

Navigator/CAC Statewide Webinar

August 6, 2025, 12:30 p.m.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central

During the webinar, please use the "chat" feature to submit questions.



OE 2026 Recertification Begins!

- MNsure will be emailing all currently certified navigators and CACs instructions for completing recertification, including a reminder of their Unique Key for logging into the Learning Center.
- ALL currently certified individuals must complete recertification by October 16, 2025.
- Training requirements for 2026 (approximately 1 hour):
 - MNsure Assister Data Security and Privacy
 - MNsure Assister Accessibility, Compliance and Ethics
 - MNsure Assister Code of Conduct and METS Rules of Behavior
 - Achieve a score of at least 80% on the knowledge assessment
- A new version of Core Curriculum, Role-Based training and Assister Portal training will be in your Learning Path but are NOT required for recertification.



Preparing for Open Enrollment

- The 2026 open enrollment period will run November 1 through January 15. Additional details will be announced soon.
- Watch the Navigator Communication for dates/times for Assister Assemblies and carrier webinars beginning in early September.
- MNsure has sent a notice to consumers whose Federal Tax Information (FTI) is expiring. Consumers must respond or they will lose eligibility for APTC and cost-sharing reductions for 2026.
- Navigator agency administrators should review all staff on your agency's roster in AMP, update status for those who are no longer active and review information shown on the Assister Directory.
 - Reminder: Navigator agencies are expected to list ALL staff who are assisting consumers on the Assister Directory. The exception is only for those who certified because they are supervising or providing support to navigator staff.



Federal Changes

- Federal marketplace regulations CMS final rule released June 20, 2025
 - Rolls back previous policies, reduces state flexibilities and comes with new implementation costs
 - Most provisions will be effective starting August 25, before the next open enrollment period
- Federal budget bill Federal legislation passed July 4, 2025
 - Some provisions begin as early as plan year (PY) 2026, more come with PY27 and PY28
 - Beginning PY28 effectively ends automatic reenrollment for consumers with advanced premium tax credits
 - Missing from the law: There is no extension for enhanced premium tax credits



Overview of Changes

Select provisions	Relevant dates
Ends private health plan eligibility for DACA recipients	August 2025
Decreases actuarial value of plans and increases out-of-pocket maximums for enrollees	August 2025
Allows for sunset of enhanced premium tax credits	Consumers will see price increases when shopping this fall (for plan year 2026)
Cuts MNsure's annual open enrollment period	Fall 2026 (for plan year 2027)
Limits tax credit eligibility for immigrants	For plan year 2027
Ends automatic reenrollment for consumers who access financial assistance	For plan year 2028





Thank You for Attending!

Please submit any questions via chat.

