

Guidance for employers on offering health, dental and vision benefits

Below are tips for employers to help their employees access affordable insurance coverage.

Share information

At least annually, employers should share information with employees about [Minnesota health care programs \(PDF\)](#), as well as advance premium tax credits that help lower the cost of private health insurance plans available through MNsure, Minnesota's health insurance marketplace. Employees may be interested in exploring private health insurance options. With this information, employees will have the opportunity to make an informed decision about which health insurance plan best meets their needs.

What are some of the public programs that might apply to my employees?

- [Medical Assistance \(MA\)](#) and [MinnesotaCare](#) are available to Minnesotans with low to moderate income. They offer comprehensive coverage including dental benefits, vision and behavioral health services. The programs have income and asset limits that depend on your age, whom you live with and other factors. About 45% of direct support professionals meet the income and asset limits for these programs.
- [Advance premium tax credits](#) help lower the monthly cost of private health insurance plans available through MNsure. Minnesotans who are not eligible for MA or MinnesotaCare and who do not have access to affordable minimum essential coverage may qualify for these tax credits.

Coordinate with navigators in your area

Most Minnesotans can apply for public health programs and private health insurance through [MNsure](#). Free help with your application is available through [navigators](#) in your community. Navigators can help in [many different languages](#).

Take advantage of a health reimbursement arrangements (HRA)

If employees opt to purchase insurance outside of their workplace, offer them a stipend for purchasing through a [health reimbursement arrangement \(HRA\)](#). HRAs give employers and employees a tax advantage, as opposed to simply giving employees a stipend through their paychecks.

Offer affordable health plans or stipends for individuals and families

Keep in mind that not offering insurance, or offering unaffordable insurance, might make it difficult or impossible for employees who make above the [income and asset guidelines](#) to access health coverage, so be sure to offer those employees adequate stipends through an HRA.

Coordinate with other employers

One way to reduce employer costs for health plans is to coordinate with other providers or trade organizations to purchase insurance as a cooperative.

Seek assistance

If your organization has questions about how to help your employees access affordable health, dental and vision coverage, [contact MNsure](#).