



# MNsure Assister Assembly

Fall 2025



# Your MNsure Team

- **Consumer Assister Program:**

- Christina Wessel, Sr. Director of Partner Relations
- John Azbill-Salisbury, CAP Operations Manager
- Bob Davy, Broker Coordinator
- Deanna Johnson, Business Analyst
- Nachee Lee, Community Specialist
- Dawn Napier, CAP Coordinator
- Jana Rasmussen, Broker Coordinator

- **Assister Resource Center:**

- Amber, ARC Supervisor, David, Team Lead
- Stephanie, Nou, Marcy, Theo, Erin, Jodi, Debra, J, Keenya, Rita, Siobhan and Taire

- **Broker Service Line:**


- Tom, BSL Supervisor, Debbie and Whitney, Team Leads
- Jon, Brian, Carolyn, Rashard, Jumoke, Maria, Marissa, Trent, Othar, Will, Todd and adding four more for open enrollment

# MNsure's Certified “Assisters”

- **Brokers:** Insurance professionals licensed by the state of Minnesota who provide enrollment help and can recommend health insurance plans. There are currently nearly 1,600 certified brokers.
- **Navigators:** Trained experts at local, trusted community organizations who specialize in applying for Medical Assistance and MinnesotaCare. While navigators can help a consumer enroll in a private plan, they cannot provide advice on plan selection. There are currently nearly 800 navigators.
- **Certified Application Counselors (CACs):** Trained experts who can assist consumers with applying and enrolling in coverage as part of their daily job duties. CACs are often based in hospitals, health clinics and associations. There are currently nearly 370 certified application counselors.

# Recertification for 2026 Open Enrollment

- Recertification training requirements must be completed by **Thursday, October 16, 2025**, or your certification will be suspended.
- Recertification information was emailed directly to all certified assisters. Check your email for more details.
- Recertifying assisters can check the status of their 2026 recertification online by using the “My Certification Lookup” tool available on Broker One Stop and Navigator One Stop on Assister Central.

A yellow rectangular button with rounded corners and a thin blue border. The text "My Certification Lookup" is centered on the button in a bold, black, sans-serif font.

**My Certification Lookup**

- Please wait at least three business days after completing recertification requirements before checking your status.

# Agenda

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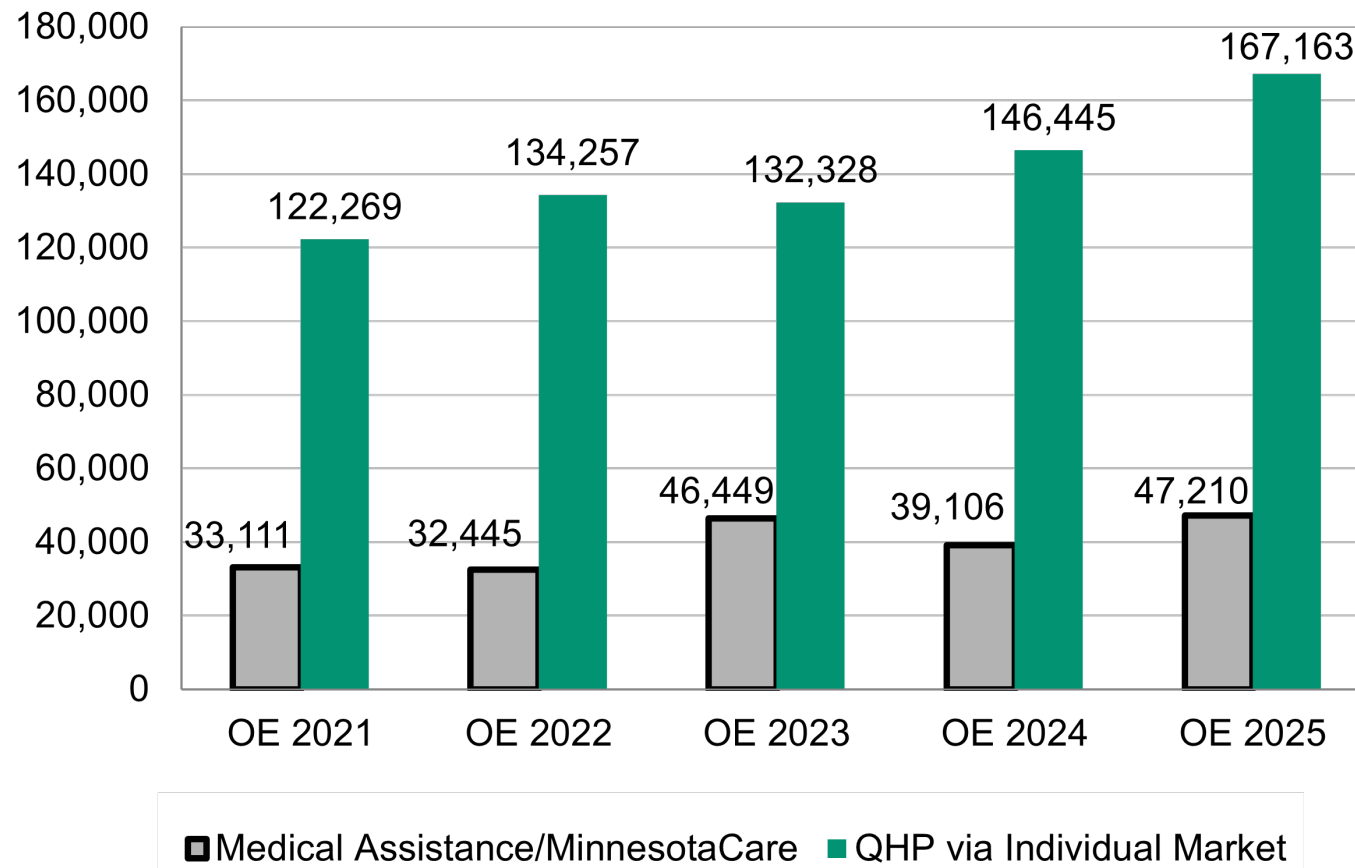
- 2026 Open Enrollment Landscape
- Open Enrollment Timeline
- Supporting MNsure Consumers
- Connecting with Consumers
- Looking Ahead



# 2026 Open Enrollment Landscape



# Record Level of Sign-Ups in 2025



# Premiums Increasing in 2026

- Enhanced premium tax credits are set to expire at end of the 2025:
  - Anticipated to impact 90,000 Minnesotans enrolled through MNsure, with over 19,500 losing access to all financial help.
  - Those nearing retirement and Minnesotans in regions with higher premiums will see the largest increases.
- Final 2026 rates for Minnesota's individual market show premium increases ranging from 7% to nearly 31% compared to 2025 (average increase of 21%).
  - Rate increases reflect general rise in medical services and prescription drugs, as well as market changes due to expiration of enhanced premium tax credits.
  - Extension of Minnesota's reinsurance program avoided even larger increases in premiums.



# Out of Pocket Costs Increasing

- Annual out-of-pocket maximum for 2026 is going up by more than 15%, to \$10,600 for an individual and \$21,200 for a family.
  - This is the largest increase since the Affordable Care Act launched.
- New federal regulations allow wider range in plan actuarial values, potentially leading to more out-of-pocket costs for consumers for the same metal level plan.
  - New regulation was included in the CMS Marketplace Integrity rule finalized in June 2025.
  - Note: On August 22, 2025, a Federal District Court stayed the implementation of this rule while litigation is pending.

# The “Unassisted” Application Option

- Fewer Minnesotans may be eligible for tax credits, but it is still worthwhile enrolling through MNsure!
- According to IRS data, Minnesotans claimed over **\$70 million** in premium tax credits when filing their tax return for 2021.
- Refundable premium tax credits are only available to eligible households who were enrolled in a plan through MNsure.
  - Consumers using the “with assistance” application who are concerned about tax liability can opt to reduce or decline advance premium tax credits.
  - Consumers can use the streamlined “unassisted” application if they do not think they are eligible for tax credits (but maybe they will be later!).
- All consumers enrolled through MNsure for any part of the year receive a 1095-A form to use when filing taxes.

# Reduced Access to Health Insurance

- Federal changes reduced access for individuals with a Deferred Action for Childhood Arrivals (DACA) immigration status:
  - As of August 25, DACA recipients are no longer eligible to enroll in a qualified health plan through MNsure.
  - Those already enrolled will have their plan cancelled effective October 1, 2025.
- State changes to MinnesotaCare eligibility for Minnesotans who are undocumented:
  - Beginning June 15, 2025, MinnesotaCare is no longer available to new applicants who are age 18 or older.
  - Adults (18 or older) who were enrolled on June 15 may remain eligible for MinnesotaCare through December 31, 2025.
  - Anyone under the age of 18 is still eligible for MinnesotaCare.

# Minnesota's Insurance Landscape

- Final rates for Minnesota's individual market were released October 1. More information will be shared soon through the weekly e-newsletter.
- Two new dental insurance companies are offering plans through MNsure for 2026 – Humana and Companion.

## Gold Plan



### Family of 4

Olmsted County

\$112,525 annual income  
350% FPG

Monthly premium \$2,608

Tax credit -\$1,533

Consumer pays **\$1,075/month**

## Silver Plan



### Family of 4

Dakota County

\$104,488 annual income  
325% FPG

Monthly premium \$1,401

Tax credit -\$580

Consumer pays **\$821/month**

## Gold Plan



### Family of 4

Blue Earth County

\$112,525 annual income  
350% FPG

Monthly premium \$2,550

Tax credit -\$1,283

Consumer pays **\$1,267/month**

# Easy Compare Plans

- Standardized “Easy Compare” plans will be available again in 2026 to help consumers evaluate costs when shopping for health insurance on MNsure.
  - Plans have the same maximum out-of-pocket, deductible, co-pay, and co-insurance for certain in-network services within each metal level.
  - Consumers can focus on premium cost, provider networks, prescription drug coverage and plan quality ratings.
- Health insurance companies expect to offer 66 Easy Compare plans for plan year 2026.
- In 2025, approximately 12% of MNsure consumers have enrolled an Easy Compare plan.

# Finding Easy Compare Plans

## Plan Details

Print Preview

The screenshot displays a plan details page for 'Safeguard Easy Compare T Bronze'. A green banner at the top indicates a 'Total Expense Estimate Low'. The plan name is 'Safeguard Easy Compare T Bronze', and it is a 'BRONZE HMO' plan. The monthly premium is '\$151.08/month'. A red box highlights a visual tag with a padlock icon, which is annotated with a blue box stating 'Visual tag with hover message'. Another red box highlights the plan name, which is annotated with a blue box stating 'Naming convention includes 'Easy Compare''. The 'Plan Highlights' section lists various features: Plan Name, Primary Care Visits (\$50 Copay), Generic Drugs (\$25), Yearly Deductible (\$7500), Out-Of-Pocket Max (\$9200), HSA-compatible, Quality Rating, and Provider.

Total Expense Estimate Low

Safeguard Easy Compare T...

BRONZE HMO

\$151.08/month Details

Visual tag with hover message

Plan Highlights

Plan Name

Primary Care Visits

Generic Drugs

Yearly Deductible

Out-Of-Pocket Max

HSA-compatible

Quality Rating

Provider

Safeguard Easy Compare T Bronze

\$50 Copay

\$25

\$7500

\$9200

Naming convention includes 'Easy Compare'

## Benefits Resources

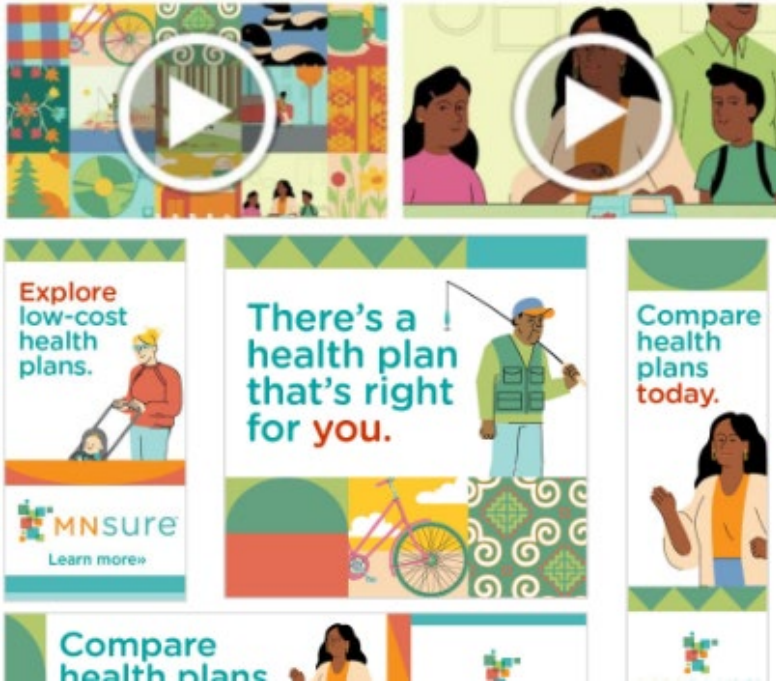
[Summary of Benefits and Coverage](#)

[Detailed Plan Documents \(PDF\)](#)

[Provider Directory](#)

[Drug List](#)

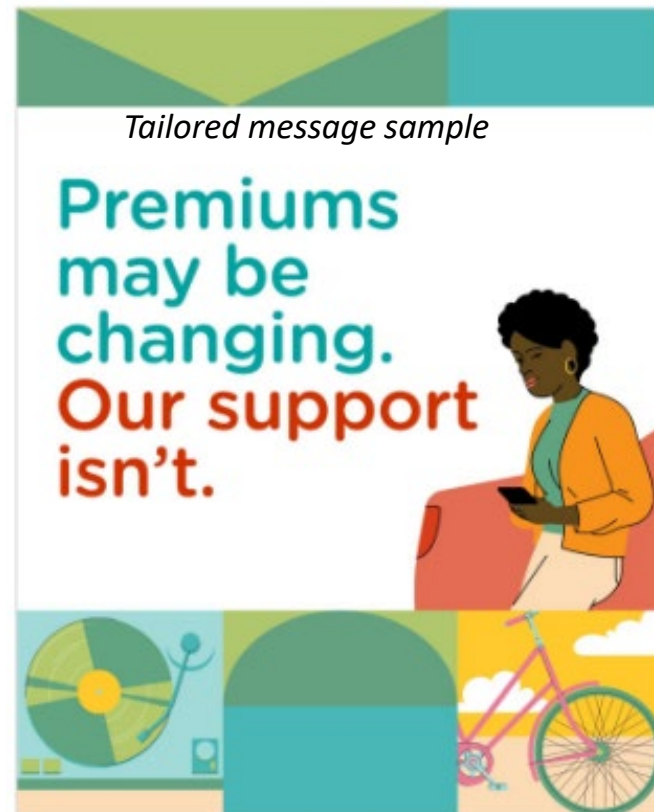
# Marketing Campaign Overview



- Begins October 27, 2025, and will run through January 15, 2026.
- Drive home that **MNsure is the trusted guide** here to help Minnesotans who need health insurance.
- Encourage consumers to utilize certified brokers and navigators.
- Expand our animated “cast of characters” to **represent more families**, including rural Minnesota.

# Key Growth Opportunities

1. Continue digital-first strategy while tactically strengthening traditional channels.
2. Increase reach to priority populations.
3. Expand messaging:
  - Address confusion.
  - Represent unique needs.
  - Emphasize human support.





# A Note on Public Programs

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- New federal law causes major changes to Minnesota's Medicaid program, called Medical Assistance.
- **Nothing has changed yet.** The first changes happen in October 2026, and the majority won't happen until January 2027.
- Minnesota's Department of Human Services is developing messaging and resources to guide consumers and assisters.
- Visit [mn.gov/dhs/federalchanges](https://mn.gov/dhs/federalchanges) for the latest information.



# 2026 Open Enrollment Timeline

# September: Renewing Eligibility

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- “Blackout period” - Cases with qualified health plan (QHP) eligibility went through the annual renewal process.
- Most currently enrolled QHP consumers have had their 2026 eligibility automatically updated based on federal data sources, including tax credits and cost-sharing reductions.
- MNsure resumed processing life events Monday, September 29.
- Most QHP-eligible members in households that were eligible last year, but no one enrolled in 2025 coverage, have had their case closed and they will not have their eligibility renewed for 2026. If they want coverage for 2026, they will have to reapply.

# October: Renewal Information

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- October 1: Department of Commerce released final approved health and dental insurance rates for 2026.
- Important consumer notices available in October:
  - MNsure eligibility notice.
  - MNsure enrollment notice.
  - Insurance company enrollment notice.
- October 13: Anonymous plan comparison tool goes live with 2026 plan information. Consumers can use tool to estimate tax credits for 2026.
- Mid-October: If a consumer is currently enrolled, MNsure will “passively” renew them into the same or similar plan for 2026.

# Open Enrollment Key Dates

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- Saturday, November 1: Open enrollment begins. Eligible consumers can:
  - Shop and enroll in 2026 coverage.
  - Shop and enroll in a similar plan for 2026 if their 2025 plan is no longer available.
  - Change their plan for 2026.
  - Report any changes/life events that may affect their eligibility.
- Monday, December 15: Deadline to select a plan with a January 1 effectuation date.
- Wednesday, December 31: Consumers who qualify for a special enrollment period (SEP) may still enroll for January 1 coverage.

# Open Enrollment Ends

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- Thursday, January 15, 2025: Last day of open enrollment. Plan selections made from December 16 through January 15 will have a February 1 effectuation date.
- After January 15, only the following are eligible to enroll in a plan:
  - Consumers who qualify for a special enrollment period
  - Consumers eligible for Medical Assistance or MinnesotaCare
  - American Indians who belong to a federally recognized tribe

# Health Care Eligibility Notices

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- Most consumers who are currently eligible to purchase a qualified health plan (QHP) will automatically have their eligibility automatically renewed for 2026, including:
  - Eligibility to purchase a QHP.
  - Eligibility for advanced premium tax credits (APTC) and Cost-Sharing Reductions (CSR).
- Consumers will receive a notice from MNsure informing them of their 2026 eligibility.
- The eligibility notice will be sent to households with renewed 2026 eligibility regardless of their enrollment status.
- There are several possible versions of the notice, depending on the outcome of the updated eligibility.

# MNsure Eligibility Renewal Notice

- This notice will confirm the consumer **was re-determined eligible for a QHP** in 2026.
  - Will include any tax credit amounts and/or cost-sharing reductions.
  - Does not include their 2026 plan enrollment status or premium amount.
- Consumer action step:
  - Review the “Information Summary” and report any changes to the agency listed on the notice.

MNsure Operations  
P.O. Box 64253  
St. Paul, MN 55164-0253



Sep 9, 2025 1:05 PM  
Case Number: 31342086

SSJIM SSGRAY  
123 GRAY ST  
MINNEAPOLIS MN 55411

## Health Care Eligibility Renewal Notice

### SsJim SsGray

Your eligibility to purchase insurance through MNsure has been renewed for next year. You can review your renewed eligibility in the “Eligibility Status” section below.

Your eligibility was renewed using the information you provided about your household. You need to update this information if it has changed. Please review your household’s information in the “Information Summary” section below. If you have any household information changes to report, please follow the instructions in the “Information Summary” section.

Please read this entire notice carefully. If you have questions, call the MNsure Contact Center at 651-539-2099 (855-366-7873 outside the Twin Cities). If you have hearing or speech disabilities, contact MNsure using your preferred telecommunications relay service.

## Eligibility Status

SsJim SsGray - MNsure ID Number: 4626397656

Coverage Type	Eligibility Status	Program Effective Date
Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions	Approved	01/01/2026

SsJim SsGray qualifies for **Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions** starting 01/01/2026. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))



# MNsure Eligibility Notice: FTI Issue

- Notice confirms the consumer is eligible for a QHP, but no longer qualifies for financial assistance:
  - They may not have filed a federal income tax return for a year they received APTC
  - The authorization to check their federal tax information (FTI) has expired, or
  - Records show they are eligible for, or enrolled in, Medicare Part A
- Consumer action steps:
  - Follow the instructions in the notice to have their eligibility for financial assistance updated.
  - Review the “Information Summary” and report any changes to the agency listed on the notice.

Eligibility Status		
Mom Adams - MNsure ID Number: 2352592356		
Coverage Type	Eligibility Status	Program Effective Date
Qualified Health Plan	Approved	01/01/2025
Mom Adams qualifies for Qualified Health Plan starting 01/01/2025. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))		
Mom Adams no longer qualifies for Advanced Premium Tax Credit/Cost-Sharing Reductions. Your financial assistance will no longer be in effect on 01/01/2025.		
You do not qualify for an advanced premium tax credit because of one of the following reasons:		
<ol style="list-style-type: none"><li>1. Advance payments of the premium tax credit were made to your health insurance company to reduce your premium costs in prior years, and we can't tell if a tax return was filed during those years. (Code of Federal Regulations, title 45, sections 155.305(f)-(g) and 155.310(d))</li><li>2. When you applied for coverage, you chose not to allow the use of income data, including information from tax returns, to help renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(l))</li><li>3. Our records show that you may be eligible for or enrolled in Medicare Part A. (Code of Federal Regulations, title 45, section 155.305(f))</li></ol>		

# Health Care Eligibility Review Needed

- “Need to Renew” notice mailed to households where a member is projected to be eligible for Medical Assistance or MinnesotaCare because of updated information for 2026.
- Consumer must review the information included in the notice, complete the form, SIGN it and return it to the address on the notice within 30 days.
- If the consumer does not respond to the notice as directed, the people on the notice will lose QHP eligibility for 2026.

DHS Health Care Consumer Support  
PO Box 64838  
St. Paul, MN 55164-0838

**m**  
DEPARTMENT OF  
HUMAN SERVICES

**MNSure**  
Where you choose health coverage

SSZAIDEN SSDELEON  
15125 FRANCESCA AVE N  
PINE CITY MN 55083

Sep 9, 2025 1:06 PM  
Case Number: 31342925

**Health Care Renewal Notice**

It is time to renew coverage for the people listed in this section. This notice tells you how to renew your coverage.

**Health Care Results**  
SsZaiden SsDELEON - MNSure ID Number: 5302393801

Effective date	Action	Coverage Type
01/01/2026	Need to Renew	Unknown

SsZaiden SsDELEON's eligibility is up for renewal. The latest information we have for your household shows that SsZaiden SsDELEON may no longer be eligible for advanced premium tax credits or cost-sharing reductions and may now be eligible for Medical Assistance or MinnesotaCare. If SsZaiden SsDELEON is enrolled in a qualified health plan, coverage will continue through 12/31/2025. If you want us to determine the financial assistance SsZaiden SsDELEON is eligible for, you must complete and sign the

**Renewal Form**

This is the information we have about your household. You must review the information on the notice and this form, including the address listed on the notice, and tell us if any of the information is not correct. Send the signed form to the servicing agency listed on the top of the notice. You must return the form within 30 days. Call your county agency or DHS Health Care Consumer Support at 651-297-3862 or 800-657-3672 to add a new person to your household.

**Household Information**

Name	Gender	Date of Birth	Pregnant?	Receiving coverage?
SsJulie SsDELEON	Female	07/31/1971	No	Yes
SsZaiden SsDELEON	Male	07/31/1970	No	Yes

All this information is correct unless a change is entered below. If you are reporting a pregnancy, please provide the number of unborn child(ren) and the due date.

# DHS Document Upload Option

- Consumers receiving the “Need to Renew” notice can electronically upload documents.
- The notice will include a stuffer with instructions for how to use the upload option.

**TO AVOID DELAYS, PLEASE RETURN THIS PAGE WITH ANY DOCUMENT(S) YOU RETURN TO HCCS.**



You can now submit documents to Health Care Consumer Support (HCCS) electronically using the HCCS Document Portal for Consumers. To locate the Portal, scan the QR Code or follow the instructions below:

1. Open a web browser and search “eDocs MN”.
2. Select **Searchable document library (eDocs) Minnesota Department of Human Services**.
3. Enter “DHS-8174”.
4. Select the **DHS-8174-ENG** link.



Once you have accessed the Portal, follow these steps to submit your Modified Need to Renew (MNTR):

1. In the Attach Documents tab, select **MinnesotaCare or other public health care program** as the Program Type.
2. Select **Renewal for MinnesotaCare or other public health care programs** as the document type and choose **Modified Need to Renew (MNTR)** from the list in the dropdown.

# MNsure Enrollment Notice

- Notice for consumers who are currently enrolled in a plan through MNsure. The notice content includes:
  - Whether renewal enrollment was successful or not.
  - If applicable, reason for renewal enrollment failure.
  - A list of all renewed or not renewed family members.
  - Specifics of the 2026 renewed coverage, including plan name and monthly APTC.
- Notice is available in METS and in the consumer's enrollment platform. Assistors can view this notice through the enrollment platform if they have an assister portal association with the consumer.
- Information about the 2026 premium amount and any tax credits will not be visible on the consumer's enrollment dashboard until November 1. Consumers and assistors can use this notice to find that information prior to the start of open enrollment.

# MNsure Enrollment Notice (continued)

- If a consumer is eligible for more than \$1 APTC and elected to use \$0 of their eligible APTC for the 2025 plan year the \$0 APTC will be retained for the consumer for the 2026 plan year.
  - The enrollment notice will include a message that \$0 has been applied.

Dear Rish Nelson,

Your private health insurance coverage has been renewed for plan year 2024, effective January 1, 2024.

## Health Plan Renewal Information

In 2023, you chose a \$0 advanced premium tax credit. Your choice of \$0 advanced premium tax credit has been carried over to your 2024 plan.

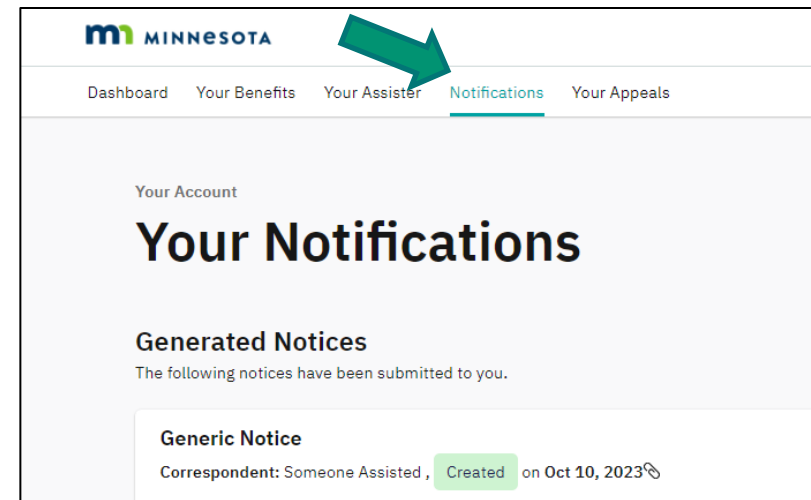
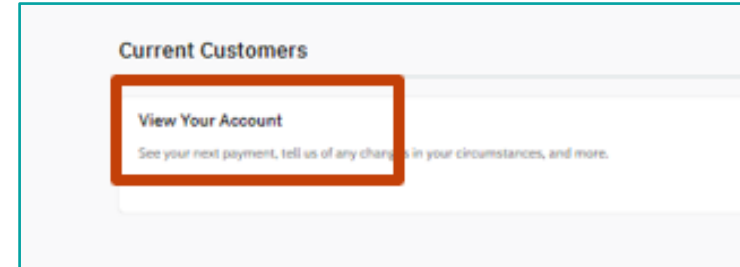
- **Plan Name:** UCare M Health Fairview Gold
- **APTC Amount:** \$0
- **Net Premium:** \$947.23

Member Name	Renewal Status	Reason
Rish Nelson ( Subscriber )	Renewed	N/A
Spouse RishNelson	Renewed	N/A
ChildOne RishNelson	Renewed	N/A

If you applied for financial assistance, you will receive a separate renewal notice in the mail from MNsure with details about your eligibility for 2024 advanced premium tax credit and cost-sharing reductions.

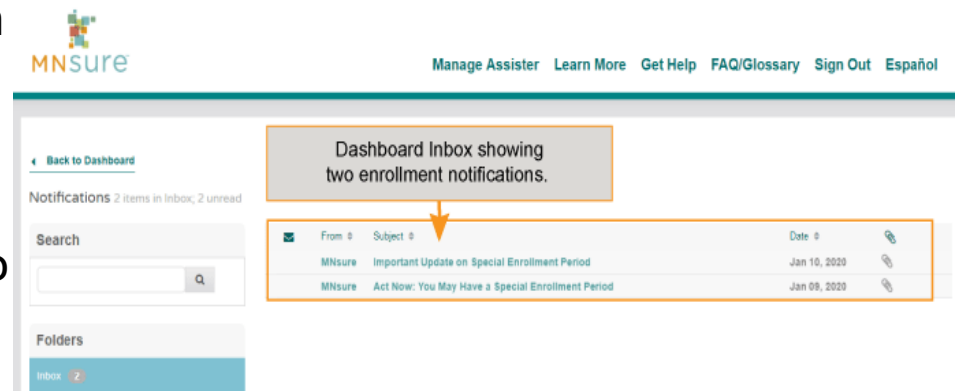
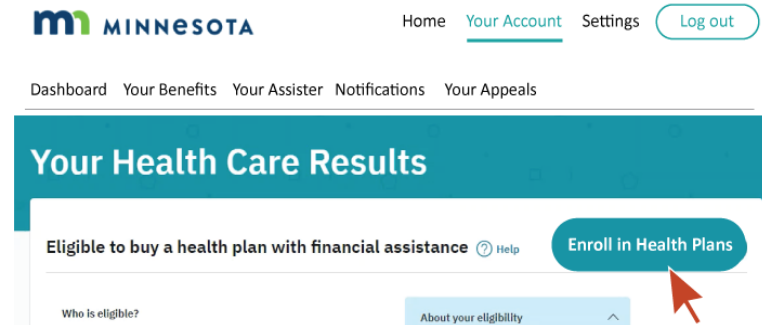
# Finding Notices in METS

- All system-generated notices will be available in the consumer's online account.
- To find most eligibility notices:
  - Consumer logs into their account and selects "View Your Account" under "Current Customers."
  - They select the tab at the top for "Notifications."
- Assisters cannot view consumer eligibility notices through their assister portal account.



# Notices in the Enrollment Platform

- Notices specific to a consumer's QHP enrollment will be available through the shopping and enrollment platform.
- To find most enrollment notices:
  - Consumer logs into their account and accesses their enrollment platform by clicking on the "enroll in health plans" or "view current eligibility" button.
  - On their enrollment Dashboard, click "My Inbox" to see notices and notifications.
- Assisters can view consumer enrollment notices through their assister portal account.



# Insurance Company Renewal Notice

- In October, health insurance companies will mail renewal notices which will show 2026 eligibility and what plan the consumer has been passively enrolled into for 2026.
- For plan year 2026: CMS updated guidance allows health insurance companies to omit an estimated APTC amount from their notices.
  - Companies typically print and mail renewal notices before receiving updated APTC eligibility for the next plan year.
  - With the expiration of the enhanced premium tax credits, including 2025 APTC amounts could create significant confusion for consumers.
  - MNsure has recommended that insurance companies omit APTC estimates in renewal notices.
- This notice is generated by the insurance company and is not available in the consumer's MNsure online account.





# Supporting MNsure Consumers

# Protecting Consumer Information

- **You are responsible** for ensuring proper handling and safeguarding of personally identifying information (PII) collected, created, used maintained or disclosed on behalf of MNsure.
- PII includes, but is not limited to, a person's name, birthday, Social Security number, phone, address, tax credit information, household income, eligibility information, enrollment information, tax filing status, income, family size and health information.
- Assisters should request a secure email when transmitting PII to the Assister Resource Center (ARC) or Broker Service Line.
- Assisters that have their own encrypted email service may request permission to use that service instead. Please note that not all encrypted services are “friendly” with the state's security systems.
- Review the [Secure Email Policy](#) on Assister Central for more information.

# Reporting Changes



- After a consumer submits an application, they cannot make changes to it and will need to work with the correct processing agency to report any changes.
  - For QHP or mixed households – contact MNsure
  - For Medical Assistance – contact the county or tribal agency
  - For MinnesotaCare – contact DHS Health Care Consumer Support
- Changes could include:
  - Correcting an error (such as an incorrect birth date or Social Security number)
  - Changes to the original information (such as an increase in wages at a current job)
  - New information (such as starting a new job)
- It is very important to report changes promptly as the information is used to determine the correct eligibility!

# When to Report Changes

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- Some information can be reported up to 60 days in advance of the change occurring:
  - Change in tax filing status
  - Gain/loss of minimum essential coverage
  - Gain/loss of employer-sponsored insurance (ESI), including the end of COBRA coverage
  - Loss of employer subsidy for COBRA
- Income changes cannot be reported more than 7 days in advance.
- Changes cannot be processed until the date the change happens.

# When to Report Changes (continued)

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- Some information cannot be reported until after the change has occurred:
  - Address change
  - Marriage, legal separation, divorce
  - Birth/pregnancy
  - Remove a person
- QHP enrollees **must** report changes that will impact eligibility within 30 days of the date of the change.

# Reporting Projected Annual Income

- If consumer is reporting a change to their current income (an income change occurring within seven days or occurred in the past), report:
  - Beginning September 8, report both 2025 PAI and 2026 PAI (list 2026 PAI in the comments)
  - Beginning December 1, only report 2026 PAI
- 2026 PAI-only changes cannot be processed at this time. It is not possible to get an early 2026 eligibility determination for an income change that has not yet occurred.
  - 2026 PAI changes cannot be reported until the end of December or later.

# How to Report Changes to MNsure

- QHP consumers can report a change on their own by calling the MNsure Contact Center.
  - Disadvantage: You will not receive any updates on the status of the change.
- A certified partner can assist a consumer with reporting a change.
  - Depending on the change, you will either use MNsure's online form or call the Assister Resource Center/Broker Service Line.
  - Advantage: You will receive a secure email follow-up with updates on the state of the change.
- MNsure includes the current processing date for life events in the weekly e-newsletter.

# Special Enrollment Periods

- If the change is a qualifying life event (QLE), the consumer may be eligible for a special enrollment period (SEP).
- During open enrollment, a consumer does not need a SEP to enroll in a plan. However, they may qualify for an earlier coverage start date if they have a SEP.
- Outside of open enrollment, consumers can only enroll in a private health plan, or change their plan, if they have a SEP.
- More details on how to report a change and request a SEP are available on Assister Central under “Helping Consumers”.

## Report Application Changes

Help consumers report application changes, including life events.

## Special Enrollment Period (SEP)

Help consumers apply for a special enrollment period.



# Uploading Verifications

- If documents are required to verify information, be sure to use the correct upload tool to avoid delays in processing.
- Use keyword “**Upload**” on MNsure.org to submit eligibility verifications related to a reported life event change (LEC) or in response to a request in an eligibility notice.

## Your search:

upload

### [Upload Supporting Documents](#)

If you received directions from MNsure asking you to send supporting documents to our secure web form, mail or fax.

- Use keyword “**Enrollment Upload**” on MNsure.org to submit verifications related to a special enrollment period (SEP) request ONLY.

## Your search:

enrollment upload

### [Send documents to verify your life event](#)

If you received directions from MNsure asking you to send documentation to verify your life event to our secure web form, mail or fax.

# Recent Changes to SEP Opportunities

- Consumers losing minimum essential coverage prior to the end of the month have an option to avoid a coverage gap.
  - If eligible, the consumer can choose to enroll in coverage effective the first of the month they will be losing coverage.
- Starting with tax filing for 2024, Minnesota's M1 form includes a checkbox allowing filers to indicate whether they are interested in information about estimated eligibility for free or reduced-cost health insurance.
  - Consumers who check the box receive a mailed letter from MNsure with information about coverage options and how to apply.
  - If eligible, they qualify for a SEP which provides them 65 days from the date of the mailing to enroll outside of the open enrollment period.

# Starting Coverage Using “Pay Now”

- “Pay Now” is an option that allows the consumer to make their first month’s premium payment (binder payment) using a button in the enrollment platform.
- Pay Now button is available after the consumer has enrolled in a plan with a participating carrier (offered by all health and dental carriers, except Blue Plus).

Quartz Health Plan MN Corporation SELECT SILVER I303-04	Monthly Premium Elected APTC	\$1,293.64 -\$373.33
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**Medical Monthly Payment** **\$920.31**

It is important to pay now to complete your enrollment to begin coverage on **04/01/2022**  
Please use the “Pay Now” button to submit your first payment.

**Pay Now**

Monthly Premium Due	\$920.31
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- Or “Current Enrollments” screen:

Monthly Premium:	\$1,293.64	Spouse	Milinda
Elected APTC:	\$373.33	Self	Joseph
Monthly Premium Due:	\$920.31	Child	Tyler R
Premium Effective Date 📅:	04/01/2022	Child	Rose F

**Pay Now** **Cancel Coverage**

# Cancelling or Changing Coverage

- Consumers can shop for a different plan during open enrollment.
  - If they change health insurance companies, we recommend they contact their current carrier to cancel any automatic payments.
- If a currently enrolled consumer does not want coverage for 2026, they must cancel their enrollment through MNsure.
  - Full terminations (all members of the household) can be completed through their online account.
  - Partial cancellations can also be completed online, but we recommend reporting this along with a life event change so we can recalculate APTC for the remaining household member(s).
- Note on Medicare: MNsure autogenerates a notice to QHP enrollees 90 days prior to the enrolled individual turning 65. Consumers must contact MNsure to terminate their plan prior to the beginning of the month in which Medicare coverage begins.

# Helping Consumers on Assister Central

- Helping Consumers was created specifically for you and houses tools and resources that you can use when assisting your clients.
  - It is organized to follow the steps that typically occur in helping a consumer apply, enroll and maintain coverage.

## Getting Started

Prepare to meet with consumers. Gather everything you need to have a successful meeting.

## Screening Consumers

Get to know your consumer and understand their needs.

## Creating Accounts

Assist consumers through the account creation process.

## Apply for Coverage

Help consumers start and complete an application through MNSure.

## Shop and Enroll

Help consumers shop and compare MNSure health and dental plans, select a plan and enroll.

## Renewals and Open Enrollment

Help consumers successfully renew their coverage and prepare for open enrollment.

## Report Application Changes

Help consumers report application changes, including life events.

## Special Enrollment Period (SEP)

Help consumers apply for a special enrollment period.

## Special Populations

Support special populations in need of application and enrollment assistance.

## Tax Information

Help consumers understand health insurance tax documents.

## Verifications

Help consumers successfully submit pre- and post-enrollment verifications.

# Useful Policies and Procedures

## Assister Joint Policies and Procedures

Joint policies and procedures for all MNsure-certified brokers, navigators and CACs. MNsure will release individual policies as they are updated.

[Broker-specific policies and procedures](#)

[Navigator- and CAC-specific policies and procedures](#)

[Privacy Warning and Rules of Behavior](#) (This is a policy for consumers that assisters will need when creating an account for a consumer.)

### **Account Request**

Policy for helping consumers manually set up an account.

### **Assister Roles and Responsibilities**

Policy for assister roles and responsibilities for MHCP applicants and enrollees

### **Code of Conduct and Rules of Behavior**

Policy for assister commitment of business practices

### **Electronic Signatures**

Policy for accepting electronic signatures on documents

### **Inappropriate Interactions**

Policy for when and how assisters may terminate a phone call or meeting.

### **Limited English Proficiency**

Policy for assisting individuals who are limited in their English language proficiency.

### **Over-the-Phone Account Creation**

Policy for creating an account over the phone.

### **Preferred Assister Lead**

Policy for assister lead referral and reporting.

### **Reporting Fraud and Complaints**

Policy for reporting complaints and fraudulent activity.

### **Secure Email**

Policy for when and how assisters should use secure email to protect consumers' information.

### **Virtual Meetings**

Policy for using virtual meeting tools to assist consumers.

# More Useful Tools

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- Case status request form:
  - Available for brokers and navigators/CACs to get consumer case information without needing to call.
  - Find links to the form under the Quick Links tool on the Assister Central home page.
- Online manual account creation tool:
  - For consumers who are unable to complete identity proofing online.
  - Allows assisters to support a consumer through the account creation process, including monitoring status of the request.
  - MNsure submits account requests to MNIT for processing twice a week (Tuesdays and Fridays). Accounts are usually created within 72 hours.

# When to Email the ARC/BSL

---



- For questions regarding certification, recertification or training.
- To reset the password for an Assister Portal account.
- To submit a manual account creation request for a minor.
- To submit case status request spreadsheets.
- Navigators: Questions relating to per enrollee payments.
- Brokers:
  - To request a manual AOR for a consumer with a paper application and no online account.
  - Retroactive AOR requests.

**Remember: You must use a secure email for any email that includes personally identifying information (PII).**



# When to Call the ARC/BSL



- To determine what information is on a current application in preparation for reporting life event changes.
- To determine if a consumer already has an online account before trying to create a new one.\*
- To reset the password for a consumer's account.\*
- To report life event changes that must be reported over the phone.\*
- To attest to a qualifying life event for a special enrollment period.\*
- If a consumer submitted a paper application, to enroll in a plan.\*

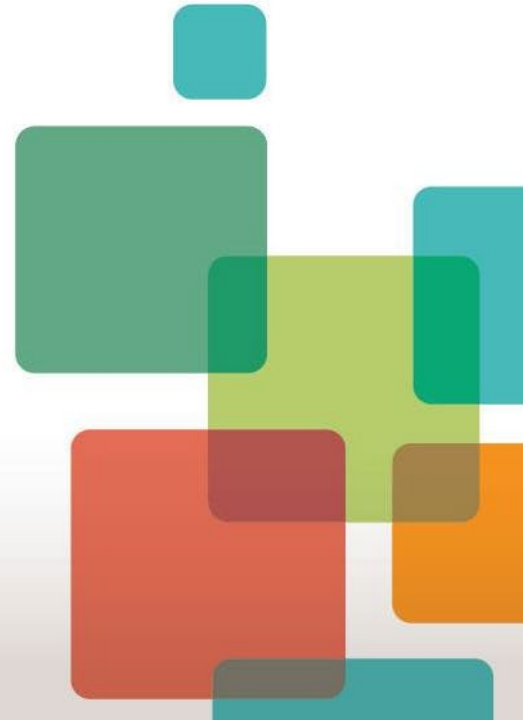
\* Navigators and CACs must have the consumer present on the call to perform these actions.

# 2026 ARC/BSL Open Enrollment Hours

- The Assister Resource Center and Broker Service Line hours for open enrollment will be posted on the “Contact Us” page on Navigator One Stop and Broker One Stop.
- Special weekend hours:
  - Saturday from 9 a.m. to 2 p.m. on November 1, December 6, December 13, January 10
  - Broker Service Line will also be open two Sundays – November 2 and December 14
- Closed for state holidays:
  - November 11, 27 and 28, December 25 and January 1
  - Early closure (1 p.m.) on November 26 and December 24
- Extended hours for open enrollment deadlines:
  - December 10 – 15 (ARC will be closed Sunday, December 14)
  - January 12 - 15



# Connecting with Consumers



# Assister Directory

- Thousands of consumers use the directory every week during open enrollment!
- “Find Free Help” link is on the MNsure.org homepage.
- MNsure consistently refers consumers to the directory in notices, marketing campaigns and direct emails.

Assister Type	<input type="radio"/> Broker <input type="radio"/> Navigator <input checked="" type="radio"/> Both
City	<input type="text" value="Any"/>
Zip Code	<input type="text" value="Any"/>
Include Nearby Zip Codes?	<input type="text" value="No"/>
Certified for Insulin Program Assistance	<input type="checkbox"/> Certified (navigators only)
Spoken Languages	<input type="checkbox"/> English <input type="checkbox"/> American Sign Language <input type="checkbox"/> Amharic
Can Help Remotely (By Phone Or Online)	
Can Help In Person (In Counties)	
Organization Name	

**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](mailto: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)** -

# Updating Assister Directory Information

- To help consumers connect with the right fit, brokers and navigators can clarify how and where they offer help.
- Designated agency administrators can update this information in the Agency Management Program (AMP) and Broker Agency Management Program (BAMP).
  - In the “Public-Facing Information” section for each staff on their roster, agency administrators should update the following fields:

**Choose each service you provide to consumers in Minnesota:**

Remote Assistance in all Counties (By phone or virtual option.) \*

☒ Yes ☐ No

In-person Assistance (In selected counties only. If only remote assistance, do not select any counties here.)

☐ Aitkin

☐ Anoka

☐ Becker

☐ Beltrami

☐ Benton

# Enrollment Events Calendar

- Enrollment Events Calendar: Post your education and enrollment events or office hours on MNsure's online events calendar.
- Link is available on MNsure.org homepage. There were nearly 13,000 views of calendar events last open enrollment.

## Find Free Help

Certified assisters can help you apply and enroll in person, over the phone or by virtual meeting.

**Assister Directory**

**Enrollment events**

## Enrollment Events

MNsure-certified brokers and navigators provide free enrollment help through virtual meetings, phone appointments or in-person meetings.

Table Compact



My Events

AUGUST 2025

Friday, August 29, 2025

MNsure Enrollment Assistance (Walk-in) (7240 Brooklyn Blvd, Brooklyn Park, MN 55429, SUITE 200) - Fri, Aug 29, 9a...  
MNsure Enrollment (Walk-In) (Brookdale Library, 6125 Shingle Creek Pkwy, Brooklyn Center, MN 55430) - Fri, Aug 2...

August 2025

S	M	T	W	T	F	S
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

- Email [brokers@mnsure.org](mailto:brokers@mnsure.org) or [navigators@mnsure.org](mailto:navigators@mnsure.org) if your organization is not listed in the drop-down menu for adding events.

# Outreach Materials

- MNsure has fact sheets, flyers, posters and more free outreach materials available.
- Most materials are available in multiple languages to help certified assisters reach limited English proficiency (LEP) Minnesotans.
- 2026 Income Guidelines in English available to download. Coming soon: Hmong, Russian, Somali, Spanish and Vietnamese.
  - 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 prior versions.
  - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- Go to Assister Central's [Outreach Materials](#) page to order materials, we typically mail out orders once a week.

# 2026 Income Guidelines

- With enhanced tax credits expiring, the upper income limit for tax credits has been added back.

## Income Guidelines for Health Care Savings Through MNsure



**MNsure is Minnesota's official marketplace where you can shop, compare and choose health insurance that meets your needs.**

MNsure is the only place to access benefits that lower the cost of health insurance, including:

- Tax credits that reduce monthly premiums
- Cost-sharing reductions to lower out-of-pocket costs like deductibles and co-pays

You can also apply for no- or low-cost Medical Assistance and MinnesotaCare coverage through MNsure.

### When to Enroll

**November 1, 2025 – January 15, 2026:**  
Open enrollment for 2026 private health plans

#### Available year-round:

- Special enrollment (because of qualifying life events) for private health plans
- Enrollment in MinnesotaCare and Medical Assistance
- Enrollment for members of federally recognized American Indian tribes

**This table shows what financial help you could qualify for**

People in household	Medical Assistance for adults over age 18* Monthly/Annual income no more than	Medical Assistance for children* Monthly/Annual income no more than	Medical Assistance for pregnant women* Monthly/Annual income no more than	MinnesotaCare Annual income no more than	Tax credits for 2026 private health plans Annual income no more than
1	\$1,734 / \$20,814	\$3,586 / \$43,037	Does not apply	\$31,300	\$62,600
2	\$2,344 / \$28,129	\$4,846 / \$58,162	\$4,899 / \$58,797	\$42,300	\$84,600
3	\$2,953 / \$35,444	\$6,107 / \$73,287	\$6,173 / \$74,087	\$53,300	\$106,600
4	\$3,563 / \$42,759	\$7,367 / \$88,412	\$7,448 / \$89,377	\$64,300	\$128,600
5	\$4,172 / \$50,074	\$8,628 / \$103,537	\$8,722 / \$104,667	\$75,300	\$150,600
6	\$4,782 / \$57,389	\$9,888 / \$118,662	\$9,996 / \$119,957	\$86,300	\$172,600

**Get a quick estimate on your potential savings**

**[MNsure.org/shop-compare](https://mnsure.org/shop-compare)**

\*The income limits for Medical Assistance are for coverage from July 1, 2025, through June 30, 2026. Slightly higher income limits apply for infants under age 2.

These income guidelines are approximate. You need to complete an application to determine your actual eligibility.



# “Recently Unemployed” Resource

- New fact sheet focuses on those who have recently lost a job.
- Available as a full-page PDF for download.
- Also available as a half-sheet “rack card.” Printed card can be requested using the online order form.

## Recently unemployed?

MNsure can help you avoid a gap in health insurance.

If you are losing your employer-sponsored health insurance due to a job loss, you may be able to stay covered. With the help of MNsure, you may be eligible to enroll in health insurance – and possibly get financial help to lower your costs.

**About MNsure**

- Save time by comparing plans side-by-side
- Find quality health coverage that includes benefits such as preventive care and mental health services
- Also includes important protections like covering pre-existing conditions
- See if you qualify for discounts (tax credits) – or free or low-cost insurance through Medical Assistance or MinnesotaCare

**Here to help, at no cost to you**

MNsure-certified brokers and navigators understand the steps to take after a job loss, and can help you apply and enroll for the right health insurance plan for you and your family. Go to [MNsure.org/help](https://www.MNsure.org/help) to find a qualified professional near you.

**Get started now at [MNsure.org](https://www.MNsure.org)**

- 1 Get documents from your former employer that show your coverage has ended.** Search for “lose coverage” on [MNsure.org](https://www.MNsure.org) to learn more.
- 2 Confirm whether you have a MNsure account or existing application.**  
If you do, or if you’re not sure: Call MNsure at 651-539-2099 (855-366-7873 outside the Twin Cities).  
If not: Create an account at [MNsure.org](https://www.MNsure.org).
- 3 Apply.** Once you’ve applied, you’ll see enrollment instructions.

**Special enrollment period**

If you have experienced a big life change (like a birth, marriage, divorce or losing your coverage due to job loss), you can get a special enrollment period, which means:

- You have 60 days to enroll after your coverage ends.
- You can apply before your job-based insurance ends to avoid a gap in coverage.



  
[www.MNsure.org](https://www.MNsure.org)  
651-539-2099 OR 855-366-7873

# Finding Outreach Resources

## Shared Resources

Data Privacy and Security

Document Library

External Resources

Joint Policies and Procedures ▶

Outreach Resources ▶

## Shared Resources

Data Privacy and Security

Document Library

External Resources

Joint Policies and Procedures

Outreach Resources

▶ Enrollment Events Calendar

MNsure Story Collection

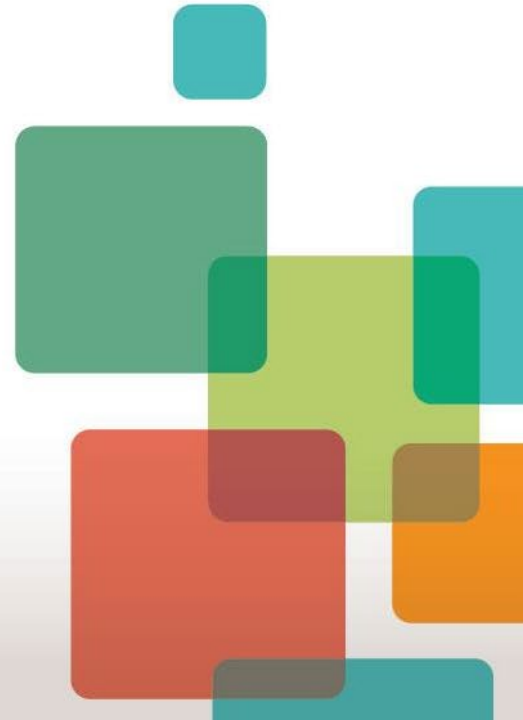
Outreach Curriculum

Outreach Materials

Press and Social Media



# Looking Ahead...



# Future Federal Changes

- Federal reconciliation bill (passed July 4, 2025) has future impacts:
  - Effective Plan Year 2027: Marketplaces must end their open enrollment period no later than December 31.
  - Effective Plan Year 2027: Many lawfully present immigrants will no longer have access to advanced premium tax credits.
  - Effective Plan Year 2028: All enrollees seeking premium tax credits will need to take extra steps to maintain their eligibility, effectively ending auto-renewals of coverage.
- Information is based on a preliminary analysis of new federal rules and laws. We anticipate more guidance from CMS on how to implement changes.
- Legal challenges may impact implementation.

# Future MNsure Changes

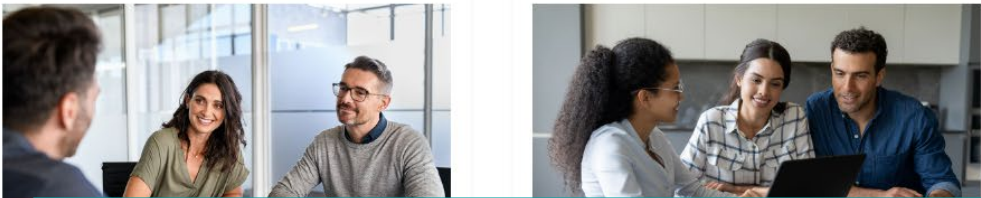
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- MNsure's new eligibility system is scheduled to launch in late June 2026!
  - Streamlined the application, eligibility and enrollment process for QHP consumers.
  - Provides a more user-friendly, intuitive self-service experience for both consumers and assisters.
- Transition steps: MNsure will be collecting some additional information from assisters to support migrating you into the new assister portal.
- Heads up! New training requirements in 2026 to prepare you to help consumers apply and enroll.

# New Directory Experience

[Español](#) [Login](#) [Help & Support](#)

## Find Free Help Near You



Brokers can give advice about picking an insurance plan that best meets your needs.

Most brokers offer these services for free.

[Find a broker near you](#)

navigators are always free.

[Find a navigator near you](#)

# Consumers Can Request Your Help

## Broker Selection

Selecting a broker as your representative allows them to access your account

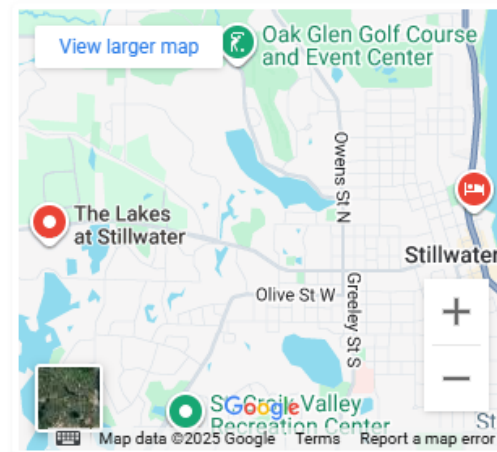
[Back](#)[Search Again](#)[SELECT BROKER](#)

### Jason Bateman

111 Sunset Street, Stillwater, MN 55369

📞 612-840-1716

Product Expertise	Health, Dental, Medicaid, CHIP
Languages Spoken	Achumawi, English, Finnish
State License Number	123554



[\[-\] What should I know before I designate a Broker?](#)

# Enhanced Assister Portal

[Home](#) [Individuals](#) [My Information](#)

## Dashboard

### Quick Links

- [Pending Individuals](#)
- [My Profile](#)
- [My Delegation History](#)

### Enrollment Dashboard

4

Total Enrollments in 2025

0

Total Enrollments in 2024

[Home](#) [Individuals](#) [My Information](#)

## Pending Individuals

2 Pending Individuals

### Refine Results By

(Reset all)

First Name

Last Name

Request Sent

Name	Family Size	Request Sent	
Josie Thomas	2	05/28/2025	<div><div></div></div>
John Boyd	N/A	09/05/2025	<div><div></div></div>

Accept

Decline



# More Self-Service Options

**John Boyd**

Household Case ID **ICND481527870**

Application Year 2020 ( 2 members )  
Application Status Start New Application  
Eligibility Status Eligible

Household not enrolled in a plan >

☐ Select

[Household Composition & Eligibility](#)

[Applicant Verifications](#)

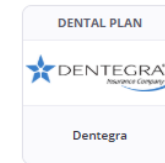
[More Actions](#) ⋮

**Kevin Malone**

Household Case ID **MN100000284**

Application Year 2025 ( 1 member )  
Application Status Report a Change  
Eligibility Status Conditional

**Binder Payment Due**



☐ Select

[Household Composition & Eligibility](#)

[Applicant Verifications](#)

[More Actions](#) ⋮

**Princess Leia**

Household Case ID **MN100000279**

Application Year 2025 ( 2 members )  
Application Status Shop for Plans  
Eligibility Status Conditional

Household not enrolled in a plan >



# Thank you!

[Christina.Wessel@state.mn.us](mailto:Christina.Wessel@state.mn.us)