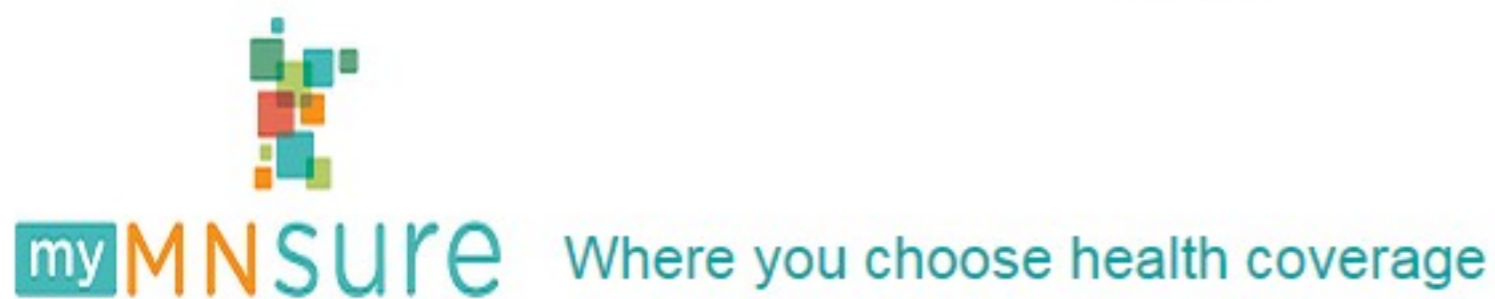
Don't know if you have Medical Assistance or MinnesotaCare coverage? Call the Minnesota Health Care Programs **Member Help Desk at 651-431-2670 or 1-800-657-3739** between 8 a.m. to 4:15 p.m. Monday through Friday. For assistance with Medicare contact the Senior LinkAge Line® at 1-800-333-2433.

If this does not sound like the account type that you need, please click the Cancel button to return to the MNSure exchange home page. From there, you can navigate to the appropriate page and request an account.

If you are unable to create your account, you will have six attempts to try again within 24 hours. If you remain unable to complete the online identity verification questions, you can download and print a [Manual Identity Verification Request Form](#) and mail it to MNSure at the address provided on the form.

Click on Next

[Cancel](#) [Next](#)



[sign in](#)
[get help](#) [learn more](#)

- online identity proofing
- 1. introduction
- 2. **privacy policy**
- 3. identity information
- 4. identity questions
- 5. account information

Before you continue, please read our privacy warning

PRIVACY WARNING AND RULES OF BEHAVIOR

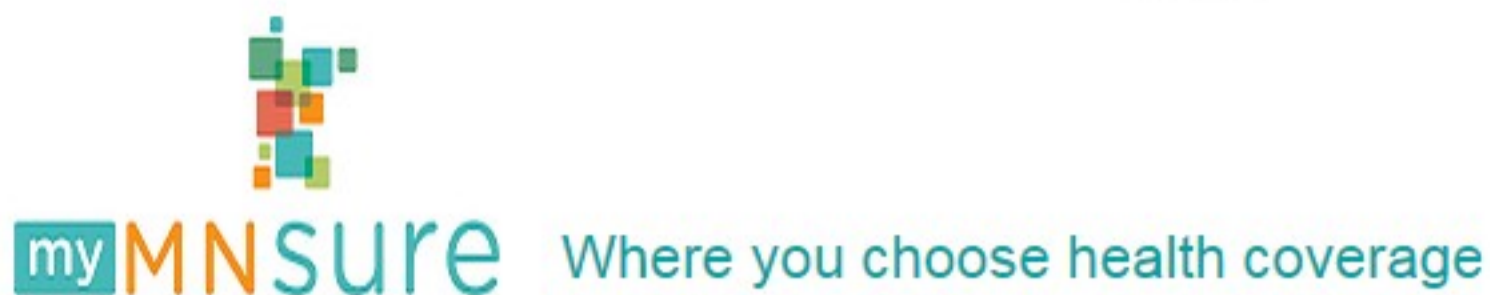
Creating an account is the first step to determine eligibility for benefits and to choosing a plan, and MNSure must verify your identity during the account creation process.

The purpose and intended use of collecting the requested data
In order to verify your identity, MNSure collects private data, including your name, address, Social Security number, and birthdate. MNSure does not collect, maintain or use genetic information. Your social security number is used to tell you apart from other people. MNSure shares identity information

I agree. *

Check the I agree box, then click on Accept

Accept



[sign in](#)
[get help](#) [learn more](#)

- online identity proofing
- 1. introduction
- 2. privacy policy
- 3. identity information
- 4. identity questions
- 5. account information

Please provide your identity information

The information collected below will be used to identify you.
* Indicates required information.

FIRST NAME *

MIDDLE NAME

LAST NAME *

NAME SUFFIX

STREET ADDRESS *

STREET ADDRESS LINE 2

CITY *

STATE *

ZIP *

ZIP+4

EMAIL ADDRESS

RE-ENTER EMAIL ADDRESS

PHONE NUMBER (###)###-####

You are going to go through a process called Identity Proofing. Please enter your personal information here, then click on Next at the bottom of the page



welcome
get help learn more

USERNAME* [Forgot Your User Name?](#)

PASSWORD* [Forgot Your Password?](#)

Don't have an account? [Sign up now](#)

Cancel Sign In

Enter the USERNAME and PASSWORD that you just created, then click on Sign In

This system is the property of the Minnesota Insurance Marketplace (MNSure) and is subject to the Minnesota Government Data Practices Act. Use of this system without authority from MNSure, or in excess of authority granted, may result the revocation of access privileges, criminal sanctions, and/or other appropriate action. By continuing to use this system, you are representing yourself as an authorized user and as such you agree to use the system only to the extent of the authority granted, within the limits set by the MNSure website [TERMS AND CONDITIONS](#).

This system and equipment will be monitored as required by Minnesota Statutes, Section 62V.06, Subdivision 8, and for training, quality assurance, and the prevention of fraud, waste, and abuse. Such monitoring may result in the acquisition, recording and analysis of all data being communicated, transmitted, processed or stored in this system by a user. If monitoring reveals possible evidence of criminal activity, such evidence may be provided to Law Enforcement Personnel. ANYONE USING THIS SYSTEM EXPRESSLY CONSENTS TO SUCH MONITORING. By signing in to my account, I acknowledge that I have read and agree to the Terms and Conditions.

Home page for individuals and families

Please be aware of these important issues before you click the **continue** button below.

Application: Fill out one application for your household. Include all members of your household in the application even if only some of them are applying for coverage. You need to include all members of your household to get the correct discount.

Household: In general, your household includes people who are related to you and either live with you or you claim them as a dependent on your federal income taxes.

Income: In general, you should enter any type of income that you report on your state and federal income taxes. The value of assets are not counted as income and are not included in determining eligibility for discounts.

Making Application Changes: You may not make changes to your application once you have electronically signed the application. If you save and exit before completing the application, you may return to your account and make changes to your application.

Making Plan Changes: You may not change your health insurance plan once you have chosen a plan and selected a payment method.

Update Your Account Information: Update your security questions and change your [password](#)

[Continue](#) Click on Continue



Where you choose health coverage

SIGN OUT

Manage Assister

Get Help

Learn More



APPLY AND ENROLL IN HEALTH INSURANCE

- **START HERE** → Individuals & families apply for health insurance with discounts

RETURNING USERS

- Go to My Account

OTHER ACTIONS

- Apply for health insurance without discounts
- Apply for health insurance mandate exemption
- Get more information about appeal process

Click on Manage Assister



Where you choose health coverage

FAQ | Glossary

SIGN OUT

Manage Assister Get Help Learn More

Assister Details

Do you need help?

Search for a Assister if you wish to request assistance.

If you are not already working with an assister, you can find an assister in your community by clicking on the 'Get Help' button above. They can guide you through each step of your application.

- Navigators are individuals from trusted organizations trained to provide free face-to-face application and enrollment assistance
- Agents and brokers are trained and licensed professionals offering face-to-face enrollment assistance and advice to help you select a plan.

Add or change my assister Close

If you think someone is taking part in any form of fraud, waste, abuse or ethical violation, we want to know. You can tell us by filing a complaint, even if the events happened in the past. For more information on filing a complaint, please visit our [Fraud Reporting webpage](#).

Click on Add or change my assister



Where you choose health coverage

[FAQ](#) | [Glossary](#)

SIGN OUT

[Manage Assister](#) [Get Help](#) [Learn More](#)

Select the Assister Helping You

* required field

If you are not already working with an assister, you can find an assister in your community by clicking on the 'Get Help' button above. They can guide you through each step of your application.

- Navigators are individuals from trusted organizations trained to provide free face-to-face application and enrollment assistance
- Agents and brokers are trained and licensed professionals offering face-to-face enrollment assistance and advice to help you select a plan.

Enter the Assister Reference

Enter 5380136 here

Reference Number

Assister Details

Once you have entered my Reference Number 5380136 above, click on Search

Reference Number	Name
Address	Email
Phone Number	



Where you choose health coverage

FAQ | Glossary

SIGN OUT

Manage Assister Get Help Learn More

Select the Assister Helping You

* required field

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- Agents and brokers are trained and licensed professionals offering face-to-face enrollment assistance and advice to help you select a plan.

Enter the Assister Reference

Reference Number

Search Cancel

My information should now appear here

Assister Details

Reference Number	5380136	Name	Kevin Knutson
Address	104, 12280 Nicollet Ave., Burnsville, Minnesota, 55337	Email	kknutson@mnhi.net
Phone Number	952-224-0123		

Click on Next

Next



Where you choose health coverage

[FAQ](#) | [Glossary](#)

SIGN OUT

[Manage Assister](#) [Get Help](#) [Learn More](#)

Assister Authorization/Agent of Record

You have selected Richard Otte to act as your assister for completing and updating your MNSure application. By clicking "Confirm", you hereby authorize this assister to act on your behalf and on behalf of any others on your application for the following actions:

- access your data to provide customer service
- enter information about you and your household into an application
- submit an application for you
- select a qualified health plan
- select and apply an advanced premium tax credit amount
- in the case of a broker, access account details with the health insurance carrier in which you have enrolled.

You are also authorizing this assister to provide and view information on all the people who you have listed on the application. MNSure applicants or assisters who provide and view information on behalf of the applicant or household members, dependents, employees or others verify that they have the permission of the individual data subject, or are the legal guardian, or are otherwise authorized to access and submit the information, and must agree to safeguard it. Individuals who view or submit information on behalf of another individual also agree to only use personally identifiable information for the purpose of completing the proper application or as otherwise allowed by state or federal law and to safeguard the data from unauthorized access, use, modification, destruction, theft, or disclosure. The information on your application is private data.

By clicking "Confirm", you allow this assister to get information about your application and act on matters related to this application, including signing your application on your behalf and enrolling in a qualified health plan on your behalf.

By clicking "Confirm", you acknowledge that you are still responsible for meeting all applicable deadlines for enrolling in coverage.

Before accepting, please review the [MNSure Privacy Warnings](#), which describe the purpose and intended use for collecting private data on your application and whether there are consequences for refusal to provide the data. The Privacy Warnings also define the entities and individuals with whom your information may be shared and how long MNSure will keep your information. Further information about your privacy rights and responsibilities is located on the [Terms and Privacy page](#).

You can end this authorization at any time through your MNSure online account or by calling the MNSure Contact Center.

If you do not wish to authorize this assister to take these actions, please select click "Cancel".

Click on Confirm



Where you choose health coverage

FAQ | Glossary

SIGN OUT

Manage Assister Get Help Learn More

 Assister Details

Your Assister details

This is the person you have authorized to help you apply and enroll.

Reference Number	5380136
Name	Kevin Knutson
Address	104, 12280 Nicollet Ave., Burnsville, Minnesota, 55337
Phone Number	952-224-0123
Email	kknutson@mnhi.net

Once you get to this screen, I have been added as your Assister. Click on the MNSure logo and return to the previous screen

The assister named here is authorized to get information about your application and act on matters related to this application, including signing your application and enrolling in a qualified health plan on your behalf. To end this authorization, click "Remove this assister." You can revoke your authorization at any time; however, that action will not affect information provided or actions taken prior to that date under a valid authorization.

[Add or change my assister](#) [Remove this assister](#) [Close](#)

If you think someone is taking part in any form of fraud, waste, abuse or ethical violation, we want to know. You can tell us by filing a complaint, even if the events happened in the past. For more information on filing a complaint, please visit our [Fraud Reporting webpage](#).