



# Board of Directors Meeting

January 28, 2026

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# Public Comment



# Chair Update



## Administrative Items

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- Discuss/vote on December 3, 2025 meeting minutes
- Discuss/vote on Navigator Grant Policy Statement



# Individual Market Update and Overview



# MNsure Board of Directors

Julia Dreier | Deputy Commissioner of Insurance

# Commerce's Mission and Strategic Priorities

Protect and assist consumers

Oversight: 40+ industry areas

Engagement with all communities

**Protect the Public Interest**

**Trusted Resource**

**Reduce Economic Barriers**

**Climate Change Resilience**

**Strong, Competitive, Fair Marketplace**

# Commerce is the state's insurance regulator

## Insurance lines with Commerce oversight:

Auto, health, homeowners, life, long-term care, workers' compensation

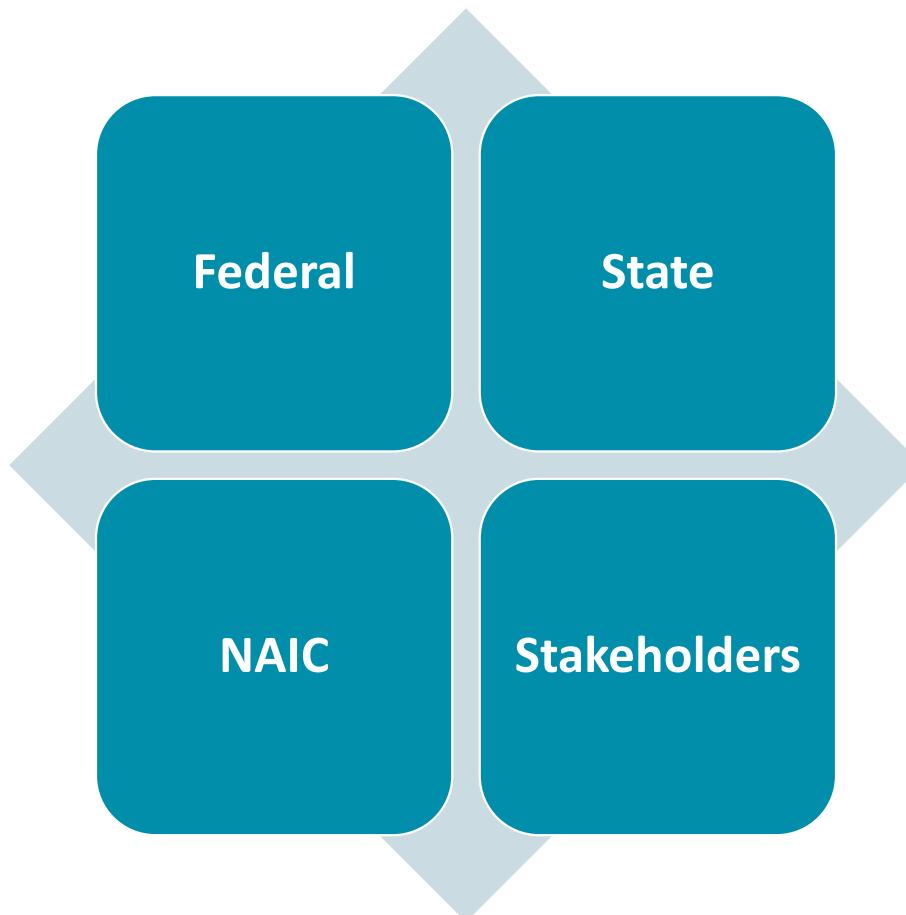
### Resource for consumers

- Investigate insurance complaints
- Answer questions and provide education
- Help Minnesotans understand their insurance coverage

### Regulate the insurance industry

- Make sure insurance companies are following state and federal laws
- Examine, analyze and license insurance carriers to ensure financial health of companies and their claims-paying ability
- Review form and rate filings, as well as marketing, underwriting and claims practices
- Monitor markets to ensure there is access and choices for consumers
- Make policy recommendations to maintain market health and stability

# Work with other entities



# Supporting Consumers

The Enforcement Division protects consumers by monitoring market conduct and investigating consumer complaints, educating consumers, conducting external appeals, conducting market conduct exams, and ensuring companies comply with the law.

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## 2025 Complaint Trends

Increased rates

Policy cancellation/nonrenewal

Denial of care

Fraudulent health insurance companies

## 2025 Complaint Statistics\*

Over 100,000 consumer calls

Over 5,111 insurance files opened

Over 5,045 insurance files closed

Over \$14 million in recoveries obtained

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## Help ensure the financial soundness and claims-paying ability of insurers

- Functions in this area include actuarial, examinations, and analysis
- Actuarial means focus on math and converting risks into dollar estimates of future claims
  - Risks facing MN insurers include: low interest rates, morbidity, mortality
  - If factors turn adverse, we make sure insurance companies still have enough money to pay claims
- Examinations and analysis combine to perform periodic deep dives and frequent high-level overviews, mainly focused on 150 insurers located in MN
  - Get involved if companies are on verge of struggling to pay claims
  - Much effort goes into helping companies merge, attain capital and liquidity, and undertake risk management measured to ensure consumers are taken care of

# Form and Rate Filing

- Oversee and approve/disapprove premium rates in many lines of insurance
  - Rates are required to be fair, reasonable, and justified with math that works out
- Review insurance policies before they're sold to ensure people get the coverage they expect
  - Deadlines ensure compliant new products get to consumers in a timely manner
- Health products that Commerce regulates: Individual plans, small employer group plan, fully insured large group plans, Medicare Supplement, association health plans, student health plans, dental, fixed indemnity

# Monitoring markets

- **New (and expensive) drugs and medical treatments**
- **Small group**
  - Health groups self-funding
- **Individual market**
  - Tax credit changes; concerns with healthy people leave the market
- **Medicare**
  - Aging population
  - Higher utilization of services
  - More expensive provider contracts
- **Medicaid**
  - Enrollment changes following public health emergency
  - Eligibility changes
  - Sicker pool

# Thank You!



# CEO Report and Open Enrollment Recap



# CEO Report Overview

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- General updates
  - Federal update
- Plan year 2025 review
- Open enrollment recap
- Plan year 2026
  - Sign-up activity
  - Enrollment trends and insights



# General Updates



# Plan Year 2025 Review

# MNsure Dashboard — Plan Year 2025

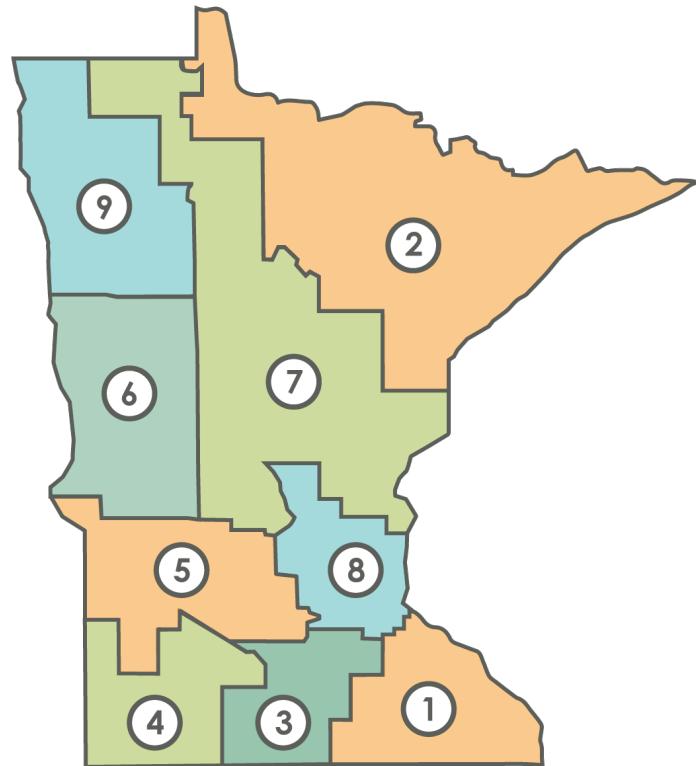
METS Activity, Plan Year 2025	
November 1, 2024 – December 31, 2025	
Total (Medical Assistance, MinnesotaCare, QHP)	357,227
Medical Assistance Applicants	141,897
MinnesotaCare Applicants	17,736
Qualified Health Plan (QHP) Sign-ups	197,594
QHP New Consumers	74,423
Qualified Dental Plan Sign-ups	59,575

Financial Assistance – Plan Year 2025, as of December 31, 2025		
Financial Assistance Type	Individuals	Households
Percentage with Advanced Premium Tax Credit (APTC)	62.3%	62.5%
Percentage with Cost-Sharing Reductions	9.6%	11.4%
December Average Monthly APTC	\$360.15	\$533.12
Cumulative APTC for Households Receiving APTC	N/A	\$376,892,296.82

# Plan Year 2025 QHP Enrollment by Rating Region

as of December 31, 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%	\$833.61
2	5.4%	5.4%	\$606.75
3	4.6%	4.5%	\$729.04
4	2.0%	2.5%	\$711.77
5	3.5%	3.8%	\$657.39
6	4.1%	4.4%	\$600.11
7	7.7%	9.1%	\$611.28
8	63.5%	62.8%	\$417.13
9	1.4%	1.3%	\$592.62



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

\*Total not = 100% due to rounding

# QHP Dashboard – Plan Year 2025

as of December 31, 2025

Carriers	2025 Enrollment*	2024 Enrollment
Blue Plus	27.9%	27.7%
HealthPartners	18.9%	20.1%
Medica	20.1%	14.0%
Quartz	0.9%	1.1%
UCare	32.3%	37.1%

Metal Level	2025 Enrollment	2024 Enrollment
Gold	17.0%	19.1%
Silver	33.9%	33.0%
Bronze	47.3%	46.0%
Catastrophic	1.8%	1.9%

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

\*Total not = 100% due to rounding

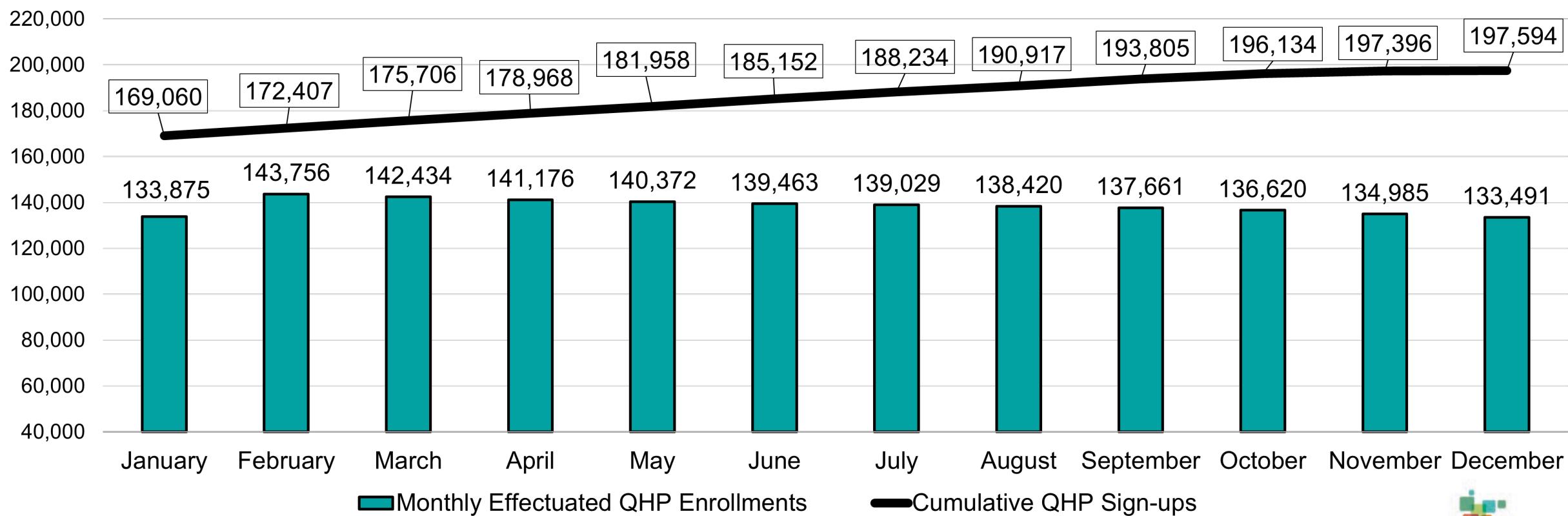
Age	2025 Enrollment	2024 Enrollment
<18	12.6%	12.8%
18-25	7.7%	7.6%
26-34	13.3%	13.2%
35-44	15.2%	14.8%
45-54	16.0%	15.7%
55+	35.2%	35.9%

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 December 2025.

# 2025 Sign-Ups and Effectuated Enrollments

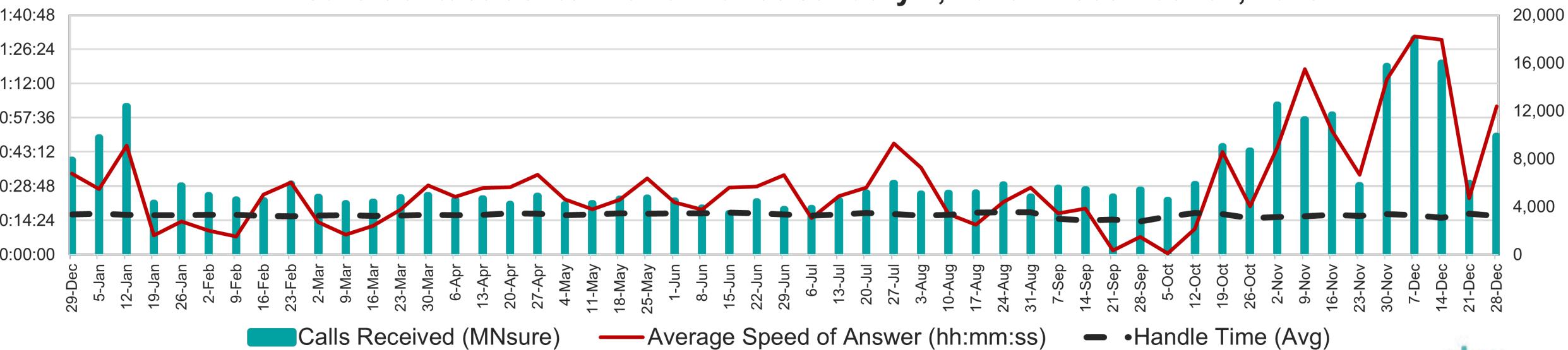
**Cumulative Sign-Ups and Monthly Effectuated Enrollments,  
January – December 2025**



# Contact Center Dashboard

Contact Center Main Line – 2025	October	November	December
Average Daily Call Volume	1,339	2,459	2,878
Service Level (% of calls answered within 5 min.)	66.9%	51.5%	45.0%
Calls Abandoned While in Queue	11.9%	19.4%	17.9%

MNsure Contact Center Performance January 1, 2025 - December 31, 2025



Call volumes represent weekly totals for week beginning with date.

Prepared for January 28, 2026 board meeting

# Call Inquiries Dashboard

<b>Contact Center Main Line</b> <b>Top Inquiries, December 2025</b>	
1. MinnesotaCare / Counties	15.1%
2. How To Enroll in a Plan	6.3%
3. How Do I Update My Application	4.6%
4. Income Decrease	4.4%
5. Enrollment Status Check	4.3%

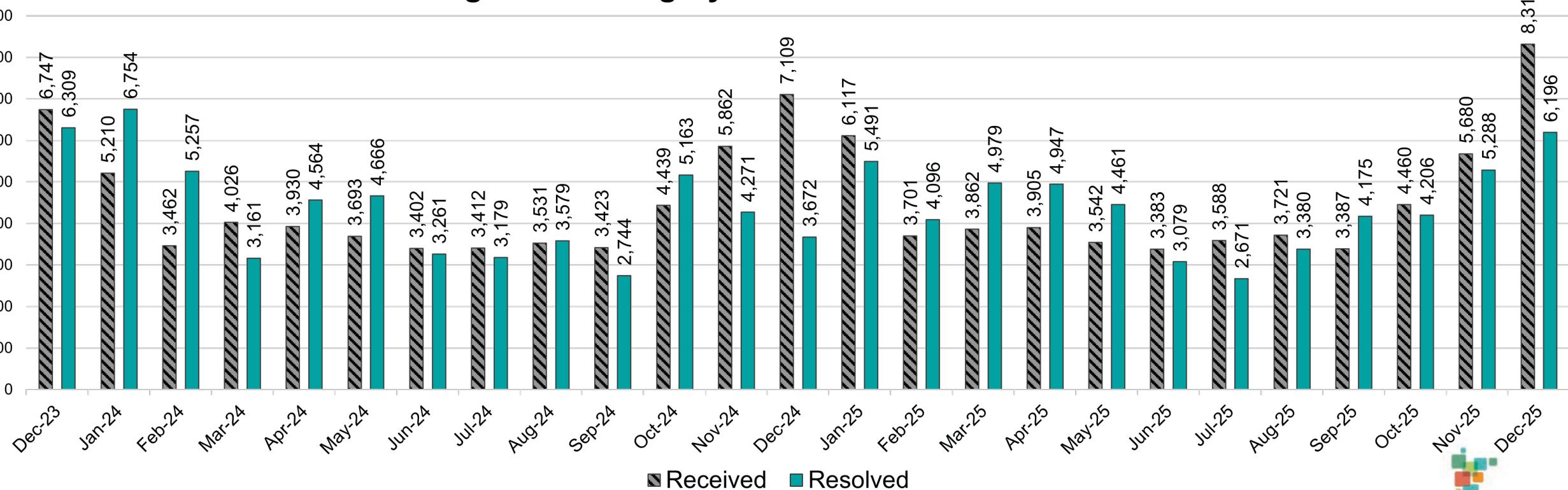
<b>Assister Resource Center (ARC)</b> <b>Top Inquiries, December 2025</b>	
1. Public Program Status	32.5%
2. Determination Result	19.4%
3. Qualified Health Plan Status	13.5%
4. Password Reset	5.9%
5. Public Program Renewal	4.8%

<b>Broker Service Line</b> <b>Top Inquiries, December 2025</b>	
1. Status Before Appointment	40.9%
2. Status of Enrollment	9.3%
3. Request To Close Application	5.6%
4. Paper Application	5.4%
5. Status of Reported Change	5.1%

# Qualified Life Events Processing

Workable life event cases: 3,569  
Average time to process: 22 days

**Life Event Change Processing By Month December 2023 - December 2025**





# Plan Year 2026 Insights & OE Recap

# MNsure Dashboard — Plan Year 2026

<b>METS Activity, Plan Year 2026</b>	
<b>November 1, 2025 – January 15, 2026</b>	
<b>Total (Medical Assistance, MinnesotaCare, QHP)</b>	<b>201,268</b>
Medical Assistance Applicants	32,063
MinnesotaCare Applicants	6,994
Qualified Health Plan (QHP) Sign-ups	162,211
QHP New Consumers	26,114
Qualified Dental Plan Sign-ups	50,736

<b>Financial Assistance – Plan Year 2026, as of January 16, 2026</b>		
<b>Financial Assistance Type</b>	<b>Individuals</b>	<b>Households</b>
Percentage with Advanced Premium Tax Credit (APTC)	49.5%	50.3%
Percentage with Cost-Sharing Reductions	8.5%	9.9%
Average Monthly APTC	\$391.32	\$609.82
Estimated January APTC for Households Receiving APTC	N/A	\$25,435,059.40

# Plan Year 2026 – YOY Comparison

Key Metrics	2025	2026	% change
Qualified health plan (QHP) sign-ups	167,163	<b>162,211</b>	(3%)
New QHP consumers	43,990	<b>26,114</b>	(40%)
Households with advanced premium tax credits	60.8%	<b>50.3%</b>	(10%)
January effectuated enrollments	131,090	<b>122,906</b>	(6%)
Active enrollees	151,512	<b>139,251</b>	(8%)
Enrollee plan cancel/termination during open enrollment	16,050	<b>23,672</b>	47%



# Plan Year 2026 – Early Analysis

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- Enrollments are down about 8% (12,261 enrollees) compared to last year
  - 151,512 in 2025 → 139,251 in 2026
- Consumers sought cheaper options
  - 87% increase in number of enrollees who switched plans
  - 52% of enrollees kept their metal level (bronze, silver, gold)
  - 112% increase in consumers “buying down”
- 15% of enrollees canceled or terminated their coverage during OEP (up from 10% last year)



# Plan Year 2026 – Early Analysis

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- Older enrollees (age 55+) made the most changes
  - 21% changed plans
  - 80% of enrollees who changed, went with a lower premium plan
- Younger enrollees (ages 18 – 34) had highest rates of disenrollment



# Open Enrollment Operations Overview

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- Increase in volume linked to uncertainty about enhanced premium tax credits and premium increases
- Highest call volumes since 2018
  - General phone line took over 134,000 calls during open enrollment
  - 42% increase over last year
  - Half (48%) of all calls answered within 5 minutes (up from 26% last year)
  - Courtesy call back (CCB) connection rate = 98%

# Open Enrollment Operations Overview

Key Metrics	OE for PY24	OE for PY25	OE for PY26	Year-over-year Change
Calls received (all lines)	106,180	127,688	<b>165,010</b>	29%
Calls received (main line only)	77,946	94,424	<b>134,134</b>	42%
Calls answered in under 5 minutes	39.30%	26.29%	<b>47.87%</b>	82%
CCB requested	25,138	41,672	<b>71,583</b>	72%
CCB % connected	92%	86%	<b>98%</b>	14%
Life event changes going into open enrollment	3,889	1,214	<b>822</b>	(68%)
Life event changes received during open enrollment	15,493	16,254	<b>18,012</b>	11%

# QHP Dashboard – Plan Year 2026

as of January 16, 2026

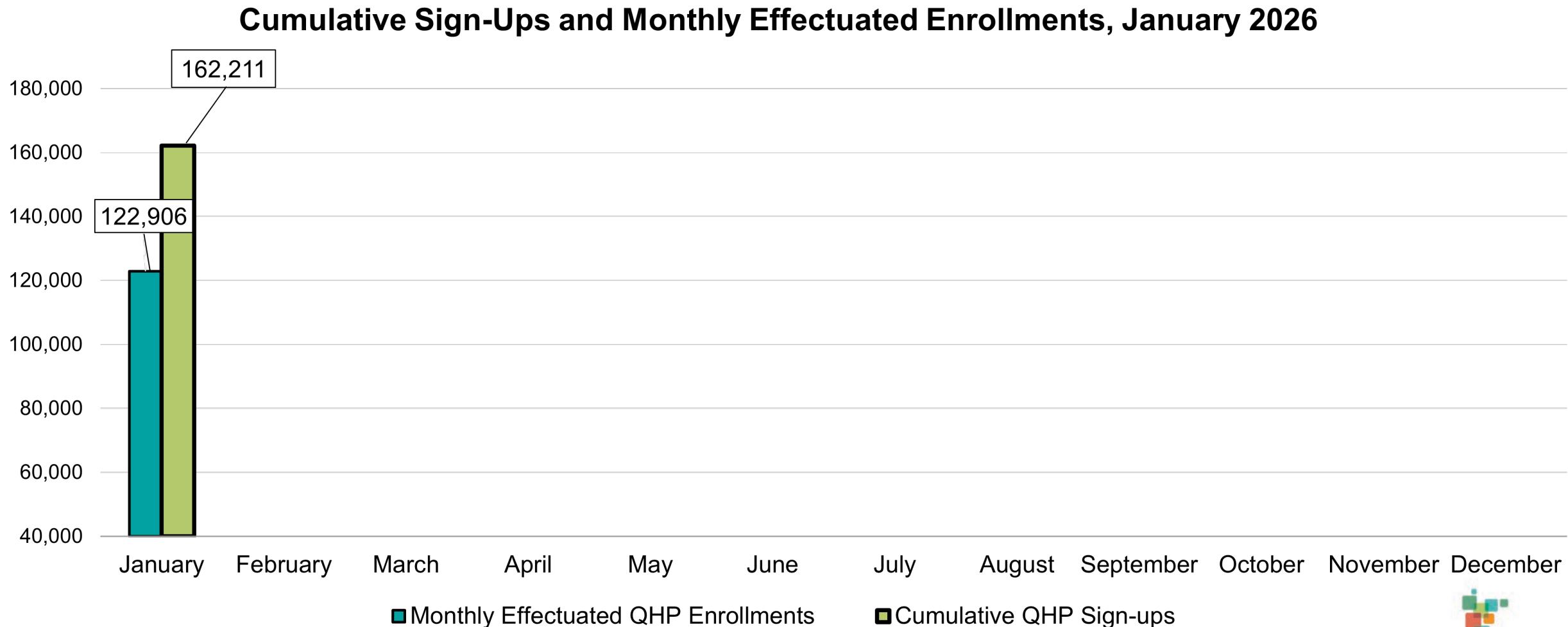
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Bronze	55.9%	47.3%
Catastrophic	0.0%	1.8%
Sex	2026 Enrollment to Date	2025 Enrollment
Male	47.5%	47.2%
Female	52.5%	52.8%

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Age	2026 Enrollment to Date	2025 Enrollment
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Language Preference	2026*	2025
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Somali	0.8%	1.0%
Spanish	1.7%	1.9%
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Note: Language preference is based on QHP-eligible population; all other data is based on MNSure's current enrollment population as of January 16, 2026.

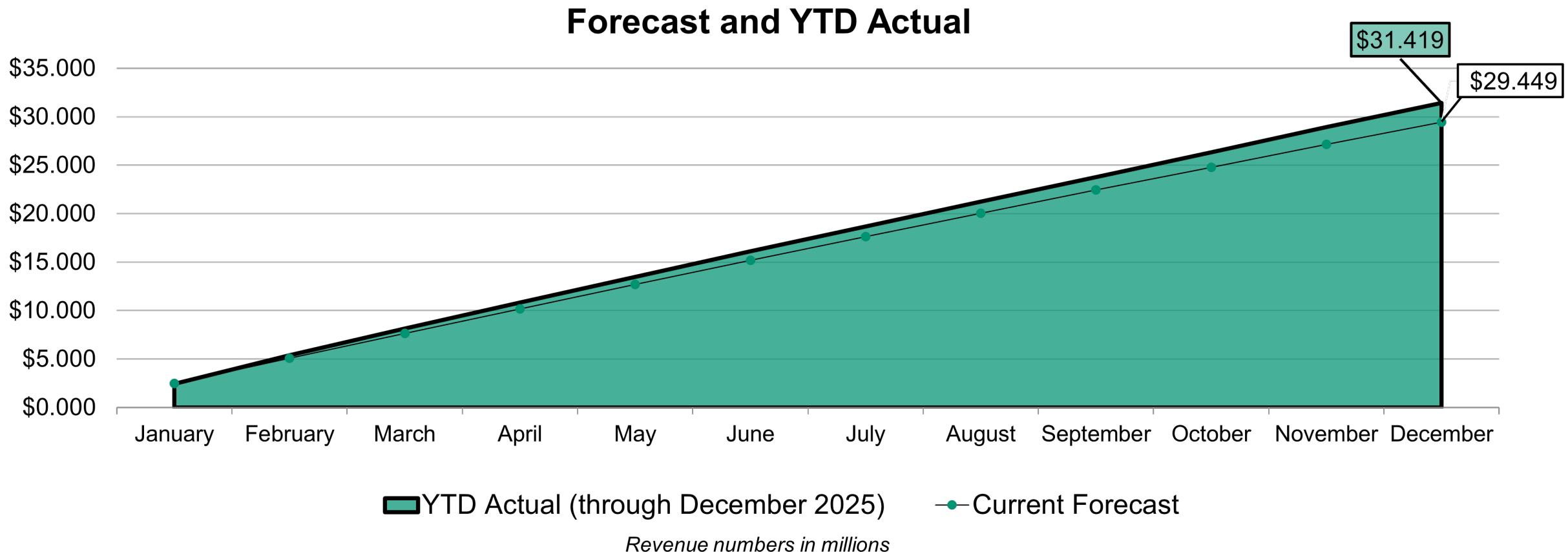
# 2026 Sign-Ups and Effectuated Enrollments





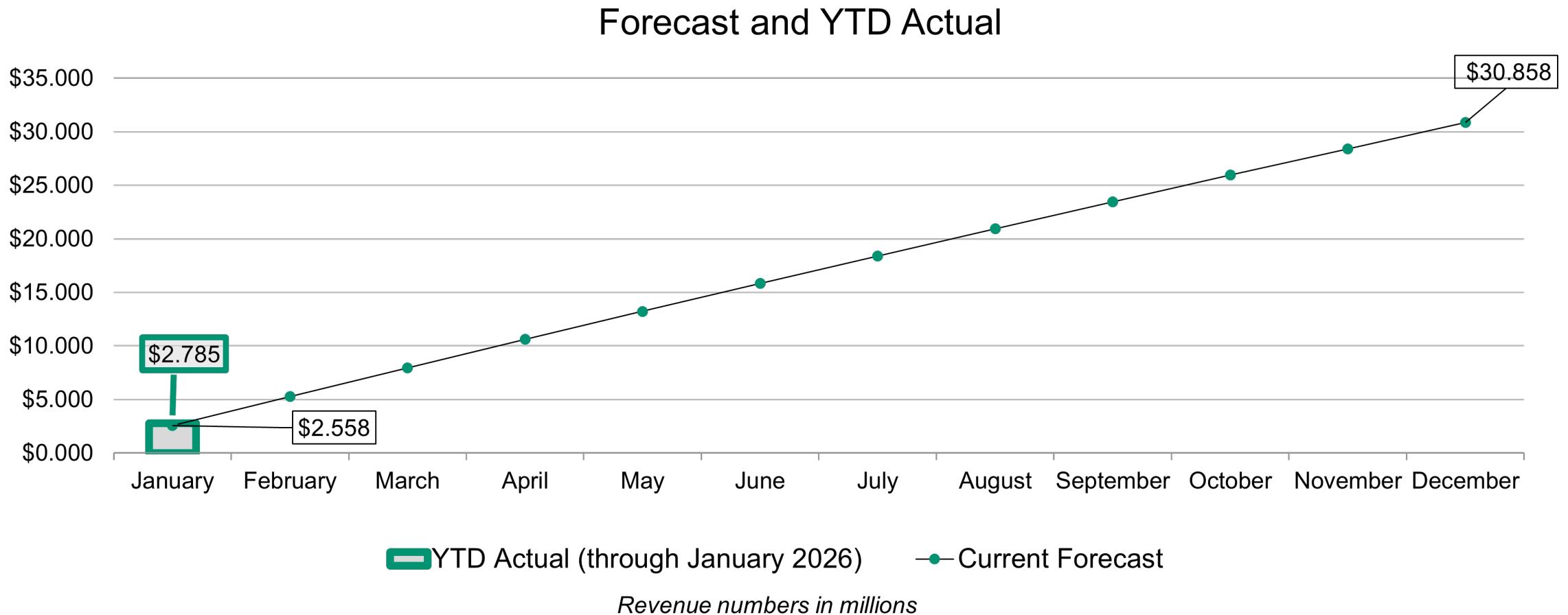
# Financial Update

# MNsure Premium Withhold Revenue Calendar Year 2025



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

# MNsure Premium Withhold Revenue Calendar Year 2026



Note: CY2026 forecast for February through December is based on updated numbers from January 2026, using assumptions from the FY26 budget (approved in July 2025).



# Reconciliation Bill/CCIIO Rule: Potential to Decrease Enrollment

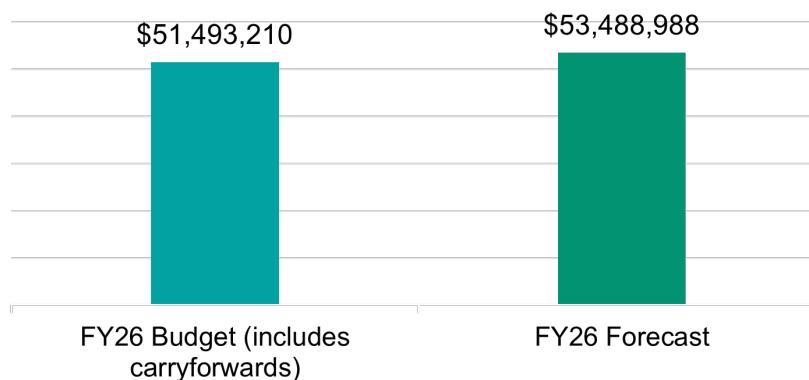
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- Shortened open enrollment
- Sunset of enhanced premium tax credits
- Prohibition of auto-renewals
- Manual verification of income and citizenship data
- Excludes most lawfully present enrollees from accessing premium tax credits

# FY26 Budget Forecast Update

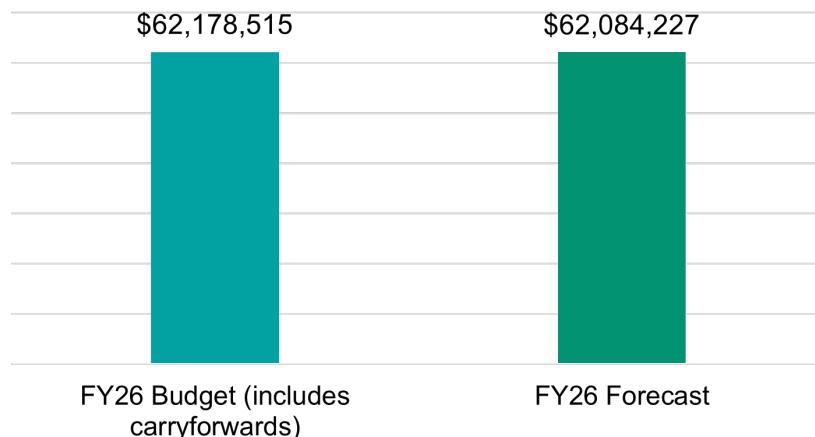


## Revenue Forecast



- Revenue is tracking close to expectations
  - Premium withhold and interest slightly higher than expected
  - DHS reimbursements under budget as expected based on delayed spending
- Expenses are tracking close to expectations
  - Planned hiring is ramping up
  - Careful planning to address resource needs
  - QEST expenditures increasing as we near go-live

## Expenses Forecast





# Break



# FY26 Quarter 2 Strategic Plan Update

# Overview

- Fiscal year 2026 focus
  - **12 priority activities** supporting our six strategic outcomes
  - MNsure's focus for Quarter 2 was open enrollment, but all activities are "on track"
  - Some work will continue beyond FY26

Activity Status	Count
Not yet started	0
In progress	9
Complete	3



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

Priority Activity	Anticipated Completion	Q2 Progress Update
Determine needs for collaboration and connection with external entities, including a recommended meeting cadence	6/30/2026	<i>In progress</i>
Define an internal structure for sharing information and decision-making among business leaders.	6/30/2026	<i>In progress</i>



## Determine needs for collaboration and connection

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- Identify current and needed meeting frequency with agencies and partners
  - Public Affairs team built framework to help identify current internal connections to other state agencies and partners
  - Next steps include surveying MNsure business areas to identify shared dependencies and connection needs before finalizing workplan

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

Priority Activity	Anticipated Completion	Q2 Progress Update
Develop and maintain a set of key messages and core story	6/30/2026	<i>In progress</i>
Develop a coordinated editorial calendar with agency-wide visibility	9/30/2025	<i>Complete</i>



# Develop & Maintain Key Messages and Core Story

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- Telling MNsure's story
  - Shifted from "just-in-time" work development and planning to quarterly communications framework to strengthen storytelling and message discipline
  - Next steps include expanding framework to all business areas and beginning coordinated message management across internal and external communications

### 3: MNsure engages all audiences with bi-directional communications

Priority Activity	Anticipated Completion	Q2 Progress Update
Identify target audiences from whom to receive feedback and inventory existing touchpoints or channels	6/30/2026	<i>In progress</i>

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

Priority Activity	Anticipated Completion	Q2 Progress Update
Create and fill a position focused on employee engagement and belonging, incorporating perspectives from across the business	6/30/2026	<i>In progress</i>

## 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	<i>Complete</i>

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

Priority Activity	Anticipated Completion	Q2 Progress Update
QEST implementation	6/30/2026	<i>In progress</i>
<b>Amazon Connect implementation (Phase 1)</b>	<b>9/30/2025</b>	<b>Complete</b>
Establish leadership cadence checkpoints for MNsure and MNIT	6/30/2026	<i>In progress &amp; on going</i>
Collaborative partnering between MNsure and MNIT for project implementations	6/30/2026	<i>In progress &amp; on going</i>
Execute on “MNIT Modernization Maturity Approach Plan”	6/30/2026	<i>In progress &amp; on going</i>



# Strategic Plan: FY27 Planning

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- February – May 2026:
  - Staff reviews and assesses current activities and strategies
  - FY27 budget planning will connect to and incorporate strategic plan objectives
- June 2026:
  - Staff finalizes FY27 strategies and activities
  - Present updated strategic plan to board with FY27 activities
- July 2026:
  - Implementation of FY27 updates begin



# QEST Update

# QEST Technology Modernization – January Update

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- **Program Status: On Track**
  - Code deployed to test (**Dec. 18**)
  - Testing underway; progressing **as expected**
- **Execution & Readiness**
  - Real time, hands-on testing in progress
  - PMO governance strengthened
  - Training development underway with vendor support
- **Next Steps**
  - Continue SIT, business, UX testing
  - Begin deployment planning (go / no-go, contingencies)



# MNsure Compliance Workgroup Update



# Outline

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- Opening remarks (Matthew Anderson)
- Privacy Program (Emily Cleveland)
- Compliance Program (John Nyanjom)
- Closing remarks (Matthew Anderson)



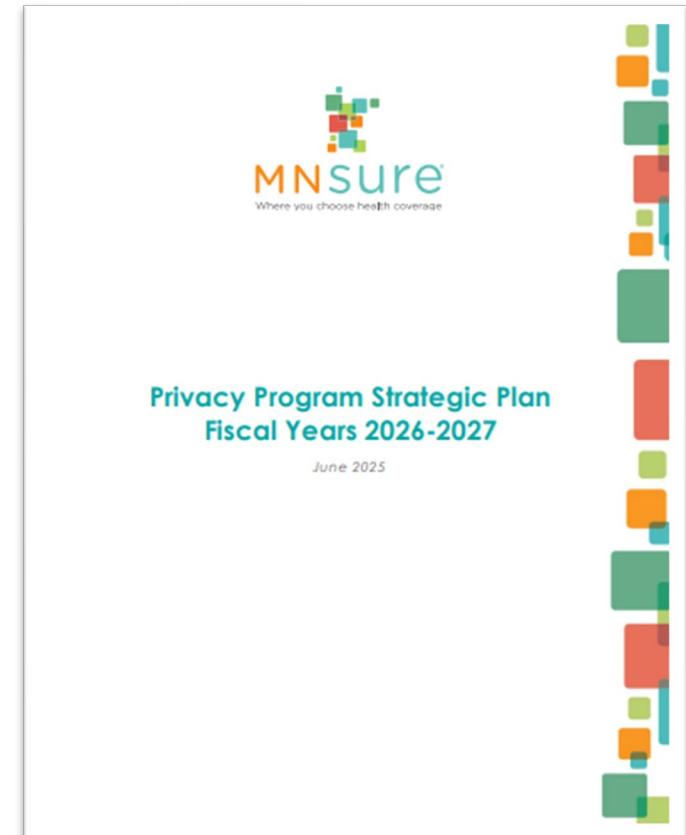
# Opening Remarks

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- Compliance Workgroup members
- Purpose of the presentation
- The Privacy and Compliance programs take fraud, waste and abuse seriously.
- The Compliance Workgroup escalates matters to the full board as needed.

# Privacy Program – Activities

- Key focus areas and associated tasks
  - Oversight
  - Risk assessment and monitoring
  - Physical and administrative safeguards
  - IT security and technical safeguards
  - Policies and procedures
  - Training and awareness
  - Individual privacy rights
  - Incident response





# Privacy Program – Quarterly Report

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- Progress on regular activities under strategic plan
- Metrics on data incident investigations
  - Trends in reported incidents & investigations
  - Training/phishing/after-incident coaching
- System security oversight with MNIT
  - Status of system security audits, compliance activities, and remediation efforts

# Compliance Program – Activities

- Key focus areas and associated tasks
  - Tone at the top
  - Risk assessment
  - Lines of communication
  - Policies and procedures
  - Training
  - Monitoring
  - Auditing
  - Response and prevention
  - Enforcement and discipline





# Compliance Program – Quarterly Report

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- Progress on regular activities under strategic plan
- External audit reports
  - Audit reports are available on MNsure.org
  - Outstanding audit findings
- Non-HR complaints received
- Agency risk assessments



# Concluding Remarks

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- Invite other Compliance Workgroup members to comment.
- Appreciation for Privacy and Compliance programs.
- Thank you to the board for the opportunity to present these programs.



# MNsure Board Advisory Committee Chair & Vice Chair Appointment



# MNsure Board Advisory Committee Discussion

# MNsure Board Advisory Committee (MBAC)

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- Advisory committee policy
  - Board has responsibility to “define the responsibilities of, consult regularly with, and receive recommendations from”
  - Must meet at least quarterly
- MBAC has several new members
- Board last provided topics for discussion to MBAC in January 2025

# MNsure Board Advisory Committee (continued)

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- Recommendations:
  - MBAC should meet quarterly
  - Staff to provide MBAC with orientation (MNsure overview, MBAC policy and purpose overview)
  - Board, with staff support, to provide schedule of topics and discussion guide
  - Board will receive periodic updates on MBAC recommendations

# MBAC Proposed Schedule & Topics

Quarterly meetings	Proposed Topics
Winter (February)	<b>MBAC overview and training</b> <ul style="list-style-type: none"><li>• MNsure overview</li><li>• Review MBAC policy, purpose &amp; calendar of topics</li><li>• Discussion</li></ul>
Spring (May)	<b>Preview MNsure's new eligibility and enrollment system</b> <ul style="list-style-type: none"><li>• Preview new system</li><li>• How MNsure system &amp; Medicaid system will work together</li><li>• Customer &amp; assister support models</li><li>• Gather MBAC recommendations</li></ul>

# MBAC Proposed Schedule & Topics (continued)

Quarterly meetings	Proposed Topics
Summer (August)	<p><b>MNsure strategic plan</b></p> <ul style="list-style-type: none"><li>• Overview of outcomes 2 &amp; 3</li><li>• Review MNsure's current communications, marketing, outreach &amp; engagement initiatives and efforts</li><li>• Gather MBAC feedback on outcomes 2 &amp; 3 implementation efforts</li></ul> <p><b>Plan Year 2027 open enrollment planning and preparation</b></p>
Fall (November)	<p><b>MNsure assister program</b></p> <ul style="list-style-type: none"><li>• Overview of program</li><li>• MNsure's model compared to other state marketplace models</li><li>• MBAC recommendations on potential program improvements and initiatives</li></ul> <p><b>Open enrollment updates</b></p>



# New Business



# Adjourn

## Board of Directors Meeting Slide Deck Addendum 1/28/2026

### Effectuated Enrollments and Average Premiums, 2025, page 22

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2025	133,875	169,060
February 2025	143,756	172,407
March 2025	142,434	175,706
April 2025	141,176	178,968
May 2025	140,372	181,958
June 2025	139,463	185,152
July 2025	139,029	188,234
August 2025	138,420	190,917
September 2025	137,661	193,805
October 2025	136,620	196,134
November 2025	134,985	197,396
December 2025	133,491	197,594

### Contact Center Dashboard, page 23

#### MNsure Contact Center Call Performance, January 1 – December 31, 2025

- Calls received were highest at 18,018 during the week of December 7, 2025, and another spike of 15,998 calls occurred the week of December 14, 2025. As of the week starting December 29, 2025, there were 335,960 calls received.
- The lowest number of calls received was 3,450 the week of June 15, 2025.
- The highest average speed of answer was 1:31:46 for the week of December 7, 2025. As of the week starting December 29, 2025, the average speed of answer was 0:28:41.
- The lowest average speed to answer was 0:00:25 for the week of October 5, 2025.
- The highest call handle time of 0:17:50 was during the week of June 29, 2025. As of the week starting December 29, 2025, the average call handle time was 0:16:33.

**Qualified Life Events Processing, page 25****Life Event Changes by Month, December 2023 – December 2025**

Month / Year	Received Changes	Resolved Changes
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
October 2025	4,460	4,206
November 2025	5,680	5,288
December 2025	8,316	6,196