



Broker Statewide Webinar

July 10, 2025, 12:00 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.



New Policy for Loss of Coverage

- Consumers losing minimum essential coverage (MEC) now have the option of enrolling in a QHP beginning the first of the month in which they will lose their coverage.
- For example, if a consumer will lose their MEC on 8/15/2025 and they apply and make their plan selection on or before 7/31/2025, they can choose to have an 8/1/2025 QHP effective date, as opposed to having a 9/1/2025 effective date.
- Currently, consumers and their assisters must contact MNsure to select that earlier date to begin their coverage. We are working to update the system to offer the option when enrolling.

2026 Individual Market Proposed Rates

- Department of Commerce released proposed rates for the individual market for plan year 2026 in June. These rates may change. Final rates are expected to be released October 1.
- All five current on-exchange medical insurers filed proposed rates for PY2026, as well as a new entity by HealthPartners (HealthPartners Insurance Company).
- Anticipate an increase in the total number of plans being offered through MNsure for 2026 (from 247 to 269). All 2025 plans crosswalk to the same or similar plan for 2026.
 - However, based on information in the preliminary rate release, Quartz appears to be reducing their service area to exclude Olmsted County.
- 66 Easy Compare (standardized plans) have been filed for 2026 across the six medical insurers.

2026 Proposed Rates

- Proposed rates show an increase for plan year 2026, ranging from 7.15% to 26.03% - or a weighted average increase of 17.0%.
 - Increase aligns with trends observed in other states.
 - Expiration of enhanced APTCs could impact 90,000 MNsure enrollees, potentially changing the risk pool.
 - Minnesota's reinsurance program was extended, helping to keep rates from higher increases.
 - Health care costs continue to rise, some insurers may anticipate tariff-related drug costs to rise.
- The maximum annual limitation on cost-sharing for 2026 is going up by more than 15%, to \$10,600 in 2026 (\$21,200 for family).

Federal Updates



- Centers for Medicare and Medicaid Services (CMS) issued the Marketplace Integrity and Affordability final rule on June 20.
- Some provisions impacting Minnesota's state-base marketplace include:
 - Removes Deferred Action for Childhood Arrivals (DACA) recipients from the "lawfully present" definition, making them ineligible for enrollment in Exchanges (and ineligible for cost-sharing reductions and tax credits).
 - Effective for plan year 2027, shortens and standardizes the annual Open Enrollment period for all Exchanges to a maximum of nine weeks between November 1 and December 31.
- MNsure is reviewing the reconciliation bill passed by Congress and signed into law by President Trump last week. We are also awaiting guidance from CMS on implementing the final rule and reconciliation bill. We will share more information as it is available.

OE 2026 Recertification Requirements

- ALL brokers and support staff must complete recertification prior to the start of open enrollment (OE).
- Training requirements for OE 2026 (approximately 1 hour):
 - MNSure Data Security and Privacy
 - MNSure Accessibility, Compliance and Ethics
 - Achieve a score of at least 80% on the knowledge assessment
- New staff certifying in July?
 - If they complete the OE 2025 Data Security and Privacy/Accessibility, Compliance and Ethics, they will be required to take the OE 2026 version beginning in August to remain certified for open enrollment.
 - If they complete Core Curriculum, Role-Based Curriculum and Assister Portal prior to August, they will NOT need to retake these courses; **however, if they have started these courses but not completed them by Wednesday, July 23, they will have to re-start these courses in August.**

OE 2026 Recertification Process

- Recertification training will be available starting the first week of August and must be completed by mid-October.
- Once the courses are available in early August, MNsure will email all brokers instructions for completing recertification, including a reminder of their Unique Key for logging into the Learning Center
- Your agency administrator will be able to confirm your recertification completion through the Broker Agency Management System (BAMP).

Update Roster Information in BAMP



- Reminder: Ensure a smooth recertification process this year by checking to make sure information in BAMP (Broker Agency Management Program) is accurate and up-to-date
 - Agency roster: Change assisters who are no longer active to inactive
 - Individual staff: Contact information, especially email addresses, must be correct
 - Directory information: Are the languages spoken and counties served up to date?
- Information on how to update agency information in BAMP can be found in the [Registration](#) section of Broker One Stop

Open Enrollment Preparations

- MNsure's annual Assister Assemblies
 - We will be hosting in-person meetings in September in Duluth, Mankato, St. Cloud and the Twin Cities.
 - Online version will also be available
 - Locations/dates will be announced soon!
- Annual carrier webinars
 - We partner with our health and dental carriers to offer webinars for brokers prior to open enrollment (September/October)
 - An important opportunity to hear about their product offerings available through MNsure for the plan year



Thank You for Attending!

