

Minnesota COBRA Premium Subsidy

You may also qualify for the Minnesota COBRA Premium Subsidy. This subsidy pays 35% of the COBRA premium for eligible individuals. To qualify, you must:

- Sign up for COBRA health care coverage
- Be eligible for the federal COBRA subsidy
- Meet the income and asset limits for a Minnesota health care program. In general, your household income and assets must be at or below these amounts:

Adults without children		
Household size	Gross income limit	Asset limit*
1	\$2,257 / month	\$10,000
2	\$3,037 / month	\$20,000

Adults with children and pregnant women**		
Household size	Gross income limit***	Asset limit*
2	\$3,340 / month	\$20,000
3	\$4,198 / month	\$20,000
More than 3	Add \$858 for each additional person	\$20,000

* Some assets such as a homestead, household goods, and retirement funds are not counted towards the limit.

** Pregnant women count as two.

*** Parents with income over \$50,000 per year may not be eligible.

If you qualify for the state subsidy, the state will pay it directly to the employer or plan administrator. For more information on the Minnesota subsidy or to get an application:

- Go to www.dhs.state.mn.us/healthcare/COBRA or
- Call the Minnesota Department of Human Services at (651) 431-3480 or toll-free at (888) 702-9968.

IMPORTANT

Applying for the Minnesota subsidy does not affect your rights and responsibilities under federal COBRA law and state continuing coverage law (Minnesota Statute, § 62A.17). If you want COBRA coverage, you must sign up for it within the time period stated on the COBRA notice from your former employer.

While your application for the Minnesota subsidy is being reviewed, you must pay any COBRA premiums that are due. If you do not pay the premium, you will lose your eligibility for COBRA coverage. The state cannot reimburse you for premiums that you may have to pay before becoming eligible for the state subsidy.