

# MNsure & MinnesotaCare Subsidy Guide

2026 Income Limits & Estimated Costs for Veterans

## ■ KEY POINT: Losing TRICARE is a Qualifying Life Event (QLE)

Veterans don't need to wait for Open Enrollment. They have **60 days** from TRICARE end date to enroll in MNsure.

## ■ 2026 FEDERAL POVERTY LEVEL (FPL) REFERENCE

Household Size	100% FPL	138% FPL (MinnesotaCare Max)	200% FPL	400% FPL (Subsidy Cliff*)
1 Person	\$15,060	\$20,783	\$30,120	\$60,240
2 People	\$20,440	\$28,207	\$40,880	\$81,760
3 People	\$25,820	\$35,632	\$51,640	\$103,280
4 People	\$31,200	\$43,056	\$62,400	\$124,800
5 People	\$36,580	\$50,480	\$73,160	\$146,320
6 People	\$41,960	\$57,905	\$83,920	\$167,840

\* 2026 subsidy cliff may change - verify at [mnsure.org](https://mnsure.org)

## ■ PROGRAM ELIGIBILITY BY INCOME

Income Level	Program	Typical Monthly Cost	Notes
Under 138% FPL	MinnesotaCare	\$0-80/month	Very low premiums, minimal cost-sharing
138-200% FPL	MNsure Silver (with CSR)	\$50-150/month	Enhanced Silver = lower deductibles
200-250% FPL	MNsure Silver (with CSR)	\$100-250/month	Some cost-sharing reductions
250-400% FPL	MNsure (with subsidies)	\$150-400/month	Premium subsidies only
Above 400% FPL	MNsure (unsubsidized)	\$400-800+/month	Full price - compare to TRS if eligible

## ■ WHAT COUNTS AS INCOME (MAGI)

### Included:

- Wages, salaries, tips
- Self-employment income
- Unemployment benefits
- Social Security benefits (taxable portion)
- Retirement distributions (401k, IRA)
- Alimony received (for divorces before 2019)

### NOT Included:

- VA Disability Compensation (tax-free)
- VA Pension (if non-taxable)

- Combat pay (if excluded from taxes)
- Child support received
- Gifts and inheritances

■■ IMPORTANT: VA Disability Pay is NOT counted as income for MNsure eligibility. A veteran receiving \$2,000/month VA disability + \$1,500/month wages = only \$18,000 annual income for subsidy purposes.

## ■ MINNESOTACARE VS MNSURE

Feature	MinnesotaCare	MNsure Marketplace
<b>Income Limit</b>	Under 200% FPL	Any income (subsidies up to 400% FPL)
<b>Premium</b>	\$0-80/month	Varies by income/plan
<b>Enrollment</b>	Year-round	Open Enrollment or QLE
<b>Deductible</b>	Minimal/none	\$0-\$9,000+ depending on plan
<b>Network</b>	MinnesotaCare network	Varies by insurer
<b>Best For</b>	Lower-income veterans	Middle-income veterans

## ■ CVSO QUICK TIPS

- Always ask about VA disability - it's not counted as income!
- Check MinnesotaCare FIRST for lower-income veterans
- Guard/Reserve? Compare TRS (\$57.88/mo) to MNsure subsidies
- Silver plans offer best value at 138-200% FPL (CSR benefits)
- 60-day enrollment window from TRICARE end date

## ■ RESOURCES

<b>MNsure</b>	<a href="https://mnsure.org">mnsure.org</a>   1-855-366-7873
<b>MinnesotaCare</b>	<a href="https://mn.gov/dhs/minnesotacare">mn.gov/dhs/minnesotacare</a>
<b>Navitize (AI Comparison Tool)</b>	<a href="https://navitize.com">navitize.com</a>