

# TRICARE to Civilian Health Insurance

## Quick Reference Guide for Minnesota CVSOs

### ■ KEY TIMELINE

When	What to Know
60+ Days Before Separation	Start researching options, estimate post-military income
45 Days Before	Compare MNsure, MinnesotaCare, employer options
30 Days Before	Submit applications for chosen coverage
Separation Date	TAMP (180 days transitional coverage) begins automatically
Before TAMP Ends	Ensure new civilian coverage is active - NO GAPS!

### ■ MINNESOTA COVERAGE OPTIONS

Option	Monthly Cost	Best For	Key Notes
MNsure Marketplace	\$0-500+ (with subsidies)	Income \$20K-\$58K+ No employer coverage	Special Enrollment when losing TRICARE Subsidies based on income
MinnesotaCare	\$0-80/mo	Income under ~\$30K (single) or ~\$62K (family of 4)	Very low premiums Apply anytime
Employer Insurance	Varies	Has job with benefits	May have waiting period Check spouse's plan too
VA Healthcare	Free to low-cost	Service-connected disability or lower income	Can use alongside other insurance Check eligibility
TRS (if drilling)	\$57.88 (member) \$286.66 (family)	Guard/Reserve in drilling status	Nationwide TRICARE network Low deductible (\$198)
CHCBP	\$550-2,000+/mo	LAST RESORT ONLY	Very expensive, no subsidies Usually worse than alternatives

### ■ SPECIAL ENROLLMENT PERIOD

Losing TRICARE = Qualifying Life Event (QLE)

- Veterans have **60 days** from coverage end date to enroll in MNsure
- No need to wait for Open Enrollment (Nov-Jan)
- Proof of TRICARE termination may be required

### ■ 90-DAY RULE (Guard/Reserve)

After separating from active duty or when TAMP ends:

- **Exactly 90 days** to enroll in TRICARE Reserve Select (TRS)
- Missing this window = must wait for Qualifying Life Event
- Mark the calendar! This deadline is strict.

### ■ QUICK DECISION GUIDE

If the veteran...	Consider...
Has income under \$30K (single)	MinnesotaCare FIRST
Has income \$20K-\$58K, no employer coverage	MNsure with subsidies
Has employer coverage available	Compare employer vs MNsure
Is Guard/Reserve, drilling status	Compare TRS vs MNsure
Has service-connected disability	VA Healthcare (can combine with others)
Income above \$58K, no employer	MNsure unsubsidized or TRS if eligible

## ■ RESOURCES

Resource	Contact/URL
MNsure Marketplace	<a href="https://mnsure.org">mnsure.org</a>   1-855-366-7873
LinkVet Hotline	1-888-LinkVet (546-5838)
Find Your County CVSO	<a href="https://macvso.org/find-a-cvso.html">macvso.org/find-a-cvso.html</a>
TRICARE Info	<a href="https://tricare.mil">tricare.mil</a>
VA Healthcare Enrollment	<a href="https://va.gov/health-care/how-to-apply">va.gov/health-care/how-to-apply</a>
Navitize AI Assistant	<a href="https://navitize.com">navitize.com</a> (Free comparison tool)

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