Board of Directors Meeting

October 29, 2025

MNsure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 855-366-7873 or AEO@MNsure.org.

Public Comment

Chair Update

Administrative Items

- Approve July 30, 2025 meeting minutes
- Approve MNsure Advisory Committee members

CEO Report

CEO Report Overview

- General updates
- Plan year 2025 sign-up activity to date
- Financial update
- Enhanced premium tax credits (ePTC) contingency planning

MNsure

General Updates

- QEST
- Federal government shutdown

MNsure Dashboard — Plan Year 2025

METS Activity, Plan Year 2025 November 1, 2024 – September 30, 2025	
Total (Medical Assistance, MinnesotaCare, QHP)	388,347
Medical Assistance Applicants	162,383
MinnesotaCare Applicants	32,159
Qualified Health Plan (QHP) Sign-ups	193,805
QHP New Consumers	70,634
Qualified Dental Plan Sign-ups	58,257

Financial Assistance – Plan Year 2025, as of September 30, 2025		
Financial Assistance Type	**Individuals**	**Households**
Percentage with Advanced Premium Tax Credit (APTC)	62.5%	62.7%
Percentage with Cost-Sharing Reductions	9.8%	11.6%
September Average Monthly APTC	$358.15	$535.15
Estimated September APTC for Households Receiving APTC	N/A	$286,512,854.78

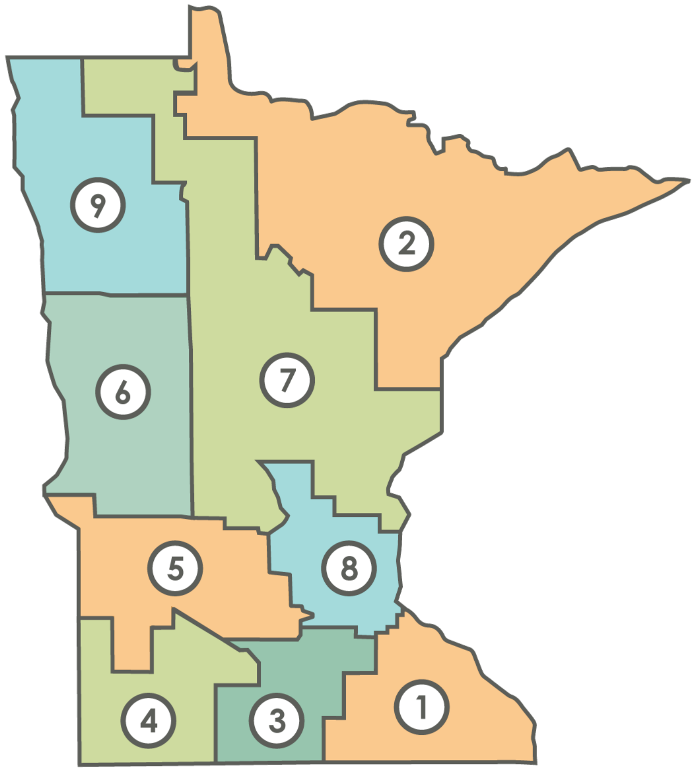
Prepared for October 29, 2025 board meeting

Plan Year 2025 QHP Enrollment by Rating Region

as of September 30, 2025

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region*	Average Monthly Tax Credit per Household Receiving APTC
1	7.8%	6.3%	$834.32
2	5.4%	5.4%	$606.38
3	4.6%	4.5%	$733.65
4	2.0%	2.5%	$712.41
5	3.5%	3.8%	$657.03
6	4.1%	4.4%	$598.58
7	7.7%	9.1%	$612.00
8	63.5%	62.9%	$417.09
9	1.4%	1.2%	$597.60

*Total not = 100% due to rounding



Note: Data is based on MNsure's current enrollment population

Prepared for October 29, 2025 board meeting

MNsure

QHP Dashboard – Plan Year 2025

as of September 30, 2025

Carriers	2025 Enrollment to Date*	2024 Enrollment
Blue Plus	27.8%	27.7%
HealthPartners	18.8%	20.1%
Medica	20.5%	14.0%
Quartz	0.9%	1.1%
UCare	32.1%	37.1%

Metal Level	2025 Enrollment to Date	2024 Enrollment
Gold	17.0%	19.1%
Silver	33.8%	33.0%
Bronze	47.3%	46.0%
Catastrophic	1.9%	1.9%

Sex	2025 Enrollment to Date	2024 Enrollment
Male	47.2%	47.4%
Female	52.8%	52.6%

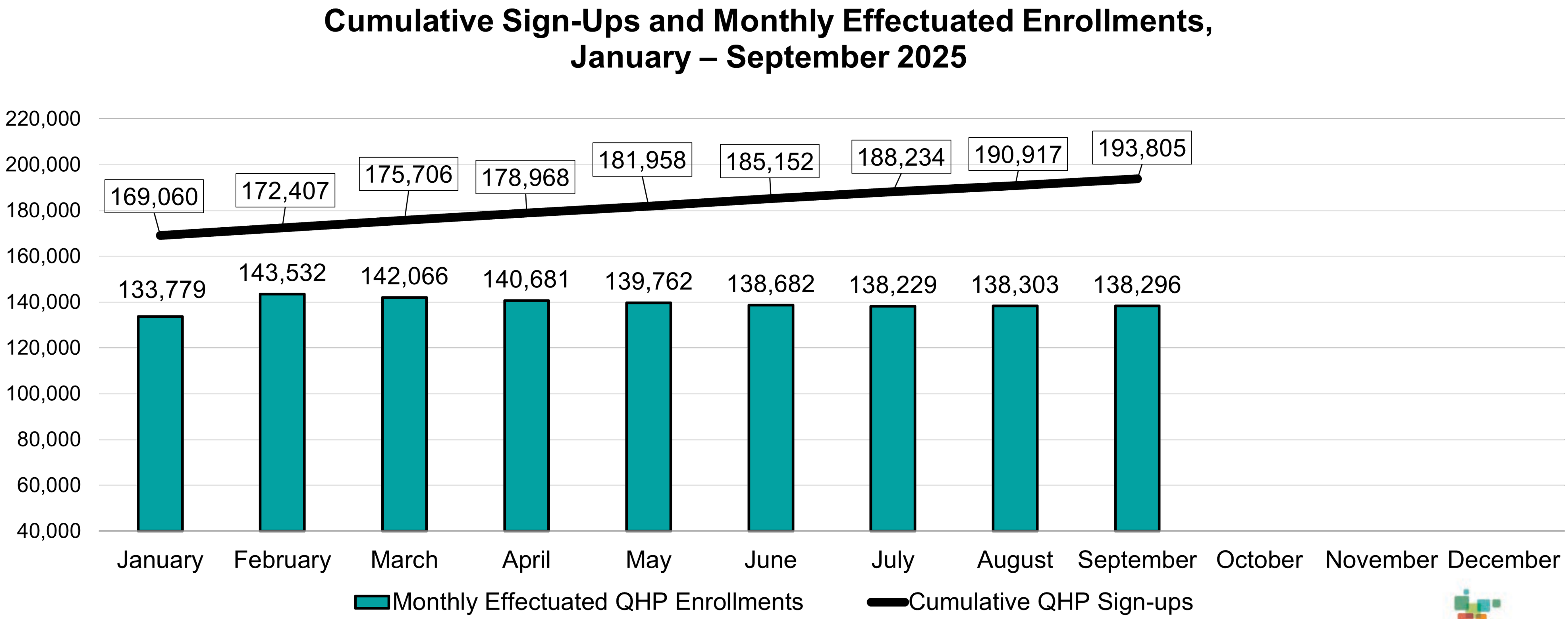
*Total not = 100% due to rounding

Age	2025 Enrollment to Date*	2024 Enrollment
<18	12.4%	12.8%
18-25	7.9%	7.6%
26-34	13.5%	13.2%
35-44	15.2%	14.8%
45-54	15.8%	15.7%
55+	35.3%	35.9%

Language Preference	2025	2024
English	94.7%	95.7%
Hmong	0.6%	0.5%
Somali	1.0%	0.6%
Spanish	1.9%	1.6%
Other	1.8%	1.6%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of September 2025.

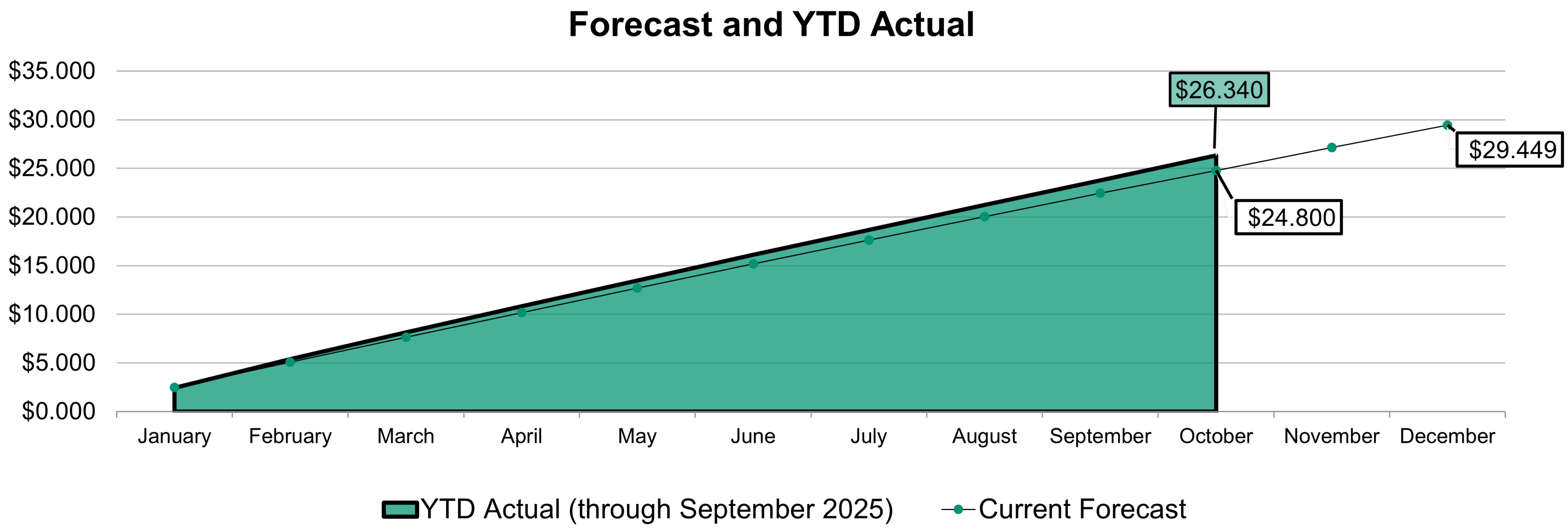
Sign-Ups and Effectuated Enrollments



Prepared for October 29, 2025 board meeting

MNsure

MNsure Premium Withhold Revenue Calendar Year 2025



Revenue numbers in millions

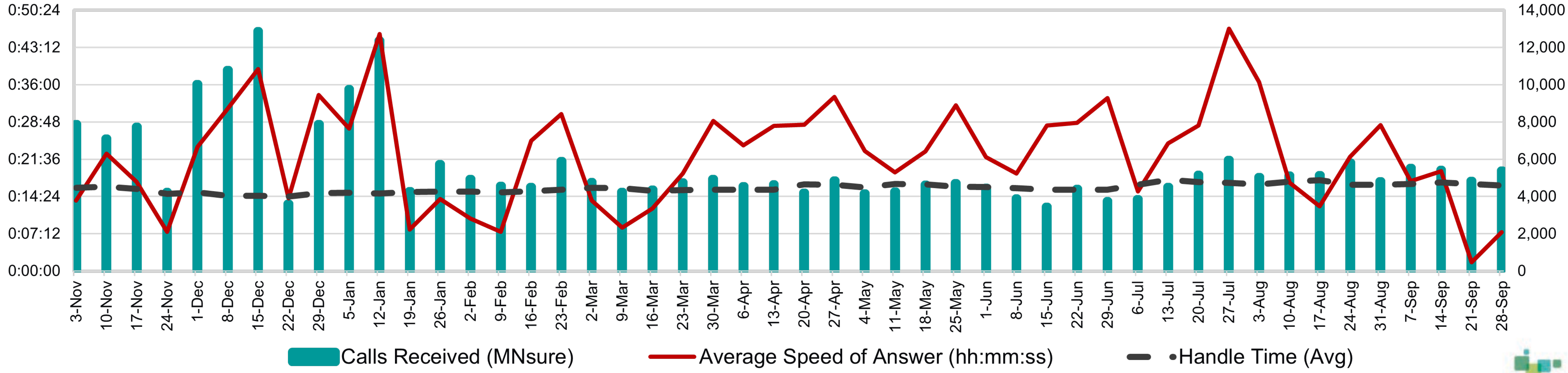
Note: CY2025 forecast is based on the budget approved at July 31, 2024 board meeting with adjustments based on effectuated enrollments for March 2025.

Prepared for October 29, 2025 board meeting

Contact Center Dashboard

Contact Center Main Line – 2025	July	August	September
Average Daily Call Volume	1,002	1,056	1,118
Service Level (% of calls answered within 5 min.)	32.4%	50.7%	60.4%
Calls Abandoned While in Queue	19.1%	17.2%	13.6%

MNsure Contact Center Performance November 1, 2024 - September 30, 2025



Call volumes represent weekly totals for week beginning with date.

Prepared for October 29, 2025 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, September 2025	
1. MinnesotaCare/Counties	20.4%
2. How Do I Apply	7.0%
3. How To Enroll in a Plan	6.1%
4. How Do I Update My Application	5.2%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	4.3%

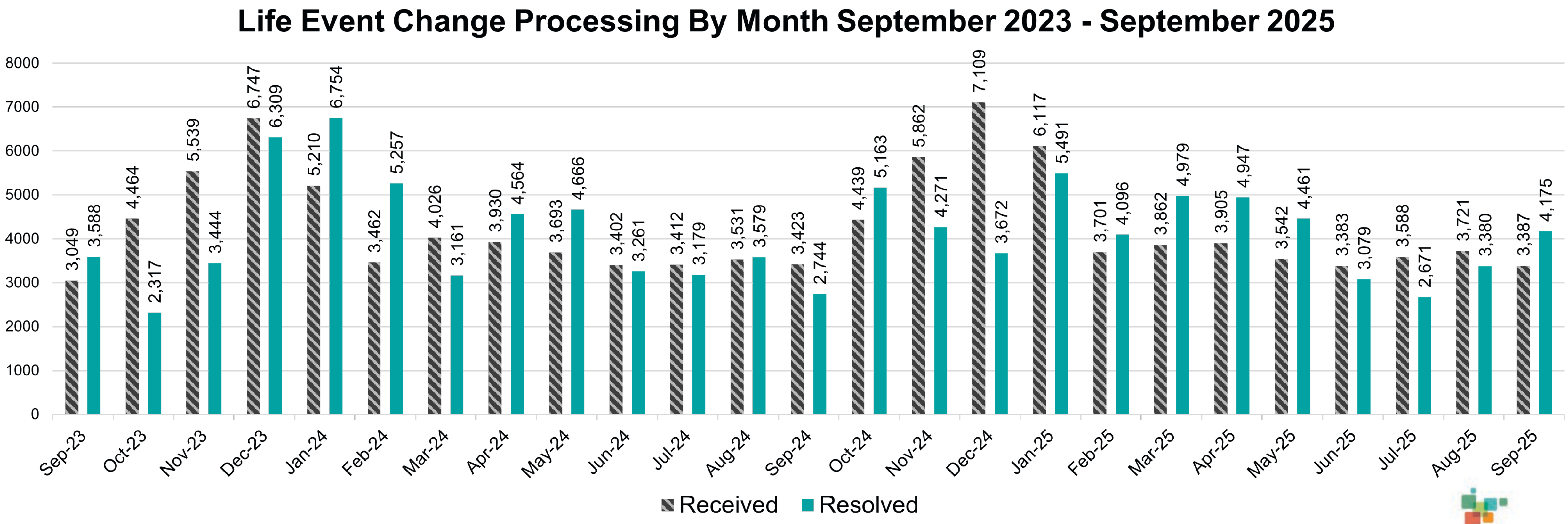
Assister Resource Center (ARC) Top Inquiries, September 2025	
1. Public Program Status	41.3%
2. Determination Result	30.5%
3. Qualified Health Plan Status	12.7%
4. Password Reet/Account Unlock	6.2%
5. Newborn Status	5.1%

Broker Service Line Top Inquiries, September 2025	
1. Status Before Appointment	23.8%
2. Lost or Will Lose Employer Health Care Coverage	9.7%
3. Status of Special Enrollment Period	8.0%
4. Lost or Will Lose Other Health Coverage	7.1%
5. Status of Enrollment	2.9%

MNsure

Qualified Life Events Processing

Workable life event cases: 732
Average time to process: 8 days



Enhanced Premium Tax Credits (ePTC)

- ePTC are scheduled to sunset on 12/31/25
  - Advanced premium tax credits (APTC) will be less generous
  - 400% federal poverty level (FPL) “affordability cliff” reinstated
  - 19,000 enrollees will lose all tax credit help
- ePTC is at the center of congressional funding debates
- MNsure is prepared for congressional action

MNsure

Potential ePTC Scenarios

- No extension
- Straight extension
- Modified extension

ePTC Contingency Planning

- **System Readiness:** Estimate timelines and support needed to redetermine APTC under new rules
- **Enrollment Updates**: Apply new APTC amounts to 2026 enrollment records
- **Communications**: Develop messaging for consumers, assisters and stakeholders
- **Enrollment Deadlines**: Assess if adjustments are needed for deadlines
- **Special Enrollment Period**: Consider allowing additional time for consumer decisions

Open Enrollment Readiness

Key Dates

- **October 13:** Plan year 2026 “window shopping” began
- **November 1:** Open enrollment begins
- **December 15:** Deadline for January 1 coverage
- **January 15:** Open enrollment ends / Deadline for February 1 coverage

MNsure

2026 Market Outlook – Rates & Tax Credits

- Rates are going up
  - Average 22% premium rate increase across individual market plans
  - Without reinsurance, rates would have increased 69%
- ePTC is set to sunset
  - Remaining APTC is less generous than ePTC
  - Reinstates the 400% FPL "affordability cliff"
- APTC remains for some
  - Estimating 46% will qualify for APTC, down from 63% this year
  - $600 per month in 2026

MNsure

2026 Market Outlook – Plans

- Insurance company participation
  - **5 returning medical:** Blue Plus, HealthPartners, Medica, Quartz, Ucare
  - **3 returning dental:** Delta Dental, Dentegra, Guardian
    2 *new* dental: Humana, Companion
  - Of Minnesota's 87 counties, 82 will have access to at least 3 medical insurance companies; two-thirds of counties have 4 or more
- Insurance companies have filed 261 plans — up from 258 in 2025 due to new dental plans

MNsure

2026 Market Outlook – Notable changes

- All *Easy Compare* plans offer four free office visits
- No catastrophic plans sold through MNsure
  - Consumers have been cross-walked into bronze plans
- All bronze plans are health savings account (HSA) eligible
- Higher maximum out-of-pocket limits

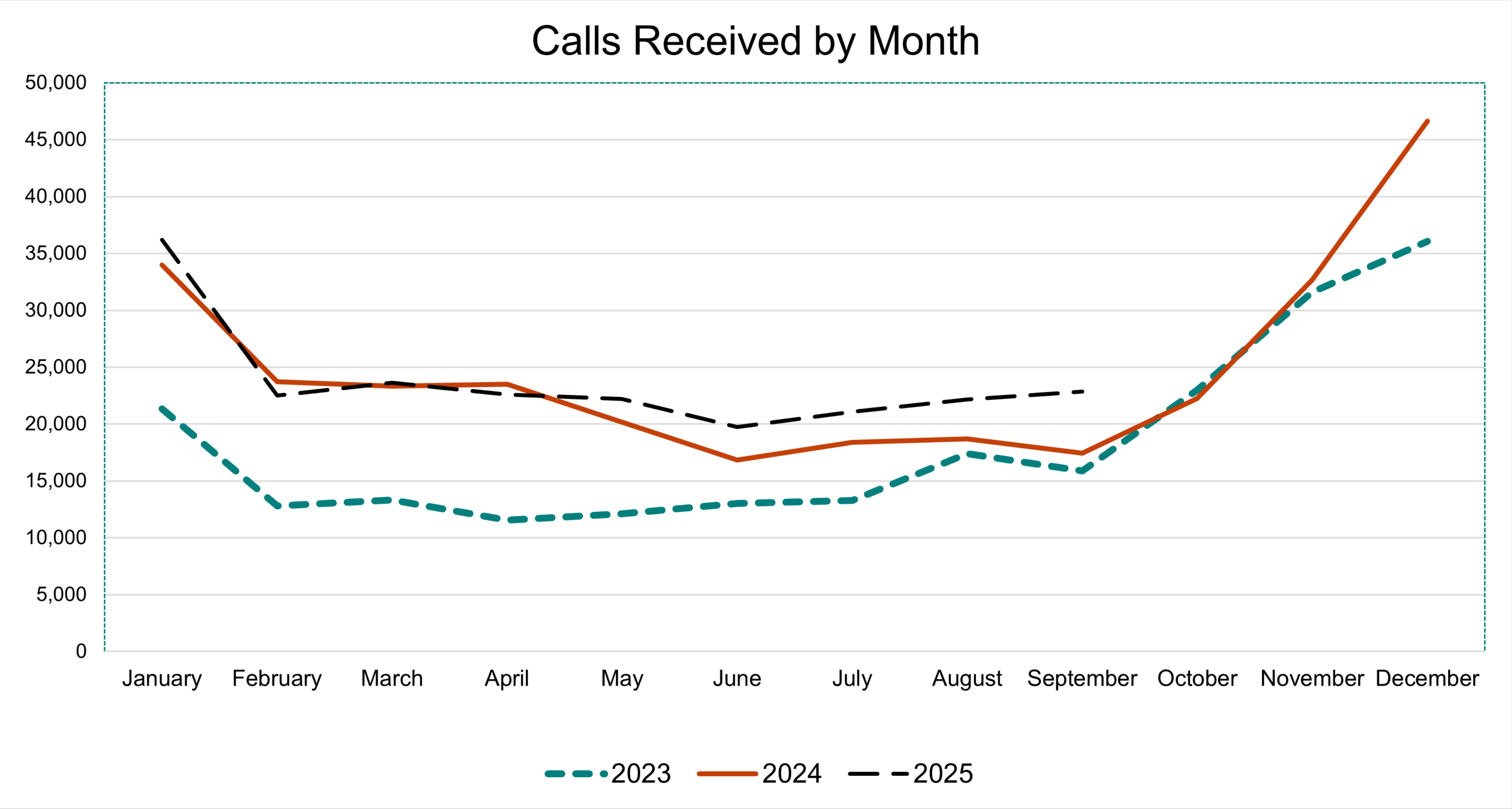
Operations OE Readiness

Executive Summary

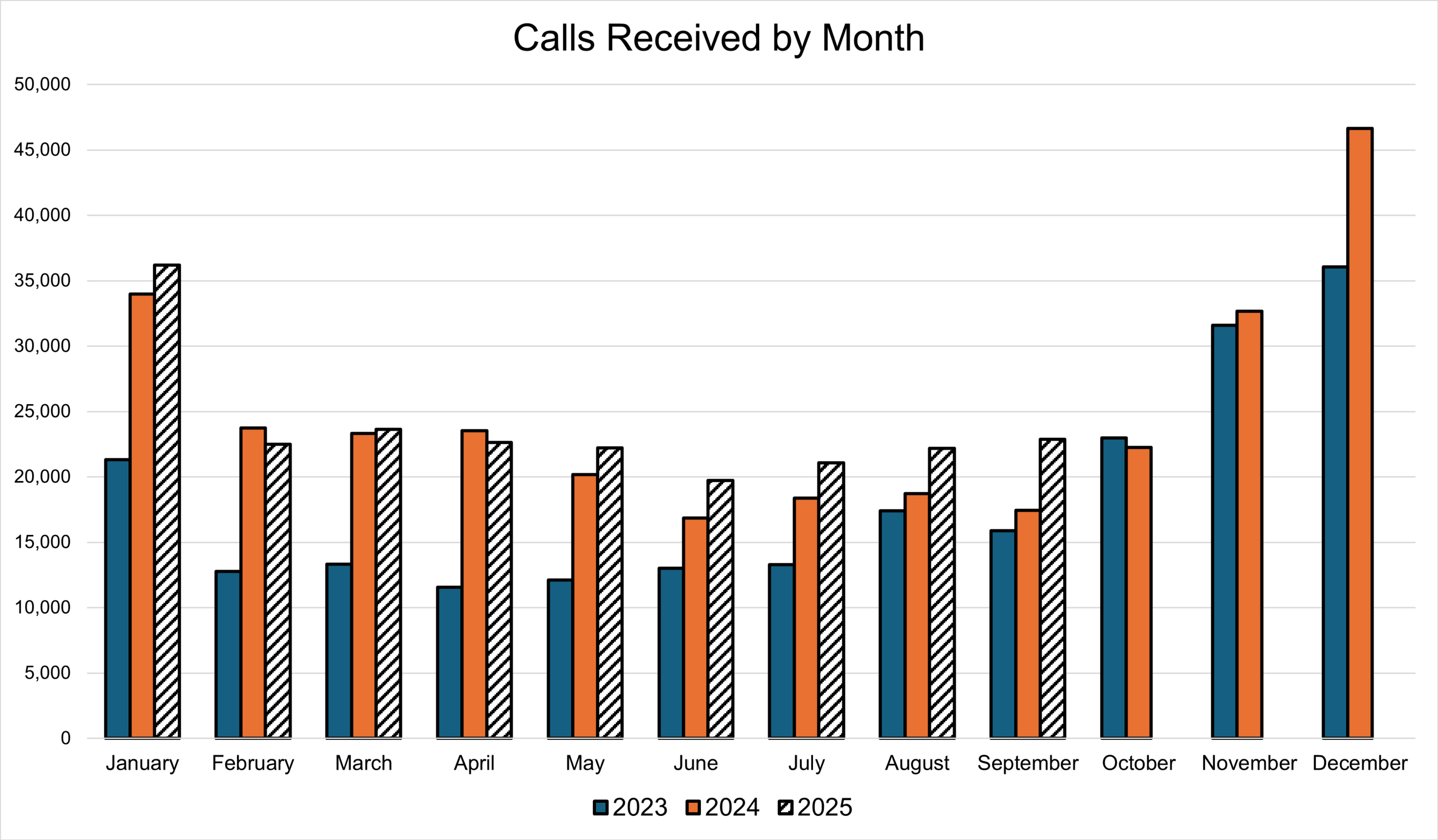
- **Our High-Volume Season in Full Swing**
  - Significant effort dedicated to eligibility and renewal determinations, plan certification and carrier relations and previews, notices, and opening window shopping 10/13.
- **Adaptive Strategies for Consumer Support**
  - Our Contact Center approach remains responsive and flexible. Key focus areas are trends, predictions, and staffing strategies.
- **We are preparing for a dynamic OE**
  - Including ePTC. We are ready; with this team, we will always be ready.

MNsure

Trends & Volume



Trends & Volume (cont.)



Predictions – Call Drivers

- Rising Premium Rates
- Expanded Premium Tax Credit (ePTC) Questions
- Broker Support & Inquiries

Staffing

- **Hours** 8 a.m. – 4 p.m.; open 2 days a week until 6 p.m.
- **Extended Hour Days** till 8 p.m. Dec 10-15; Jan 12-15
- **Weekends** 9 a.m. – 2 p.m.; Nov 1-2; Dec 6, 13-14; Jan 10
- **Holidays and Early Closure**
- **ARC & Broker Service Lines** 8:30 a.m. – 4:30 p.m., extended hours until 7 p.m.
- **Benefits** — does not bifurcate the team, adds extended hours until 6 p.m., flexible where mandatory OT

Timing Matters

- **Don't wait** — you can enroll as early as November 1!
- **Shop and enroll ASAP.** Call volumes increase as we get closer to deadlines.
- **Need help?** Call us first thing!
  - You'll get through faster if you call in the morning, especially before 10 a.m. on Tuesday, Wednesday or Thursday.
- **Avoid the lunch rush.**
  - Phone lines are busiest during lunch hours (11:30 a.m. – 1:30 p.m.)

MNsure

Key Milestones: OE & Renewals Preparation

- Plan certification & data loading
- Insurance company preview period
- Eligibility renewals & federal hub processing
- Crosswalk & member notices — mailing began early October
- Rates released October 1
- Window shopping opened October 13

MNsure

Consumer Assistance OE Readiness

Brokers Partnering to Help Consumers

- More than a third (37%) of MNsure's consumers work with a broker to enroll in a health plan.
- Nearly 1,400 brokers are certified to assist MNsure consumers for this open enrollment.
- Engagement with the broker community continues to grow — nearly 300 brokers have started with MNsure since last open enrollment.
- Broker community facing challenges with major changes in the Medicare market.

MNsure

Navigators Breaking Down Barriers

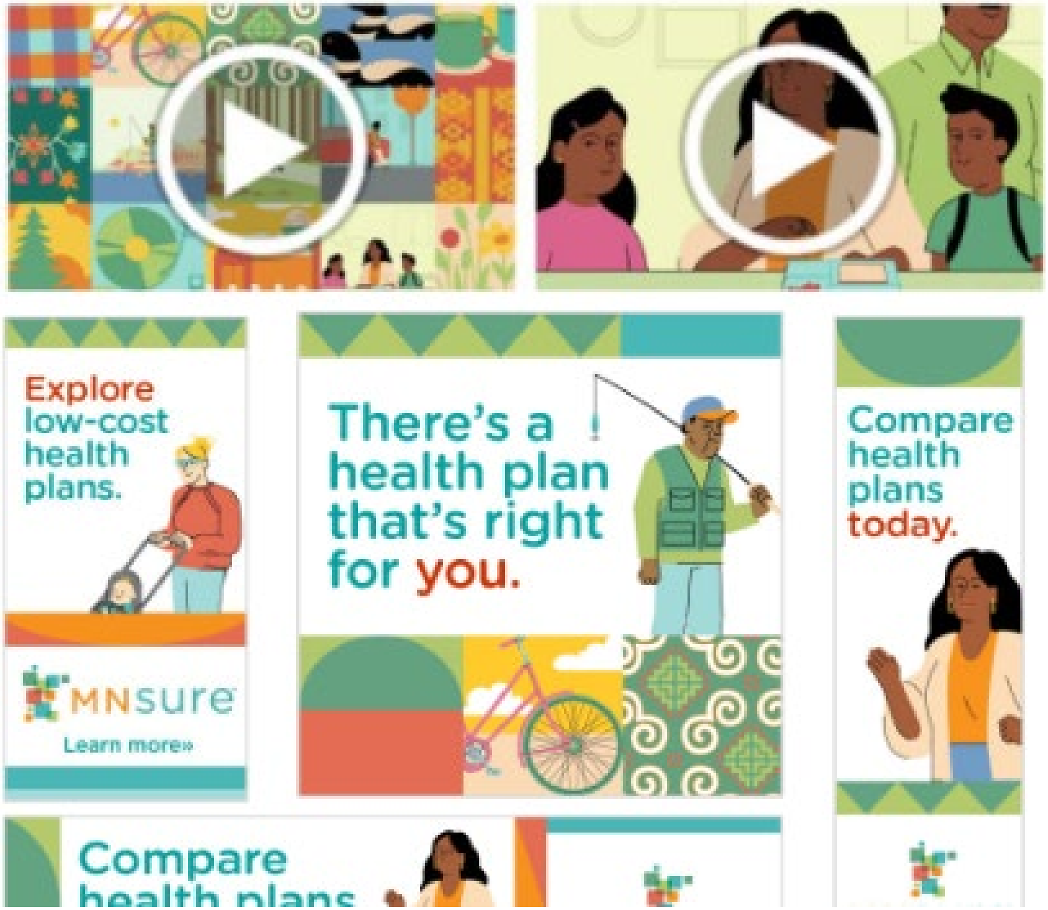
- Over 660 navigators are currently certified to assist MNsure consumers.
  - There are navigators based in 48 counties, available to help Minnesotans in all corners of the state.
  - Nearly half of the navigators listed on MNsure's online directory speak a language other than English, offering help in dozens of languages.
- Every month, several thousand Minnesotans get coverage or keep their coverage with the help of a navigator — typically around 90% are eligible for Medical Assistance or MinnesotaCare.

Informing our Partners

- Hundreds educated through MNsure's annual open enrollment training.
  - Hosted in-person "Assister Assemblies" in Duluth, Mankato, St. Cloud and the Twin Cities for all assister partners.
  - Offered online training to ensure all had a chance to participate.
  - Partnered with MNsure's health and dental insurance companies to host informational webinar sessions.
- Keeping lines of communication open with weekly e-newsletters and monthly webinars.

Communications and Marketing Overview

Marketing campaign overview



- October 27, 2025 – January 15, 2026
- Drive home that **MNsure is the trusted guide** here to help Minnesotans who need health insurance
- Expand our animated "cast of characters" to **represent more families,** including rural MN

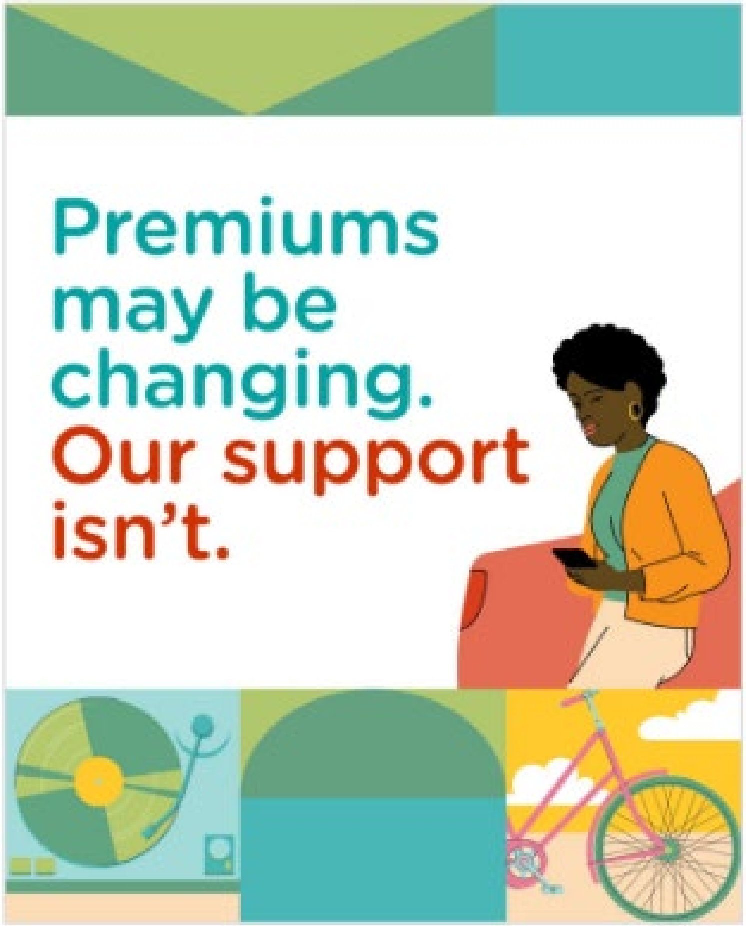
MNsure

FY26 "Cast"

Key growth opportunities

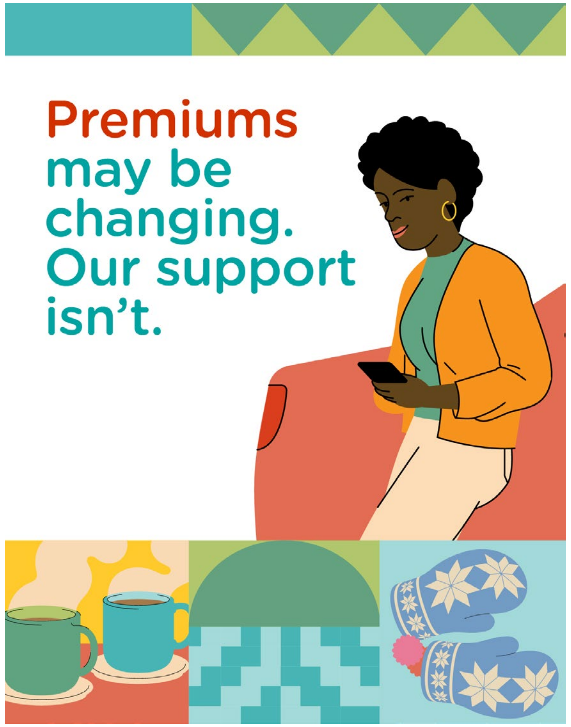
1. Continue digital-first strategy while tactically strengthening traditional channels
2. Increase reach to priority populations
3. Expand messaging:
   - Address confusion
   - Represent unique needs
   - Emphasize human support

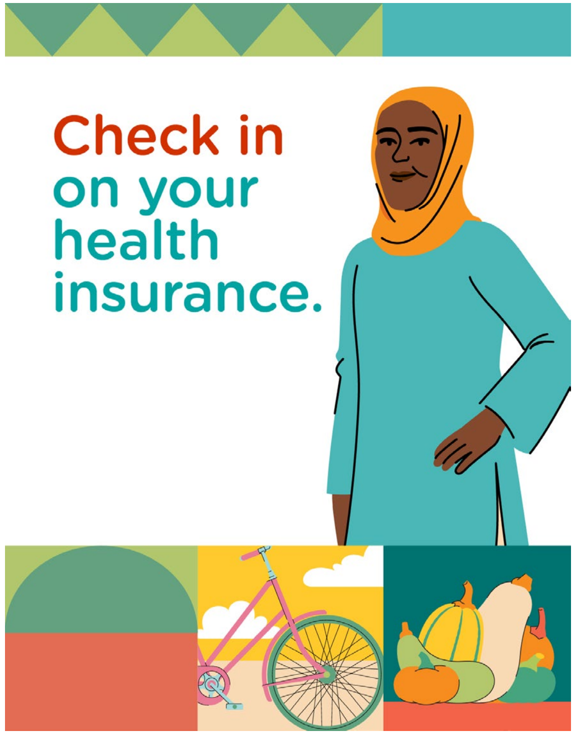
Tailored message sample

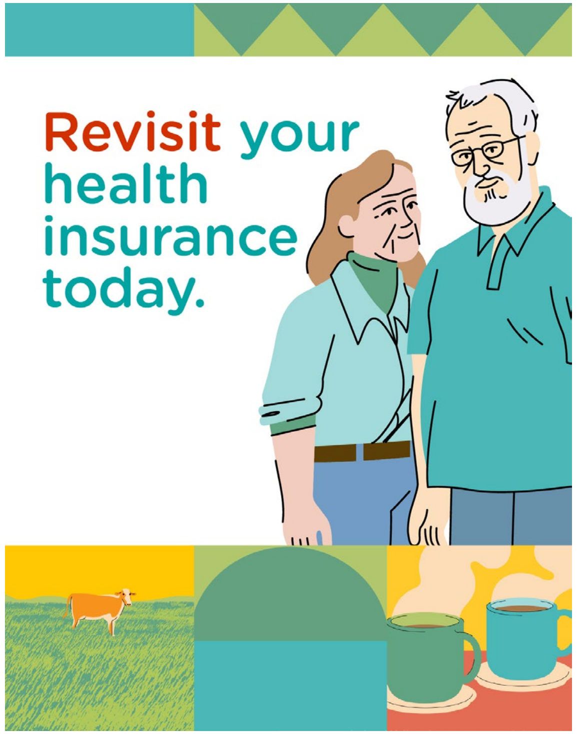


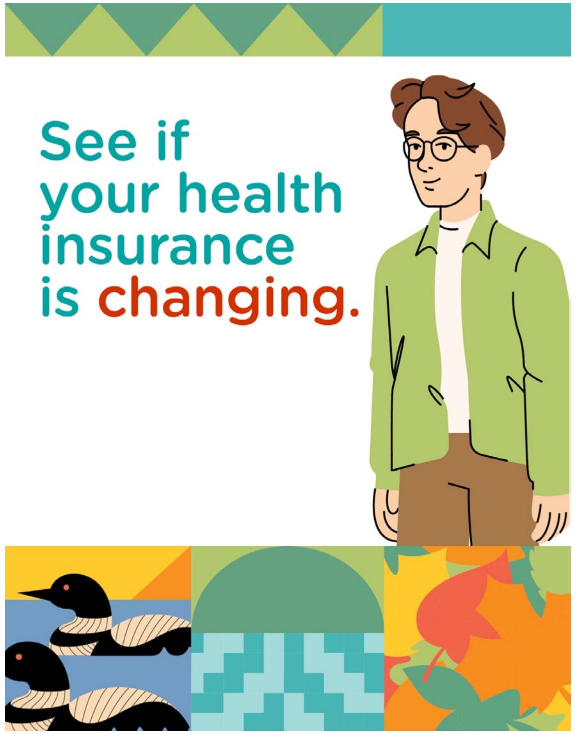
Messaging Group 1

Check-in



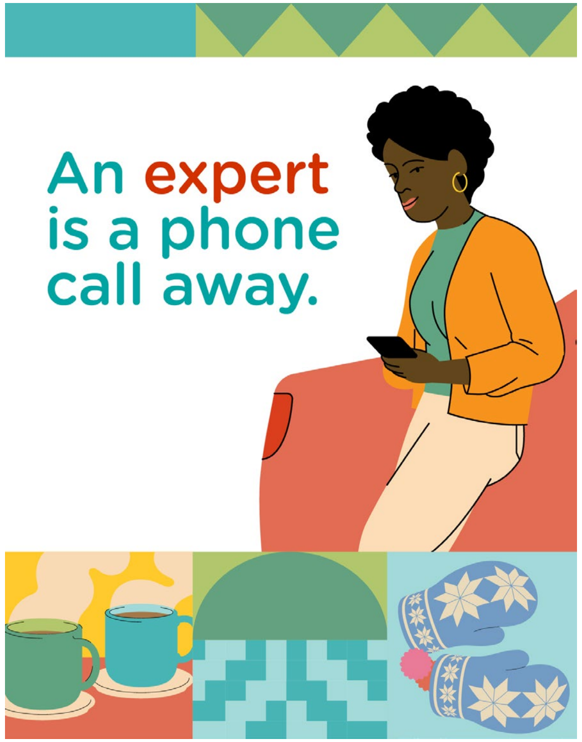






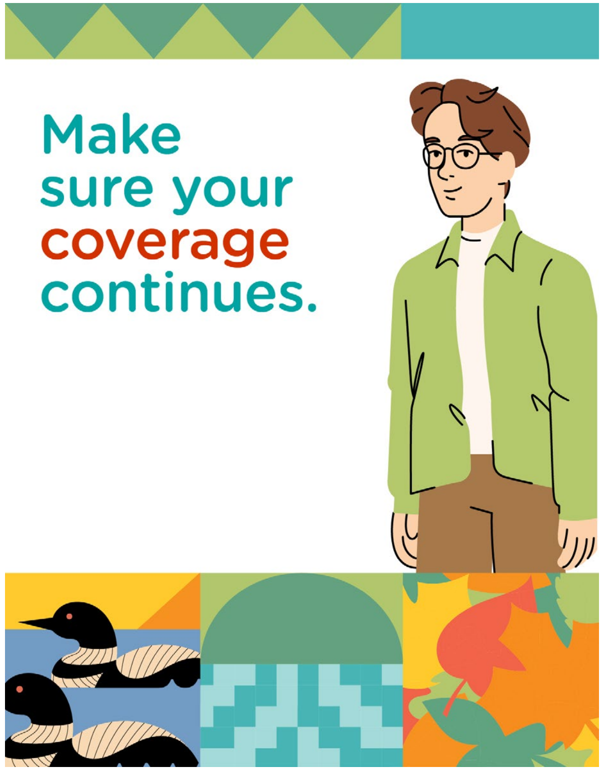
Messaging Group 2

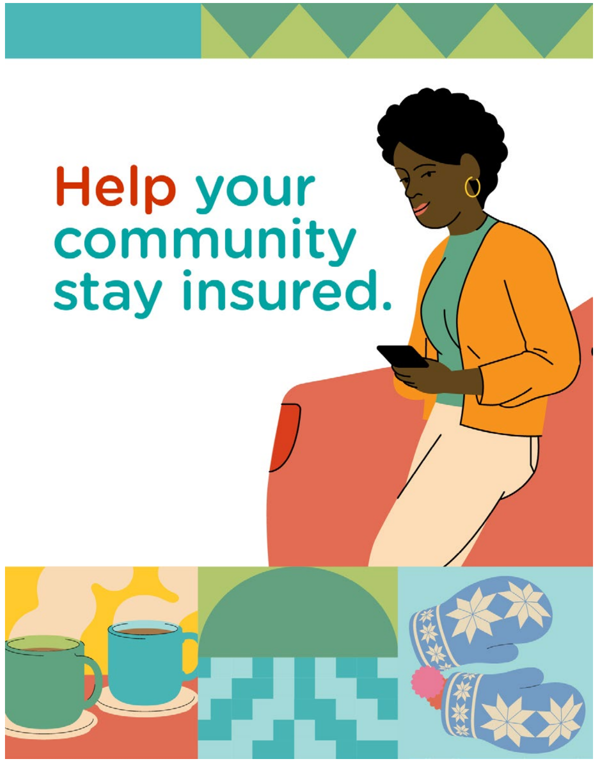
Human Support



Messaging Group 3

Specific Need States

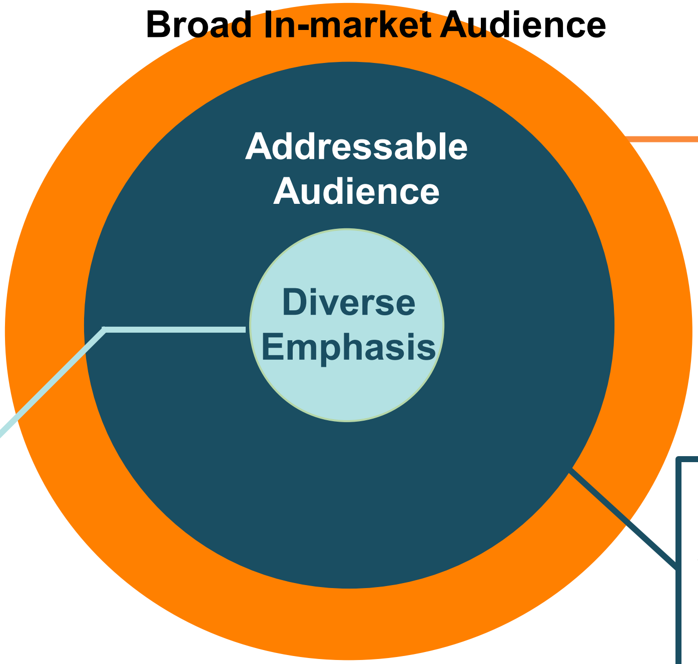




Audience

A multi-layered audience approach will reach 90%+ of qualified Minnesotans

Audience Pool



Broad Uninsured/Underinsured or In-Market for Insurance Use broad reach (out of home, radio, broadcast) to target an audience of all potential in-market insurance seekers

Self-employed, unemployed, part-time workers, and other qualified-life-event-impacted people

Reach via community partner publications + third-party addressable data

Media mix

- Search Engine Marketing
- YouTube
- CTV
- Meta
- Broadcast TC
- Display
- Audio
- Out of home
- WeTransfer

Channel strategy highlights

- Move audiences down funnel through retargeting across a digital, addressable network
- Ensure repeat exposure
- Drive lower funnel messaging that can directly click-to-site and encourage assister outreach

Channel strategy highlights

Broadcast

- Include prime programming such as **Macy's Thanksgiving Parade, Country Music Awards, Vikings Football** and **Gopher Football**
- Included culturally diverse programming

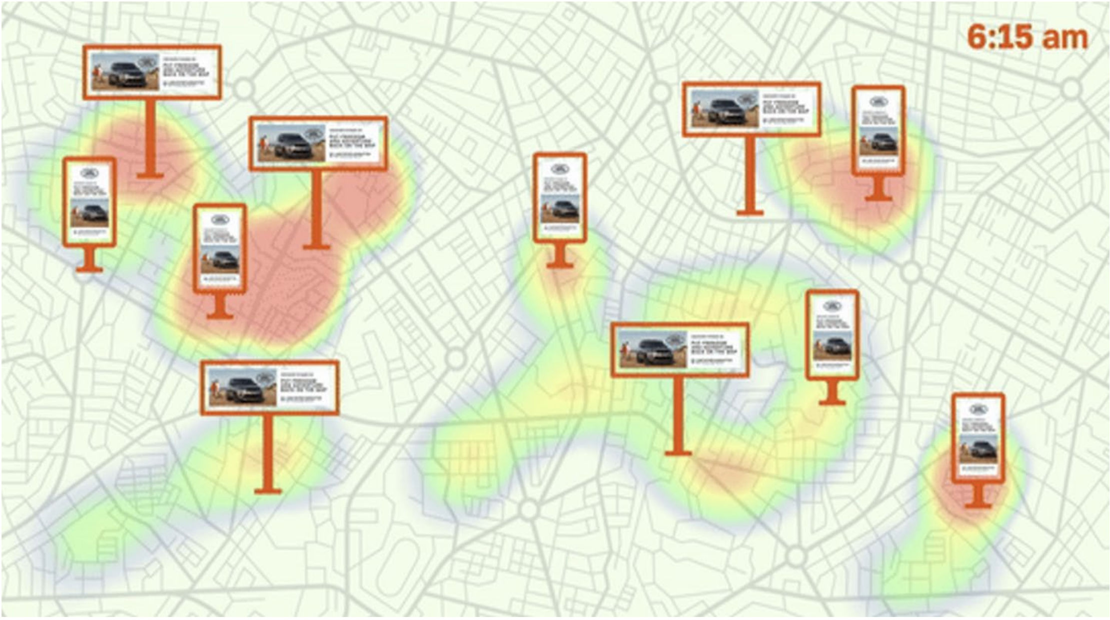
MNsure

Channel strategy highlights

Digital Out-of-Home

- Digital screen technology analyzes consumer movement patterns and create audiences in our priority population zips.

- Digital screens that fall into these geo-patterns throughout the day reach consumers that align with our qualified demo, ensuring a very targeted no-waste approach to OOH.



Sample heatmap only

MNIT Update: Open Enrollment Readiness

MNsure Board Update, October 29, 2025

MNsure Open Enrollment Readiness

- **Heightened Awareness** – enforcing all system updates to be approved by the Change Advisory Board (CAB)
- **Command Center Operations** – multiple systems checks daily and responsive team dedicated to open enrollment while the Contact Center is open
- **Increased server capacity** to handle the higher volume of open enrollment transactions.
- **Ready to support** MNsure on any action related to ePTC

George McNulty, CBTO - Minnesota IT Services Partnering with Human Services and MNsure

MNsure Information Security Controls for Open Enrollment

- All servers scanned for vulnerabilities and configuration changes 3x/week
- Multiple identity protection features enabled, from alerting to multi-factor authentication
- Auditing user accounts for accuracy or inactivity 1x/week
- CrowdStrike Endpoint protection on servers runs 24x7

Strategic Plan Progress Update: Fiscal Year 2026, Quarter 1 Update

Overview

- Fiscal Year 2026 focus
  - **12 priority activities** supporting our 6 strategic outcomes
  - All “on track” for completion by 6/30/26
  - Establishing regular progress and support meetings

Activity Status	Count
Not yet started	2
In progress	7
Complete	3

MNsure

1: MNsure is at the center of health insurance access and affordability in Minnesota

Priority Activity	Anticipated Completion	Q1 Progress Update
Determine needs for collaboration and connection with external entities, including a recommended meeting cadence	6/30/2026	*In progress*
Define an internal structure for sharing information and decision-making among business leaders.	6/30/2026	*Not yet started*

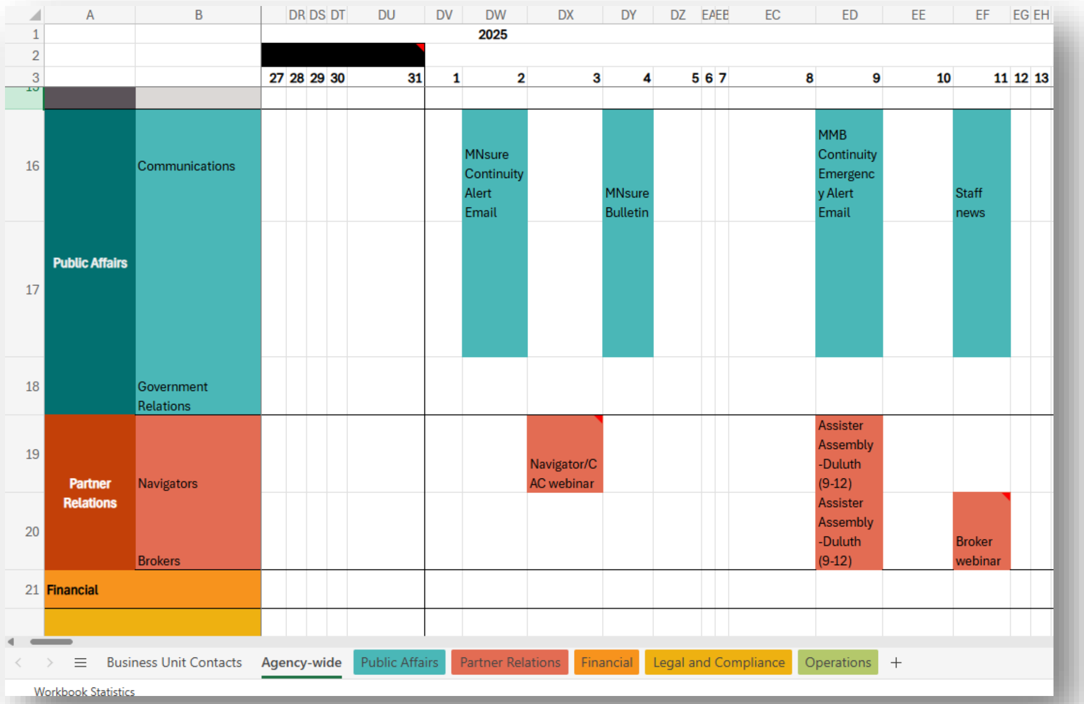
2: MNsure effectively communicates and tells its story to all audiences

Priority Activity	Anticipated Completion	Q1 Progress Update
Develop and maintain a set of key messages and core story	6/30/2026	*In progress*
Develop a coordinated editorial calendar with agency-wide visibility	**9/30/2025**	***Complete***

MNsure

MNsure Editorial Calendar

- All MNsure business units contribute to the calendar
- Provides visibility for all MNsure employees into agency priorities
- Allows for easier alignment across departments
- Ongoing updates



3: MNsure engages all audiences with bi-directional communications

Priority Activity	Anticipated Completion	Q1 Progress Update
Identify target audiences from whom to receive feedback and inventory existing touchpoints or channels	6/30/2026	*Not yet started*

MNsure

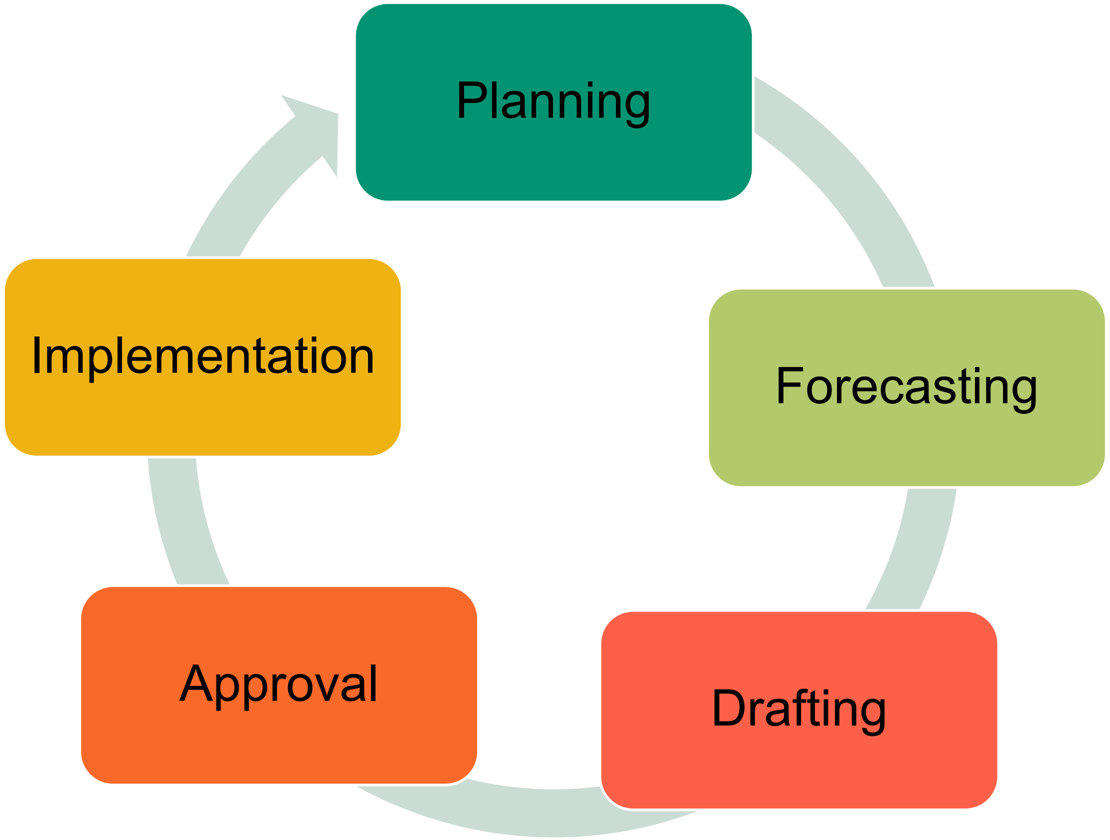
4: MNsure has a dynamic and collaborative culture that supports employee engagement and development

Priority Activity	Anticipated Completion	Q1 Progress Update
Create and fill a position focused on employee engagement and belonging, incorporating perspectives from across the business	6/30/2026	*In progress*

5: MNsure transparently and strategically manages its financial resources and budget

Priority Activity	Anticipated Completion	Q1 Progress Update
Seek feedback on, formalize, and refine the pilot budgeting process MNsure established in calendar year 2025	9/30/2025	*Complete*

Budget Process



- Establish internal budget calendar
- Analyze prior year performance
- Distribute standardized templates and instructions across MNsure
- Forecast current year with clear assumptions and scenario planning
- Conduct internal review to align budget with strategic plan

6: MNsure delivers innovative operational excellence and technology that elevates our users' experience.

Priority Activity	Anticipated Completion	Q1 Progress Update
QEST implementation	6/30/2026	*In progress*
Amazon Connect implementation (Phase 1)	**9/30/2025**	***Complete***
Establish leadership cadence checkpoints for MNsure and MNIT	6/30/26	*In progress*
Collaborative partnering between MNsure and MNIT for project implementations	6/30/2026	*In progress*
Execute on "MNIT Modernization Maturity Approach Plan"	6/30/2026	*In progress*

MNsure

Amazon Connect

- Successful migration of telephony system before open enrollment –150 seats
- Reduction in average handle times (20%)
- Dependability increased – fewer outages
- Future state capabilities (for example, chat bots, live chat, AI quality reviews, surveys, outbound campaigns)

Closed Session

Closed Session Report

New Business

Adjourn

MNsure
Where you choose health coverage

Board of Directors Meeting Slide Deck Addendum 10/29/2025

Effectuated Enrollments and Average Premiums, 2025, page 11

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – September 2025

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2025	133,779	169,060
February 2025	143,532	172,407
March 2025	142,066	175,706
April 2025	140,681	178,968
May 2025	139,762	181,958
June 2025	138,682	185,152
July 2025	138,229	188,234
August 2025	138,303	190,917
September 2025	138,296	193,805

Contact Center Dashboard, page 13

MNsure Contact Center Call Performance, November 1, 2024 – September 30, 2025

- Calls received were highest at 12,898 during the week of December 15, 2024, and another spike of 12,379 calls occurred the week of January 12, 2025. As of the week starting September 29, 2025, there were 270,559 calls received.
- The lowest number of calls received were 3,450 the week of June 15, 2025.
- The highest average speed of answer was 0:45:50 for the week of January 12, 2025. As of the week starting September 29, 2025, the average speed of answer was 0:22:23.
- The lowest average speed to answer was 0:01:40 for the week of September 21, 2025.
- The highest call handle time of 0:17:50 was during the week of June 29, 2025. As of the week starting September 29, 2025, the average call handle time was 0:16:37.

Qualified Life Events Processing, page 15

Life Event Changes by Month, September 2023 – September 2025

Month / Year	Received Changes	Resolved Changes
September 2023	3,049	3,588
October 2023	4,464	2,317

Month / Year	Received Changes	Resolved Changes
November 2023	5,539	3,444
December 2023	6,747	6,309
January 2024	5,210	6,754
February 2024	3,462	5,257
March 2024	4,026	3,161
April 2024	3,930	4,564
May 2024	3,693	4,666
June 2024	3,402	3,261
July 2024	3,412	3,179
August 2024	3,531	3,579
September 2024	3,423	2,744
October 2024	4,439	5,163
November 2024	5,862	4,271
December 2024	7,109	3,672
January 2025	6,117	5,491
February 2025	3,701	4,096
March 2025	3,862	4,979
April 2025	3,905	4,947
May 2025	3,542	4,461
June 2025	3,383	3,079
July 2025	3,588	2,671
August 2025	3,721	3,380
September 2025	3,387	4,175