

Overview of state health coverage options

What free state health coverage options exist, and what can they do for me?

Minnesota's Medicaid program, called **Medical Assistance (MA)**, provides free health coverage to eligible low-income individuals and families. In addition to doctor visits and prescriptions, it can cover retroactive medical bills up to 3 months before the month of the application, as long as your income was under the limit during those months.

⚠ Note: Under new federal regulations, the window for retroactive coverage is shortening, starting **January 1, 2027**.

- For adults (ages 21–64) without a disability, Medical Assistance can cover retroactive medical bills from **up to 1 month** before the month of their application.
- For all other groups (children, pregnant individuals, seniors 65+, and blind or disabled individuals), Medical Assistance can cover retroactive medical bills **up to 2 months** before the month of their application.

If your income is too high for Medical Assistance, you may still be eligible for **MinnesotaCare**, a free program that offers similar benefits to Medical Assistance, with higher income limits.

How do I know if I am eligible for these programs?

The state makes the final determination of whether you are eligible. If in doubt, it is always a good idea to try applying anyway.

To qualify for Medical Assistance, you must meet these requirements:

- You live in Minnesota
- You are a U.S. citizen, U.S. national, or have a qualifying immigrant status
- Your household income is at or below the program's income limits

Examples of individuals who would be eligible for MA:

Individual	Household gross income	Eligibility
Single adult with no dependents	Under ~\$1800/month	Likely qualify for MA
Married couple with no dependents	Under ~\$2,300/month	Likely qualify for MA
Child or pregnant woman in household of 3	Under ~\$6100/month	Likely qualify for MA
Single adult with no dependents	Under ~\$31,300/year	Likely qualify for MinnesotaCare

See this webpage for more detailed information on income limits:

<https://www.mnsure.org/financial-help/income-guidelines/index.jsp>

⚠ Note: Beginning October 1, 2026, **only lawful permanent residents, Cuban and Haitian immigrants and Compact of Free Association migrants will be eligible for Medical Assistance.**

People who will no longer qualify for Medical Assistance include **adults (21–64)** who are:

- Refugees
- Humanitarian parolees
- Asylum grantees
- Certain abused spouses and children
- Victims of human trafficking
- Others granted protection under a humanitarian basis

How do I apply for Medical Assistance?

- **Online:** Apply at mnsure.org
 - MNSure is Minnesota’s official health insurance marketplace, where one application will check your eligibility for Medical Assistance, MinnesotaCare, and other financial help.
- **Phone:** Call MNSure at **651-539-2099**
- **Paper application:** Download and complete the [Application for Health Coverage](#) and submit to [your local county or tribal office](#).
 - If you are a senior (age 65 and older), you can apply for Medical Assistance using a paper application and either mail the application or take it to your local county or tribal office.
 - You can also call 651-431-2670 or 800-657-3739 to ask for an application to be mailed to you.

⚠ Note: **Work requirements will take effect on January 1, 2027.** Adults (ages 21–64) who do not have dependent children, are not pregnant and are not disabled, will have to show proof of work (paid work, job training, vocational or higher education, community service, or volunteering) of **80 hours a month** to keep their health coverage.

Resources

- [2026 MA & MinnesotaCare Income Limits](#)
- [Changes to MA under HR1](#)
- [Medicaid Eligibility and Immigration Statuses](#) (pre-October 2026 changes)