

Health Insurance in Minnesota: Where to Start

Patients must complete the application themselves. Mankato Clinic staff **cannot complete insurance applications**, but we can provide medical records if needed. If you need help applying, Minnesota has **free resources and navigators** who can guide you through the process.

Steps to Apply

1. Gather Your Information

Before applying, have the following ready:

- Social Security numbers (if available)
- Birth dates for household members
- Income information (pay stubs, tax returns, etc.)
- Employer insurance information (if offered)
- Immigration documentation if applicable

2. Apply for Coverage

Most Minnesotans apply through **MNsure**, Minnesota's health insurance marketplace.

- **Online:** www.mnsure.org
- **MNsure Contact Center:** 855-366-7873
- **In person:** Work with a MNsure navigator

MNsure will determine if you qualify for:

- **Medical Assistance (MA)** – Minnesota's Medicaid program
- **MinnesotaCare** – low-cost coverage for moderate incomes
- **Private insurance with financial assistance**

Many people qualify for **free or low-cost coverage**.

Coverage May Be Retroactive

If you qualify for **Medical Assistance**, coverage may be **retroactive for up to 3 months** before your application date if you were eligible during that time.

This means medical bills from recent visits **may still be covered after approval**.

Local Help in the Mankato Area

If you need help applying for coverage or need medical care while insurance is being resolved, the following resources may be helpful.

Open Door Health Center, Mankato, MN

- Offers **MNsure navigators who can help with insurance applications**
- Provides **medical services for patients who are uninsured or underinsured**
- May be an option for **care while insurance coverage is being determined**

507-388-2120

opendoorhealthcenter.org

MNsure Navigators

855-366-7873

www.mnsure.org

Important Things to Know: You can **apply anytime** for Medical Assistance or MinnesotaCare. Respond quickly if MNsure or the county asks for more information. Keep **copies of everything you submit**.

Remember:

Mankato Clinic staff cannot complete insurance applications. Please contact one of the navigator resources listed above for assistance.

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