

SPRINGBOARD  
for the arts

A SWEET GUIDE TO

# HEALTH INSURANCE

for Minnesota  
Artists



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# Welcome

We're so glad you picked up this guide! If you're new to Springboard for the Arts, we're a unique organization, run by artists for artists. Our mission is to cultivate vibrant communities by connecting artists with the resources they need to make a living and a life. This includes professional development workshops, healthcare, legal resources and programs for artists to connect with their communities to create meaningful, economically vibrant and equitable places.

We wrote this guide because health insurance is a pain for everyone, but especially for artists who don't usually get insured through a job. While the health insurance system is annoying, it doesn't have to be impossible. We've helped artists connect to health insurance for over a decade.

## Here's What We've Learned

**It's normal to not know something!** Health insurance is endlessly complicated. Even someone who dedicates their life to health insurance doesn't know how everything works. And, even if they did, nothing's perfect and things don't always work the way they're supposed to. This guide is modeled after the board game Candy Land for a reason! The path to getting, keeping and using insurance is a winding road with different people and places involved. But, having the peace of mind that can come from health insurance is a sweet reward.

**Asking questions is a necessity and not just for people who don't know how insurance works.** Last year alone, the person who runs our healthcare program contacted her employer, broker, clinic and health insurance company. She wanted to find out things like whether she needed a new insurance card or not and why she was getting charged for healthcare that she thought was free. Do we think this is frustrating? Absolutely! But only because we wish we had a different health insurance system than this, and not because it's abnormal to need to reach out to these people.

**Health insurance helpers are everywhere and their help is free.** If this guide does anything, we hope it helps you connect with folks who are there to help you navigate this complex system. There are so many people whose job it is to help. That means that, if that health insurance broker isn't listening to you, find a different one. If you don't like how that health insurance representative speaks to you, ask to speak to someone else. Having someone in your corner who knows how things work and who will take time to help you understand can make all the difference in your care.

Keep this guide on hand and skim it to find what you need.  
**Don't give up and let us know how we can help.**

## Springboard for the Arts

# HEALTH INSURANCE 101



## 1. Why do people get health insurance?

People get health insurance to help them pay for their everyday healthcare (things like doctor visits, vaccinations, emergency room visits, mental healthcare and prescription drugs) and/or to protect themselves from a big, unexpected medical bill.

## 2. Do I really need to have health insurance?

Federal law says you have to, but there's currently no legal punishment for not having it. (People used to pay a penalty for not having insurance, but that went away.) That said, we think insurance is worth getting since it can help pay for everyday healthcare costs and protect you from a big, unexpected medical bill.

## 3. Can I get health insurance if I have a pre-existing health condition?

Yes! Insurance companies can't turn you down or charge you more because of your health. It's the law!

## 4. How much does health insurance usually cost?

The price of health insurance varies a lot! We've seen some health insurance that's free, and some health insurance that costs as much as \$700 a month for one person.

## 5. Why does the cost of insurance vary?

How much you pay depends on things like how old you are, if you use tobacco, how much money that plan typically pays for healthcare, what plans are available where you live, and if you can qualify for free or discounted health insurance. You can't be charged more or less for your insurance because of your health or gender.

# WHAT'S COVERED

## 6. Do all health insurance plans help in the same way?

No! There are many kinds of health insurance plans. One plan might help pay more for the same healthcare than another plan will. Some pay for healthcare that other plans won't.

## 7. What does health insurance pay for?

Check the insurance plan's "Summary of Benefits," or visit page 7 to find someone to help you understand. The "Summary of Benefits" tells what type of healthcare is paid for and how much of it the insurance company will pay for. Most health insurance plans also come with some free care, things like a yearly doctor check-up and a free flu shot.

## 8. What doesn't health insurance pay for?

Health insurance doesn't help pay for every type of healthcare or prescription drug that you might need, so it's best to find out what each plan does and doesn't include. Most health insurance plans won't help pay for dental care or eye care, but you can buy other vision or dental insurance for that.

## 9. Can health insurance be used anywhere?

No! The places (doctors offices, clinics, hospitals, etc.) where your insurance can be used are called "in-network." You can go to go places outside of your insurance plan's network, but your insurance might not pay for any of it, or may pay less than if you'd gone somewhere in your network.

## 10. How do I find out where I can use my insurance?

Call the customer service phone number listed on your health insurance membership card to find out which places are in your health insurance plan's network.

## 11. What are some common things people look for when choosing a health insurance plan?

- What clinics/hospitals/doctors the insurance can be used at (this is called the health insurance plan's "network.")

- How much it costs just to have the insurance plan (this is called the "premium" or the monthly payment amount).



- What prescription drugs the insurance will help pay for (the list of drugs an insurance company will help pay for is called a “formulary”).
- How much you will have to pay, and how much the insurance company will have to pay, for healthcare (“copays,” “deductibles” and “coinsurance”).

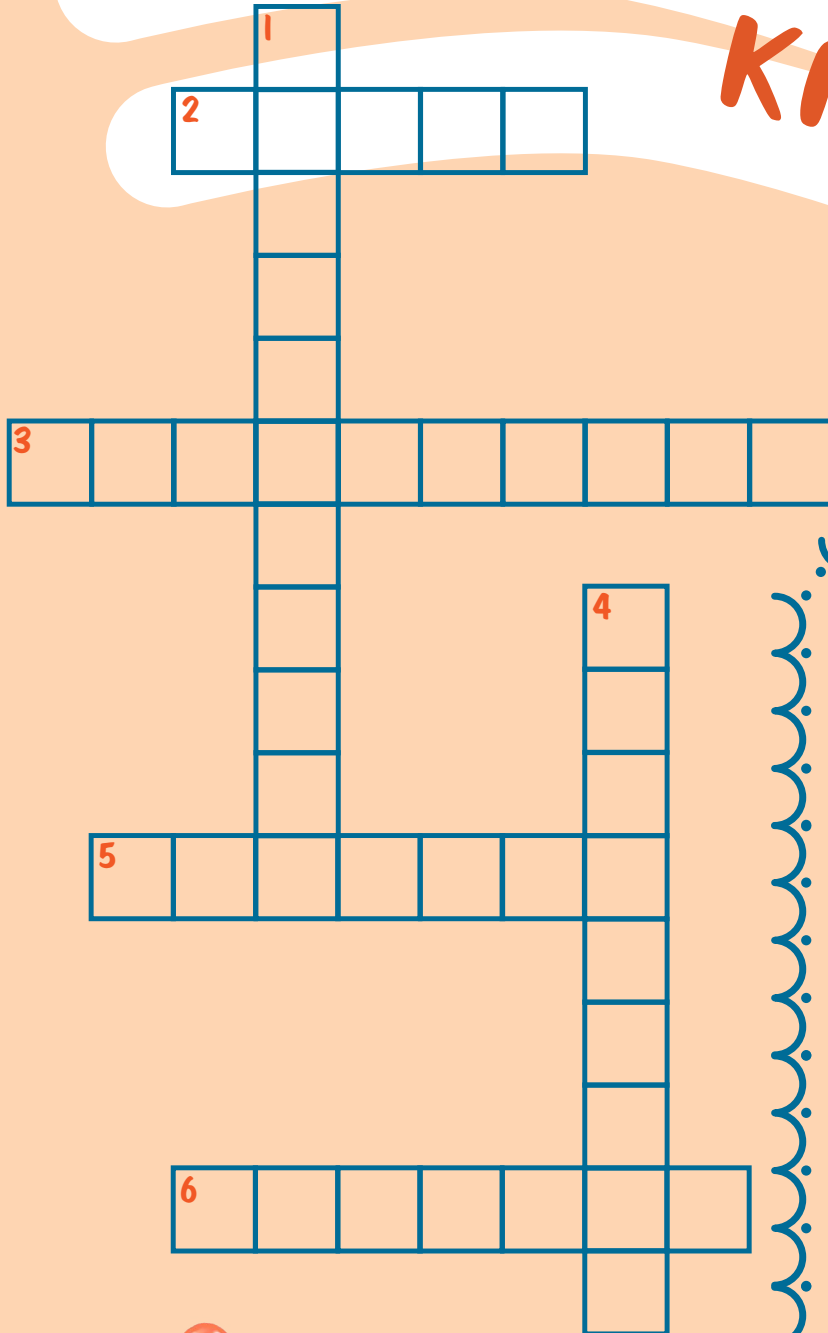
## 12. What the heck do things like “co-pay” and “coinsurance” mean?

For help understanding how insurance works, find a helper on page 7.

**You can also test your knowledge with the crossword puzzle on the next page!**

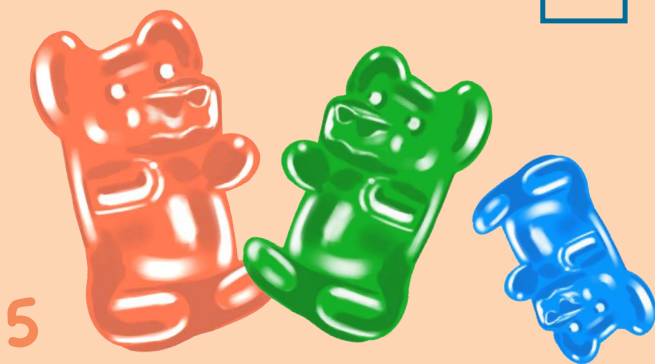


# TEST YOUR HEALTH INSURANCE TERM KNOWLEDGE!



## CLUES:

1. A way that people split the cost of healthcare with their insurance providers, usually expressed in percentages (%)
2. A flat amount paid to a healthcare provider or pharmacy before getting the healthcare or prescription drug
3. An amount people with insurance plans must spend on healthcare before the insurance company starts helping pay
4. A list of the prescription drugs the insurance company will help pay for
5. A payment just to have an insurance plan
6. The group of clinics/doctors/hospitals the insurance plan can be used at



For crossword puzzle answers, see page 10.

# ABOUT FREE AND DISCOUNTED INSURANCE

## 13. Who's able to get free or discounted insurance?

Free and discounted insurance is typically for people who aren't able to get their insurance through an employer, union, school, etc. Most people we talk to can get free or discounted insurance because they are self-employed and because their income makes them eligible, or because they are aged 65 and older.

## 14. What types of free and discounted insurance are there?

- **Medical Assistance** is free health insurance that's typically for people who don't get their insurance through Medicare or a group (like an employer, union or school).
- **Medicare** is discounted insurance that's typically for adults age 65 and older, but can also be for certain young people with disabilities or people with end-stage renal disease.
- **MinnesotaCare** is discounted health insurance that's typically for people who don't get their insurance through Medicare or group (like an employer, union or school).
- **A tax credit** is another kind of discount you can get on your health insurance that's typically for people who don't get their insurance through Medicare or a group (like an employer, union or school).

## 15. What kinds of questions are asked to figure out who can get free or discounted insurance?

- How many people are in your family, aka your household (usually, this is who is included on your income tax return)?
- How much money does your household make per month right now?
- How much money does your household plan to make in the year you're getting insurance for?
- Does anyone in your household have a choice to get insurance through a group (like an employer, union, school) or through Medicare?
- What is the citizenship, or immigration status, of your household members?
- Is anyone in your household under 18 years old, under the age of 2, 65 or over, pregnant, elderly, blind or disabled?

## 16. How do I know what free or discounted insurance I can get by using MNSure if I don't know how much money I'll make?

You'll have to make an educated guess on how much money you'll make. You can do this by thinking about how much money you already know you'll make and/or what income you've had in the past years that's likely to happen again. If you discover that your estimate is wrong, call and change it. (See the questions about Staying Insured on pages 15-16)

## 17. How do I know if I can get free or discounted insurance?

Find a helper to ask on page 7.



# HEALTH INSURANCE HELPERS

**CHOOSE  
A QUESTION!**  
#1, #2, OR #3

**#1**

WHAT INSURANCE CAN I GET AND WHO CAN HELP ME SIGN UP?

I ALREADY HAVE INSURANCE. GO TO QUESTION #3.

I DON'T HAVE INSURANCE.

DO YOU KNOW WHAT KIND OF INSURANCE YOU CAN GET?

**NO**

**YES**

MEDICAL ASSISTANCE OR MINNESOTACARE.

NON-DISCOUNTED INSURANCE

INSURANCE WITH A TAX CREDIT

MEDICARE PARTS A & B

M N s u r e  
C e r t i f i e d  
N a v i g a t o r



M N s u r e  
C e r t i f i e d  
B r o k e r



M e d i c a r e



B R O K E R



H e a l t h c a r e  
P r o v i d e r



**#2**

HOW DOES HEALTH INSURANCE WORK?

I HAVE NO INSURANCE, BUT I WANT SOME.

I HAVE NO INSURANCE AND JUST WANT TO LEARN HOW IT WORKS.

I WAS CHARGED WRONG FOR HEALTHCARE OR I WANT TO KNOW WHAT HEALTHCARE COSTS.

**#3**

I HAVE INSURANCE. WHO DO I TALK TO IF I WANT TO RENEW MY PLAN, SEE IF I CAN SWITCH MY PLAN, OR REPORT IF SOMETHING'S CHANGED (MAILING ADDRESS, ETC.)?

HOW ARE YOU GETTING YOUR INSURANCE?

MEDICARE

EMPLOYER, UNION, OR SCHOOL

**MNSURE**

NEITHER OF THOSE

MEDICAL ASSISTANCE

MINNESOTACARE

PARTS C & D, OR MEDIGAP

PARTS A & B

H e a l t h  
I n s u r a n c e  
C o m p a n y



M e d i c a r e



M N D e p t . o f  
H e a l t h



C o u n t y



M N s u r e



E m p l o y e r ,  
U n i o n ,  
S c h o o l



NOT THROUGH ANY OF THOSE

# FIND A HEALTH INSURANCE HELPER

The infographic on the previous page recommends whom to contact first to find out who can best answer your question. Don't be surprised if you have to connect with a few people to get help with one question. For example, you may first call Medicare, who then tells you to visit the Social Security Administration website to sign up for insurance and then a broker for help picking out supplemental insurance plans. There are many types of helpers, and they often work in conjunction with one another, playing their own individual role in helping you get, keep and use your insurance. Learn more about these different types of helpers, and how to find them, below.



## MNsured Certified Navigator

**Who this is:** Typically, Navigators work at nonprofit organizations. They can help you understand if you qualify for free or discounted insurance and can help you fill out a MNsure application. They can also help you through the whole process of signing up for insurance through Medical Assistance or MinnesotaCare. (To learn what Medical Assistance and MinnesotaCare is, see the section question #14 on page 6). This is a free service. Navigators cannot give advice on what health insurance plan to choose, but MNsure Certified Brokers can do this (see below).

**How to find them:** The Assister Directory on [MNsured.org](https://MNsured.org) or call 651-539-2099. Springboard also lists Navigators artists recommend to us by using the Find a Health Insurance Helper tool on [www.springboardforthearts.org/health](https://www.springboardforthearts.org/health)



## MNsured Certified Broker

**Who this is:** A person who can help you understand if you qualify for free or discounted insurance and fill out a MNsure application, but can also give advice on what health insurance plan to choose. A broker who's been certified through MNsure knows how to help you pick out and sign up for a plan on [MNsured.org](https://MNsured.org), including discounted health insurance with a tax credit. This is a free service (the insurance company pays the Broker for this service if they sign you up for a plan).

**How to find them:** The Assister Directory on [MNsured.org](https://MNsured.org) or call 651-539-2099. Springboard also lists Brokers artists recommend to us by using the Find a Health Insurance Helper tool on [www.springboardforthearts.org/health](https://www.springboardforthearts.org/health)

**Tip!** Until you find a Broker you like to work with, give yourself time to talk to at least two different Brokers. If more than one Broker recommends the same insurance plan, that's a good sign. Then, choose to sign up for an insurance plan with the Broker that you've had the best experience with.



## Medicare

**Who this is:** Government-run, discounted insurance program that's typically for adults aged 65 and older, but can also be for young people with disabilities or people with end-stage renal disease.

**How to find them:** Visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE.

You can also contact a free service of the state of Minnesota called SeniorLinkAgeLine that gives free, objective, comprehensive help with Medicare. Call 1-800-333-2433 or visit [SeniorLinkAgeLine.com](https://www.SeniorLinkAgeLine.com)



## Broker

**Who this is:** A person who can give advice on and sign people up for health insurance. Unless you know what health insurance company you want to use, find a broker who represents many health insurance companies. To make sure you get any discounted health insurance you might qualify for through MNsure, work with a MNsure Certified Broker (see MNsure Certified Broker on page 9). This is a free service (the insurance company pays the Broker for this).

**How to find them:** We only know a good place to find a MNsure Certified Broker: Use the Assister Directory on [MNsured.org](https://www.MNsured.org) or call 651-539-2099. Springboard also lists Brokers artists recommend to us by using the Find a Health Insurance Helper tool on [www.springboardforthearts.org/health](https://www.springboardforthearts.org/health)

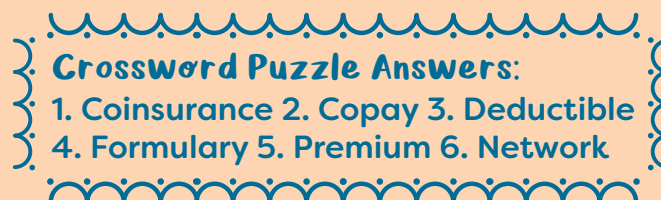
**Tip!** Until you find a Broker you like to work with, give yourself time to talk to at least two different Brokers. If more than one Broker recommends the same insurance plan, that's a good sign. Then, choose to sign up for an insurance plan with the Broker that you've had the best experience with.



## Healthcare Provider

**Who this is:** A person or place that directly offers healthcare. Examples include medical doctors, mental health therapists, yoga instructors, hospitals and clinics.

**How to find them:** See pages 16-17





## Health Insurance Company

**Who this is:** A company that sells and administrates health insurance. This means they create the plans and also pay the healthcare providers for healthcare that's included in their insurance plans.

**How to find them:** Call the customer service phone number listed on your health insurance membership card. If you're looking to switch to a different plan or explore your health insurance options, we recommend talking to a Broker (see Broker or MNsure Certified Broker listed on pages 9 and 10).



## Minnesota Department of Health's MinnesotaCare Operations

**Who this is:** The Minnesota Department of Health runs MinnesotaCare, which is a discounted health insurance program.

**How to find them:** Call 651-297-3862.



## County

**Who this is:** The county you live in! So, for example, if you live in Minneapolis, this is Hennepin County. Each county runs the Medical Assistance health insurance program for the people who live in their county.

**How to find them:** A list of county phone numbers is on the Minnesota Department of Human Services website at [www.shorturl.at/acglS](http://www.shorturl.at/acglS)



## MNsure (MNsure.org)

**Who this is:** MNsure is a website where people can apply and shop for health insurance in Minnesota. If you want free or discounted insurance through Medical Assistance, MinnesotaCare, or a tax credit you must apply for health insurance using MNsure. However, you can also get health insurance using MNsure if you do not qualify for free or discounted insurance. MNsure is just a place that people go to get health insurance; it is not a type of health insurance!

**How to find them:** The MNsure Contact Center at 651-539-2099 or MNsure.org



## Employer, Union, School

**Who this is:** These are places you might get group health insurance from. It might be your own employer, union or school or through a spouse or parent's. Employers, unions and schools select health insurance plans from a health insurance company and offer their employees/members/students those plan option(s).

**How to find them:** Contact your specific employer, union or school, and ask for whoever manages the health insurance there.

# GET HEALTH INSURANCE AND STAY INSURED

## 1. What are some common places people go to sign up for health insurance?

- A group such as an employer, union or school.
- Health Insurance Company.
- Medicare (this is usually for adults age 65 and older).
- MNsure (MNsure.org).

## 2. When can I get insurance?

This depends. For Medical Assistance and MinnesotaCare, you can sign up anytime! Otherwise, this typically happens towards the end of the year during a time called "Open Enrollment." Though, if something in your life has changed (See question #15 on page 15), you might be allowed to sign up no matter what time it is. If you're allowed to apply outside of Open Enrollment, this is called a "Special Enrollment."

## 3. Are there people who can help me get health insurance?

Yes, and it's free. Find a helper on page 7.

## 4. If I can get health insurance through a group or through Medicare, can I get free or discounted health insurance by using MNsure.org?

Sometimes. It doesn't happen often, but it's worth asking about. Find a helper to ask on page 7.



## 5. How do I know if I can get free or discounted insurance?

There are people who can help you understand. Find a helper to ask on pages 7-8. Also see the questions #13 - 17 on page 6.

## 6. How do I apply for Medicare?

To find someone who can help you figure if you need to sign up and how, see page 7. If you do need to sign up, the application is on the Social Security Administration website.

Once you are signed up for Medicare, you have choices for additional coverage such as Prescription Drug Insurance (Part D). These plans are sold and run by health insurance companies and not through Medicare. Find someone to help on page 7.

# APPLYING FOR INSURANCE USING MNSURE

## 7. How do I apply for free or discounted insurance by using MNsure?

Fill out an application found on [MNsured.org](https://MNsured.org) or find someone to help for free on page 7.

## 8. What are the steps to fill out an application for health insurance by using MNsure?

You visit [MNsured.org](https://MNsured.org) and create a MNsure account by choosing a username and password and answering some questions. Once you have an account, you'll fill out and submit an application with information about your family (things like your mailing address and income).

## 9. MNsure asks how much money I'll make the year I'm getting insurance. How can I predict income that hasn't happened yet?

Find someone to help on page 7. Typically, we see people only include income that they already know they'll have and/or make a guess based on what's happened in the past. If you include income that you're not sure you'll have, you might miss out on less expensive insurance that you should have qualified for. When your income changes from the estimate you gave, you must report it immediately.

## 10. What happens after I submit an application through MNsure?

Once you submit your application on MNsure, two things could happen: 1) You can click on a link to start shopping for health insurance right away OR 2) If you qualify for Medical Assistance or MinnesotaCare, MNsure will send your application to those insurance programs to finish getting you signed up.

If you qualify for any free or discounted insurance, you'll typically get a letter in the mail asking you to mail back things to prove you qualify. Some examples include proof of your income or citizenship/immigration status. If you do not get something in the mail within a week, contact MNsure to ask why.

## 11. How can I prove income that hasn't happened yet?

Look on the letter that you got asking you for proof of your future income. Call them and ask for a "self employment form" or if you can send back a "self employment ledger" to document what you estimate your future income to be. We've seen this is an acceptable practice of proving your future income. Exercise caution in mailing any documentation (like a past federal income tax return) that doesn't exactly match the amount you estimated you would earn when you filled out your MNsure application.



## STAYING INSURED 101

### 12. How can I stay insured?

- Keep an eye out for items in your mail with information about your insurance.
- If you get free or discounted insurance, send back any information that's requested of you and send it by the due date. Also see Question #10 on page 13.
- If you have to pay for your health insurance, pay your bill by its due date.
- Know when to re-apply (see Question #13, below).
- If you have questions, ask. Find someone to ask on page 7.

### 13. Can I switch my insurance whenever I want?

Usually, there's only one time of year where you can switch your insurance unless something in your life has changed outside that time. See page 7 for who to contact for help understanding if and when you can switch your plan.

### 14. How do I renew insurance?

This depends. Contact someone to ask how and when to renew. See page 7 for who to contact.

Sometimes, if you do nothing, you'll automatically be signed up for your insurance plan again. Sometimes, you'll need to pick out and sign up for a new plan and cancel the other one. Sometimes, you'll need to send back proof that you qualify for the insurance that you have.

As long as you don't have any changes (see question #15 on the next page), renewing usually happens once a year and depends on what insurance you have. For Medical Assistance and MinnesotaCare, you'll receive a notice in the mail explaining what you need to do. For group insurance, Medicare, and other insurance plans, health insurance usually runs January 1 – December 31. So, renewal usually happens in the fall during a time called "Open Enrollment" and is done in time for the start of the new, calendar year.

# **STAYING INSURED – MEDICAL ASSISTANCE, MINNESOTACARE, TAX CREDIT (MNSURE)**

## **15. What are some things that affect whether I can get free or discounted insurance by using MNsure?**

- Marriage
- Separation or divorce
- Moving to a new city
- Any change in income/how much money your household makes
- A change in what group health insurance you can get (through a job, union, etc.)
- A pregnancy
- A new addition to your family
- Child turning 19
- Child no longer being claimed as a tax dependent
- Adult turning 65 years old

## **16. I got free or discounted insurance by using MNsure and my income isn't the same from month to month. So, how will I know when my actual income isn't going to be what I estimated it'd be on MNsure application?**

Focus more on how much money you're on target to make for the year, and less on monthly changes. Pay attention to significant income changes-- such as a new grant or loss of a job-- and how monthly income changes add up over time. If you're not sure if you need to report a change in income, always err on the safe side and talk to someone about it right away. See page 7 for who to contact.

## **17. I get insurance by using MNsure. Who do I contact if I've had a change?**

See page 7 for who to contact.

## **18. I found out I no longer qualify for the insurance I got by using MNsure. What happens now?**

What happens next depends on what insurance you have, and what kind of insurance you now qualify for. See page 7 for who to reach out to and ask what will happen next.

## **19. If I no longer qualify for the insurance I got through Medical Assistance or MinnesotaCare, will I have to pay it back?**

Usually, people lose their Medical Assistance or MinnesotaCare insurance because of a change (see the previous question, #15). As long as you tell Medical Assistance or MinnesotaCare about the change when it happens, you shouldn't have to pay anything back and you'll have a chance to switch to whatever insurance you do qualify for.

## **20. If my income changes while I'm using a tax credit to discount my insurance, do I have to pay that back?**

If your income is now more than you thought it'd be, there's a chance you might have to pay back some or all of that tax credit. On the flip side, if your income is now lower than you thought it'd be, you might get a larger tax credit or be able to get free/discounted insurance through Medical Assistance or MinnesotaCare.

# **FIND HEALTHCARE**

## **1. What care do I need?**

Healthcare can mean a lot of things. Some examples include eye care, dental care, exercise, family planning, mental healthcare, and vaccinations. If you're feeling overwhelmed, a "primary care" doctor is a good place to start. They can help you figure out what kind of care you need and how to get that care.

## **2. Where should I get care?**

Ask around to see if your friends or family members know anyone they would recommend. Don't be afraid to go to a few places/people until you find one that works for you.

Additionally, Springboard has an Artists Access to Healthcare (AAH) Voucher program where artists can get vouchers to use, like a gift certificate at a few healthcare providers in the Twin Cities and we list healthcare providers artists recommend to us on [www.springboardforthearts.org/health](http://www.springboardforthearts.org/health).

To find out where your insurance is accepted, see the next question.

## **3. How do I find out where I can use my health insurance?**

The places where your insurance can be used are called "in-network." If you go to places outside of your insurance plan's network, you might pay more for your care than you would have if you'd gone to a place that's in your health insurance's network. To find out which people

and places are in your insurance plan's network, call the customer service phone number listed on your health insurance membership card.

#### **4. What should I look for when choosing a healthcare provider?**

Sometimes you just have to try it out and see how it goes! As you are trying out new resources, pay attention to how you feel when you are there. Do you feel comfortable? Can you ask questions? Do you feel like you are being listened to and taken seriously? Can you speak up about your needs? Finding a good healthcare provider—whether it's a medical doctor, therapist or yoga instructor—takes time. Keep trying, trust your gut, and don't settle for less because a good healthcare provider can make all the difference in your care.

#### **5. How do I know how much my healthcare will cost?**

One odd thing about healthcare is that, sometimes, they don't tell you how much your healthcare will cost before you buy it. In emergency situations, you don't have time to ask how much something costs. But, if you do have time, please ask! The place that you're getting the care from should tell you how much it costs and how much of the healthcare will be paid for by your insurance.

#### **6. I can't afford the care I need. What do I do?**

Often, insurance doesn't help pay for all of your healthcare costs. And, even when insurance does pay for some of it, the cost can still be too high. If it's not an emergency, you or a friend can call around to find out how much the same healthcare costs at different clinics or doctors.

You can also seek out healthcare providers that have a "sliding fee scale," which means that they price their healthcare depending on how much money you make or how much you're able to pay. Most of these places welcome you whether you have health insurance or not.

#### **7. I'm an artist in Minnesota who can't afford the care I need. What else can I look into?**

Springboard has an Artists' Access to Healthcare (AAH) Voucher program where artists can get vouchers to use, like a gift certificate at a few healthcare providers in the Twin Cities. Springboard also has a Personal Emergency Relief Fund for Artists that may be able to pay up to \$500 of a catastrophic medical bill. Visit [www.springboardforthearts.org/health](http://www.springboardforthearts.org/health)

