



Navigator/CAC Statewide Webinar

November 5, 2025, 12:30 p.m.

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

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



Open Enrollment Has Begun!



- New QHP consumers can apply for coverage for 2026. Consumers already enrolled in 2025 can shop for a new plan for next year.
 - 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.
- Qualifying life events may result in different coverage start date options:
 - Some special enrollment periods may allow a consumer to have a December 1 start date.
 - Consumers may also have until December 31 to enroll in coverage that begins January 1.

MNsure's Assister Community



- More than 680 navigators are currently certified to assist MNsure consumers – and over 309 certified application counselors!
 - There are navigators based in 48 counties, available to help Minnesotans in all corners of the state.
 - Half of the navigators listed on MNsure's online directory speak a language other than English.
- Every month, several thousand Minnesotans get coverage or keep their coverage with the help of a navigator – more than 90% of the people they help are eligible for Medical Assistance or MinnesotaCare.
- More than a third (38%) of MNsure's consumers work with a broker to enroll in a health plan.
- More than 1,400 brokers are currently certified to assist MNsure consumers this open enrollment.

Challenges and Opportunities

- Challenges:
 - Premiums and out-of-pocket costs increasing for Minnesotans in 2026, enhanced tax credits expire at end of 2025.
 - Uncertainty over whether Congress will extend enhanced premium tax credits in some form.
- Opportunities:
 - Minnesotans may still qualify for tax credits to help reduce the cost of premiums.
 - In 2026, all bronze plans sold through MNsure work with Health Savings Accounts (HSAs).
 - Easy Compare plans are available to help simplify plan shopping for consumers.

Update the Assister Directory

- Remember to check your assister directory listing to make sure everything is current, including languages spoken and whether you offer in-person and/or remote assistance.
- Your agency administrator can update this information in the Agency Management Program (AMP).
- Remember: navigator agencies are required to list certified staff assisting consumers in the Assister Directory. Only supervisors or support staff not directly helping consumers may be unlisted.

Name Navigator, Helen
Organization Example Navigator Organization
Address 1 Main St
City / State / ZIP Maplewood, MN 55112
County Ramsey

Assister Type Navigator
Email gethelp@examplenavigator.org
Phone (555) 555-5555
Spoken Languages English, Greek
Can Help Remotely (By Phone Or Online) Yes
Can Help In Person (In Counties) Anoka, Dakota, Ramsey
Certified for Insulin Program assistance No
Approximate Distance (Miles) -

Assister Type	☐ Broker ☐ Navigator ☒ Both
City	Any
Zip Code	Any
Include Nearby Zip Codes?	No
Certified for Insulin Program Assistance	☐ Certified (navigators only)
Spoken Languages	☐ English ☐ American Sign Language ☐ Amharic ☐ Arabic ☐ Burmese
Can Help Remotely (By Phone Or Online)	☐ Remote Help
Can Help In Person (In Counties)	☐ Aitkin ☐ Anoka ☐ Becker ☐ Beltrami ☐ Benton
Organization Name	Any

Open Enrollment Hours

- MNsure (including the ARC and Contact Center) is closed on Tuesday, November 11, in observance of Veterans Day.
 - Also closed November 27 and 28, December 25 and January 1
- ARC will be open on Saturday, December 6 and 13 from 9 a.m. – 2 p.m.
- Be sure to check the ARC hours on Navigator One Stop under “Contact Us” for more details.

Outreach Materials

- Download or order outreach materials including brochures, fact sheets, flyers, posters and more. Most materials are available in multiple languages to help certified assisters reach limited English proficiency (LEP) Minnesotans.
- 2026 Income Guidelines in Hmong, Russian, Somali, Spanish and Vietnamese are available online.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- MNsure brochures and appointment cards in Hmong, Russian, Somali, Spanish and Vietnamese are available online. No change from previous versions.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- Go to Assister Central's [Outreach Materials](#) page to order materials (orders are usually mailed out once a week).

Open Enrollment Key Dates



Open enrollment
starts Nov. 1!



Enroll by Dec. 15
for coverage
starting Jan. 1!



January 15 is
the last day
to enroll!

Talking Points About MNsure



MNsure Overview

- MNsure is Minnesota's official health insurance marketplace, where individuals and families who buy coverage on their own can shop, compare plans, and enroll in health insurance.
- MNsure is the only place Minnesotans can access federal financial help to lower health care costs.
- MNsure makes it easy to:
 - **Get a quick cost estimate** to see if you may qualify for free or lower-cost health insurance, or tax credits that lower your monthly costs.
 - **Compare plans side-by-side** from multiple companies.
 - **Find free local help** from a statewide network of health insurance experts.

About the Plans

- MNsure partners with five insurance companies offering private health plans and another five who offer dental plans — so you have plenty of options at your fingertips.
- Minnesotans can feel confident knowing they have lots of good health insurance choices.
- All Minnesotans have health plan choices from at least two insurance companies — and most Minnesotans have choices from three or more.

Social Media: Graphic 6



- Post copy:
 - MNsure is the only place Minnesotans can find savings to help lower your monthly costs. Open enrollment runs Nov. 1 – Jan. 15. Make a plan to explore your options.
 - **Image alt text:** Dark teal box with text: “Find savings to lower your costs”





Thank You for Attending!

Please submit any questions via chat.

