

**NUMBER**

#25-21-09

**DATE**

October 31, 2025

**OF INTEREST TO**

County Directors

Social Services Supervisors and  
Staff

Financial Assistance Supervisors  
and Workers

Tribal Chairpersons and Tribal  
Health Directors

Navigators, Certified  
Application Counselors and  
Brokers

**ACTION/DUE DATE**

Please read and prepare for  
implementation

**EXPIRATION DATE**

October 31, 2027

## DHS Ends MinnesotaCare Premium Reductions and Restores Standard Premium Scale

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### TOPIC

MinnesotaCare premium reductions end and the standard premium scale is restored starting with January 2026 coverage.

### PURPOSE

This bulletin announces the end of temporary MinnesotaCare premium reductions and the return to the standard MinnesotaCare premium scale starting with January 2026 coverage.

### CONTACT

Counties and tribal agencies should submit policy questions via HealthQuest. All others should direct questions to:

Health Care Eligibility and Access Division  
PO Box 64989  
540 Cedar Street  
St. Paul, MN 55164-0989

SIGNED



John Connolly  
Deputy Commissioner  
Department of Human Services

## TERMINOLOGY NOTICE

changed over time. The Minnesota Department of Human Services (DHS) supports the use of "People First" language.

The terminology used to describe people we serve has

### I. Background

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MinnesotaCare enrollees may be required to pay a monthly premium to establish and maintain coverage. The premium amount is based on household income and household size. MinnesotaCare premiums are not required for:

- Children under age 21,
- Families with a military member who completed a tour of active duty within 24 months of MinnesotaCare eligibility,
- Families with members who are American Indians or Alaska Natives, and
- Families with projected annual income below 35% of the Federal Poverty Guidelines (FPG).

See the Eligibility Policy Manual (EPM) [Section 3.1.2.2 MinnesotaCare Premiums and Cost Sharing](#) for more information about premium exceptions.

Under federal law, MinnesotaCare premiums cannot be higher than the premiums that enrollees would pay if they purchased coverage through the health insurance marketplace. In 2021, the MinnesotaCare premium scale was temporarily lowered due to the American Rescue Plan Act of 2021 (ARPA), which provided enhanced tax credits for people purchasing coverage through the health insurance marketplace. Subsequently, the Inflation Reduction Act of 2022 extended the enhanced tax credits through December 31, 2025. Accordingly, the Department of Human Services (DHS) extended the reduced MinnesotaCare premium scale through December 31, 2025. With the expiration of the enhanced tax credits at the end of the year, MinnesotaCare premiums will return to the standard MinnesotaCare premium scale effective for January 2026 coverage.

### II. Return to Standard MinnesotaCare Premium Scale

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The standard MinnesotaCare premium scale will resume starting with premiums for January 2026 coverage. As a result, MinnesotaCare premiums will increase. Some enrollees who previously did not have a premium will be required to pay a premium to maintain coverage, while others will have a premium increase.

The table below shows the reduced premium scale that was in effect from January 1, 2021, through December 31, 2025, and the standard MinnesotaCare premium scale effective for January 2026 coverage and ongoing.

<b>Annual Family Income as a Percentage of the Federal Poverty Guideline (FPG)</b>	<b>2021 through 2025 Monthly Premium Amount per Person</b>	<b>2026 Monthly Premium Amount per Person</b>
0% - 34% FPG	\$0	\$0
35% - 54% FPG	\$0	\$4
55% - 79% FPG	\$0	\$6
80% - 89% FPG	\$0	\$8
90% - 99% FPG	\$0	\$10
100% - 109% FPG	\$0	\$12
120% - 129% FPG	\$0	\$15
130% - 139% FPG	\$0	\$16
140% - 149% FPG	\$0	\$25
150% - 159% FPG	\$0	\$37
160% - 169% FPG	\$4	\$44
170% - 179% FPG	\$9	\$52
180% - 189% FPG	\$15	\$61
190% - 199% FPG	\$21	\$71
200% FPG	\$28	\$80

The [MinnesotaCare Premium Estimator Table \(DHS-4139A\) \(PDF\)](#) has been updated with the standard premium scale that is in effect starting with January 2026 coverage.

The 2026 premium scale will apply to initial premiums for people who are approved for MinnesotaCare on and after December 1, 2025. People approved for MinnesotaCare before this date will initially have a premium according to the reduced scale, and the 2026 premium scale will apply to their January 2026 coverage.

MinnesotaCare enrollees will see their new premium amount on their January 2026 premium bill. DHS will include a stuffer [DHS-8753 \(PDF\)](#) with the premium bill explaining the increased premium. Enrollees were sent a text message on October 28, 2025, informing them about the upcoming premium increase.

MinnesotaCare enrollees whose eligibility can be auto renewed will be sent their January 2026 premium bill in November 2025. Enrollees whose eligibility cannot be auto renewed will need to complete and return a renewal form. They will receive a January 2026 premium bill if they are redetermined eligible.

### III. Action Required

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County, tribal and DHS workers must follow the policy outlined in this bulletin. Direct people with questions about MinnesotaCare premium billing to Health Care Consumer Support at 651-297-3862 or 800-657-3672.

## IV. Legal Authorities

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Minnesota Statutes, section 256L.15, subdivision 2

### Americans with Disabilities Act (ADA) Advisory

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This information is available in accessible formats for people with disabilities by calling 651-297-3862 or toll free at 800-657-3672 or by using your preferred relay service. For other information on disability rights and protections, contact the agency's ADA coordinator.