



# Broker Statewide Webinar

December 11, 2025, 12:00 p.m.

The webinar is not being recorded, but PowerPoint presentations will be available later on Broker One Stop in the “Meetings and Webinars” section.

**During the webinar, please use the “chat” feature to submit questions.**



# MNsure's Open Enrollment

- Open enrollment deadlines for QHP-eligible consumers:
  - If they enroll in a plan by **December 15**, coverage will begin January 1.
  - If they enroll in a plan from December 16 through January 15, their coverage will begin February 1.
- Consumers with a qualifying life event may have until December 31 to enroll in coverage that begins January 1.
- Consumers are no longer able to enroll in QHP coverage for 2025 (unless they qualify for a few types of special enrollment periods that allow retroactive start dates).
- When reporting an income change, it is no longer necessary to include 2025 project annual income (PAI).

# Challenges and Opportunities



- Challenges:

- Premiums and out-of-pocket costs increasing for Minnesotans in 2026, enhanced tax credits expire at end of 2025.
- Continued uncertainty over whether Congress will extend enhanced premium tax credits in some form.

- Opportunities:

- **Tax credits ARE still available! For 2026, 48% of households are qualifying for advanced premium tax credits with an average monthly credit over \$600.**
- In 2026, all bronze plans sold through MNsure work with Health Savings Accounts (HSAs). If a consumer expects to make an HSA contribution, they can deduct eligible contributions from their 2026 income when applying.

# Open Enrollment Hours

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- Broker Service Line (BSL) has extended hours for the deadline!
  - Thursday, December 11 - 8:30 a.m. to 8 p.m.
  - Friday, December 12 - 8:30 a.m. to 8 p.m.
  - Saturday, December 13 – 9 a.m. to 2 p.m.
  - Sunday, December 14 – 9 a.m. to 2 p.m.
  - Monday December 15 – 8:30 a.m. to 8 p.m.
- BSL will close early at 1 p.m. on December 24 and be closed all day December 25 and January 1.
- Be sure to check the BSL hours on Broker One Stop under “Contact Us” for full details!

# Tips For Deadline Week

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- Do not wait for a life event to be processed to enroll a client for 2026 – enroll before the deadline! Once the life event is processed, the consumer's eligibility for any financial assistance for 2026 will be updated.
- If a consumer is terminating their coverage for 2026, complete the termination online and wait to call after December 15 to close the application.
- Consumers who qualify for a special enrollment period (such as losing public program coverage or loss of employer sponsored insurance) have until December 31 to enroll. Consider waiting until after December 15 if you need to call to complete this process.



# Thank You for Attending!

*Please submit any questions via chat.*

