

LOCALNEWS

FAMILY MATTERS

MNsure enrollment begins in November

BY VAL LONG
Public Health and Human Services
Koochiching County

More than 325,000 Minnesotans have enrolled in comprehensive, affordable health insurance through MNsure to date.

MNsure is the only place to find out if individuals and families qualify for cost savings such as tax credits, low-cost or even no-cost health insurance. Rates for MNsure plans vary depending on household size, annual income, member age, the region in which you live, whether members use tobacco, and the level of coverage you choose.

Open enrollment for 2014-2015 begins Nov. 15 and runs until Feb. 15, 2015. This is the timeframe when Minnesotans who are eligible for Qualified Health Plans, or private insurance, can enroll in health insurance coverage. Individuals and families can shop online to see what the general costs are associated with each plan, but must complete an eligibility determination to see what their specific costs and any savings will be.

The open enrollment period doesn't apply to the MinnesotaCare and Medicaid, also called Medical Assistance, public programs.

What you may qualify for depending on household size and annual income

| People in household | Annual Income (up to) | Annual Income * | Annual Income (up to) | Annual Income * | Annual Income (up to) |
|--|---|---|--|--|--|
| 1 | \$15,521 | \$23,340 | \$32,092 | \$46,680 | \$46,680 |
| 2 | \$20,920 | \$31,460 | \$43,257 | \$62,920 | \$62,920 |
| 3 | \$26,320 | \$39,580 | \$54,422 | \$79,160 | \$79,160 |
| 4 | \$31,720 | \$47,700 | \$65,587 | \$95,400 | \$95,400 |
| 5 | \$37,120 | \$55,820 | \$76,752 | \$111,640 | \$111,640 |
| 6 | \$42,520 | \$63,940 | \$87,917 | \$127,880 | \$127,880 |
| 7 | \$47,919 | \$72,060 | \$99,082 | \$144,120 | \$144,120 |
| 8 | \$53,319 | \$80,180 | \$110,247 | \$160,630 | \$160,360 |
| For each additional person add | \$5,399 | \$8,120 | \$11,165 | \$16,240 | |
| * Slightly lower income limits apply to MinnesotaCare and tax credit eligibility for coverage starting before January 1, 2015. | Medical Assistance for adults: \$0/ month premium | MinnesotaCare for adults: up to \$50/ month premium | Tax credits for private coverage for some adults. Monthly premium as low as \$0 after tax credits. | | Private coverage with monthly premiums that vary depending on plan. Not eligible for tax credits |
| | Medical Assistance for children ages 0 to 18 and pregnant women: \$0/ month premium. Slightly higher income limits apply for infants under age 2 and pregnant women | | | Tax credits for private coverage for some children | |

Consumers who believe they may be eligible for one of these programs can come through MNsure for an eligibility determination and get coverage anytime. They need not wait for the open enrollment period to begin. Year-round enrollment is also available for members of federally-recognized tribes and small businesses with 50 or fewer employees.

Free in-person assistance is available for Minnesotans who need help and who have questions about MNsure and the

enrollment process. The MNsure network of certified Navigators and Brokers covers nearly every county in the state, and assisters are available to help. This assistance is free of charge. Find an assister in your area using the on-line directory on the MNsure website and call for an appointment to get the help you need. The online directory is at this link: <https://www.mnsure.org/assisters/assister-directory.jsp>.

Minnesotans who have had a "life event" such as

a marriage, divorce, loss of employer-sponsored health insurance, or the birth or adoption of a child, may qualify for enrollment during a special enrollment period. To find out if you're eligible for a special enrollment period, or for any of this MNsure information, go to the MNsure website at www.mnsure.org.

Editor's note: For more information on programs and issues relating to families, see the special edition Family Matters inserted in this issue.

United Way kicks off local campaign

JOURNAL STAFF REPORT

The need in Koochiching County remains high, according to the United Way of Northeastern Minnesota, which reports it has kicked off its local campaign.

United Way strives to strengthen Koochiching County in its ability to helping children succeed, empower healthy lives and stabilize families and individuals. This is accomplished through donations from local businesses, employees and community members giving through United Way, said a news release.

Funding is provided to local agencies including Falls Hunger Coalition, Salvation Army, Koochiching Senior Center, Koochiching Aging Options, Friends Against Abuse, Koochiching County 4-H, and Fairview Homecare and Hospice. Funds also allow United Way to carry out its own initiatives, such as Imagination Library, Buddy Backpacks and Smiles Across MN in the region. Requests for support will be coming in the mail to area residents and businesses in the upcoming week.

Last year, United Way focused on Koochiching County children critically suffering from weekend hunger. Through the United Way Buddy Backpack program children in area schools were provided healthy, nonperishable meal kits throughout the school year. The need for the program was very high and it proved to be an extremely valuable resource for the children enrolled, said the release. One of the school nurses who oversaw the process re-

ported to the United Way the following in the program's annual review: "We had a family experiencing homelessness, due to many factors they did not ask for help although the youngest child came to school announcing that the family had slept in tents the previous (below freezing) night. Along with other emergency help, I am happy to say we were able quickly enroll the children in the Buddy Backpack program."

Buddy Backpacks will start up again in late September and will serve 120 children across Koochiching County, providing meal kits each weekend.

United Way always stands behind the community when facing tough times, said the release. Last year, in the wake of the Boise mill job reduction, United Way rallied to raise additional funds to expand Buddy Backpacks to reach additional children in need.

This year, when the flooding occurred, United Way was there to provide support to the American Red Cross for disaster relief.

In addition to the annual campaign drive, United Way of Northeastern Minnesota also raises funds with special events like the upcoming popular Power of the Purse event, which will take place on Nov. 7.

All of the funds raised in Koochiching County stay in the area – neighbors help neighbors and businesses give back to the community that supports them. To make a donation, visit www.united-waynemn.org or send donations to UWNEMN, c/o Julie Ehrman, 1303 16th Street, International Falls, MN 56649.



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