Board of Directors Meeting

June 24, 2026

Public Comment

Administrative Items

- Discuss & vote March 18, 2026, meeting minutes
- Board chair and vice-chair elections

Compliance Workgroup Update

CEO Report

CEO Report Overview

- General updates
  - Federal update
  - Open enrollment readiness
- Plan year 2026 activity
  - Enrollment data insights and analysis
- Finance update

MNsure Dashboard — Plan Year 2026

METS Activity, Plan Year 2025 November 1, 2025 – May 31, 2026	
Total (Medical Assistance, MinnesotaCare, QHP)	270,099
Medical Assistance Applicants	84,473
MinnesotaCare Applicants	13,530
Qualified Health Plan (QHP) Sign-ups	172,096
QHP New Consumers	35,703
Qualified Dental Plan Sign-ups	54,534

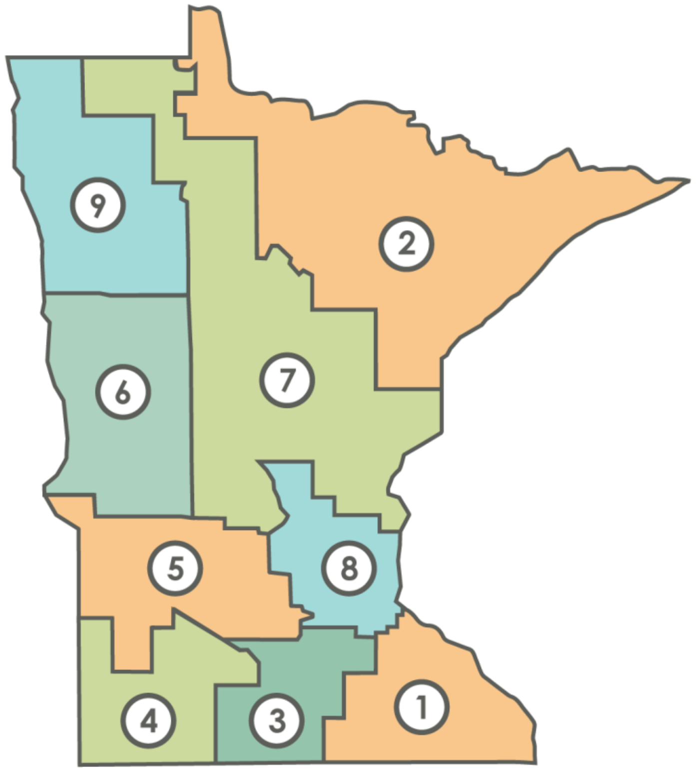
Financial Assistance – Plan Year 2026, as of May 31, 2026		
Financial Assistance Type	**Individuals**	**Households**
Percentage with Advanced Premium Tax Credit (APTC)	50.1%	51.2%
Percentage with Cost-Sharing Reductions	8.4%	9.8%
January Average Monthly APTC	$414.75	$598.91
Estimated January APTC for Households Receiving APTC	N/A	$159,561,171.46

Plan Year 2026 QHP Enrollment by Rating Region

as of May 31, 2026

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%	6.0%	$904.74
2	5.4%	5.3%	$725.71
3	4.6%	4.3%	$867.44
4	2.0%	2.4%	$718.43
5	3.5%	3.7%	$720.23
6	4.1%	4.2%	$700.89
7	7.7%	8.9%	$708.18
8	63.5%	64.1%	$452.40
9	1.4%	1.2%	$666.20

*Total not = 100% due to rounding



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

QHP Dashboard – Plan Year 2026

as of May 31, 2026

Carriers	2026 Enrollment to Date	2025 Enrollment*
Blue Plus	34.8%	27.9%
HealthPartners	26.0%	18.9%
Medica	18.9%	20.1%
Quartz	0.7%	0.9%
UCare	19.6%	32.3%

Metal Level	2026 Enrollment to Date	2025 Enrollment
Gold	15.3%	17.0%
Silver	29.3%	33.9%
Bronze	55.4%	47.3%
Catastrophic	0.0%	1.8%

Sex	2026 Enrollment to Date	2025 Enrollment
Male	47.5%	47.2%
Female	52.5%	52.8%

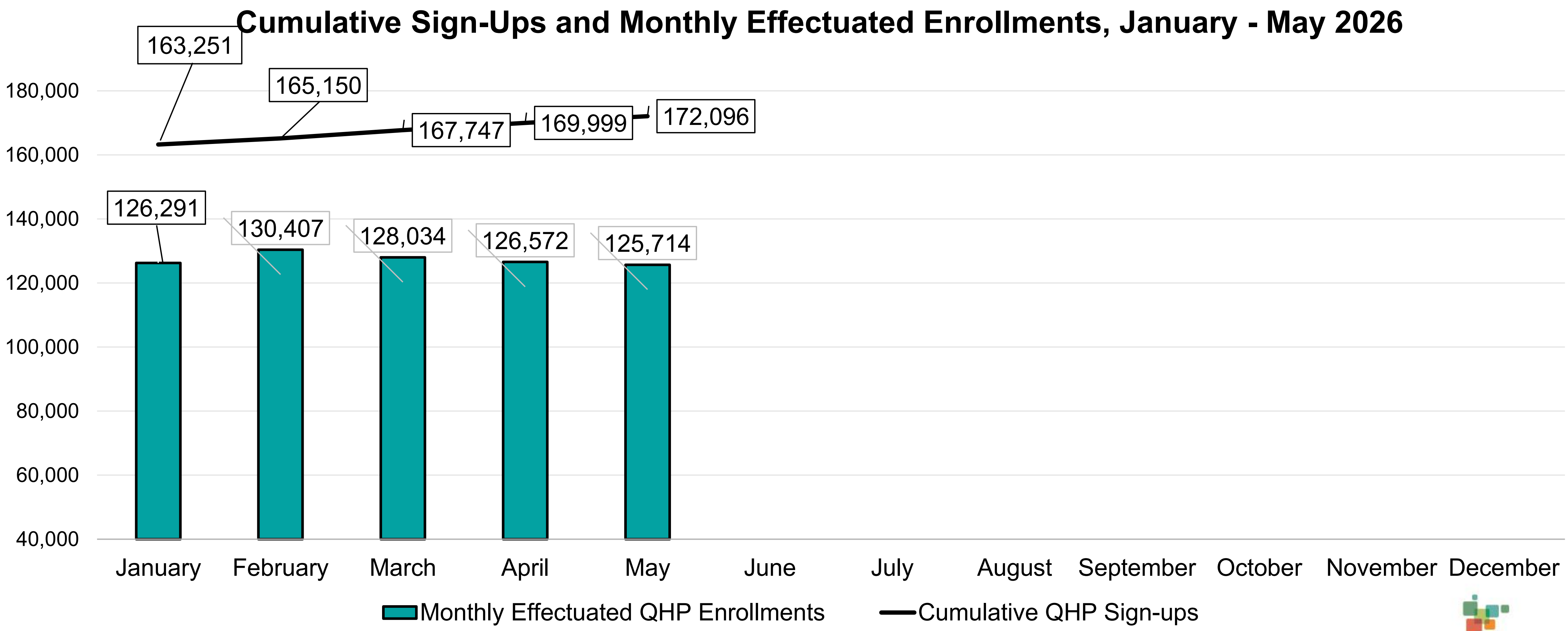
*Total not = 100% due to rounding

Age	2026 Enrollment to Date	2025 Enrollment*
<18	11.8%	12.6%
18-25	7.6%	7.7%
26-34	13.3%	13.3%
35-44	15.2%	15.2%
45-54	16.0%	16.0%
55+	36.1%	35.2%

Language Preference	2026	2025
English	94.9%	94.7%
Hmong	0.6%	0.6%
Somali	0.9%	1.0%
Spanish	1.9%	1.9%
Other	1.7%	1.8%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of May 31, 2026.

Sign-Ups and Effectuated Enrollments



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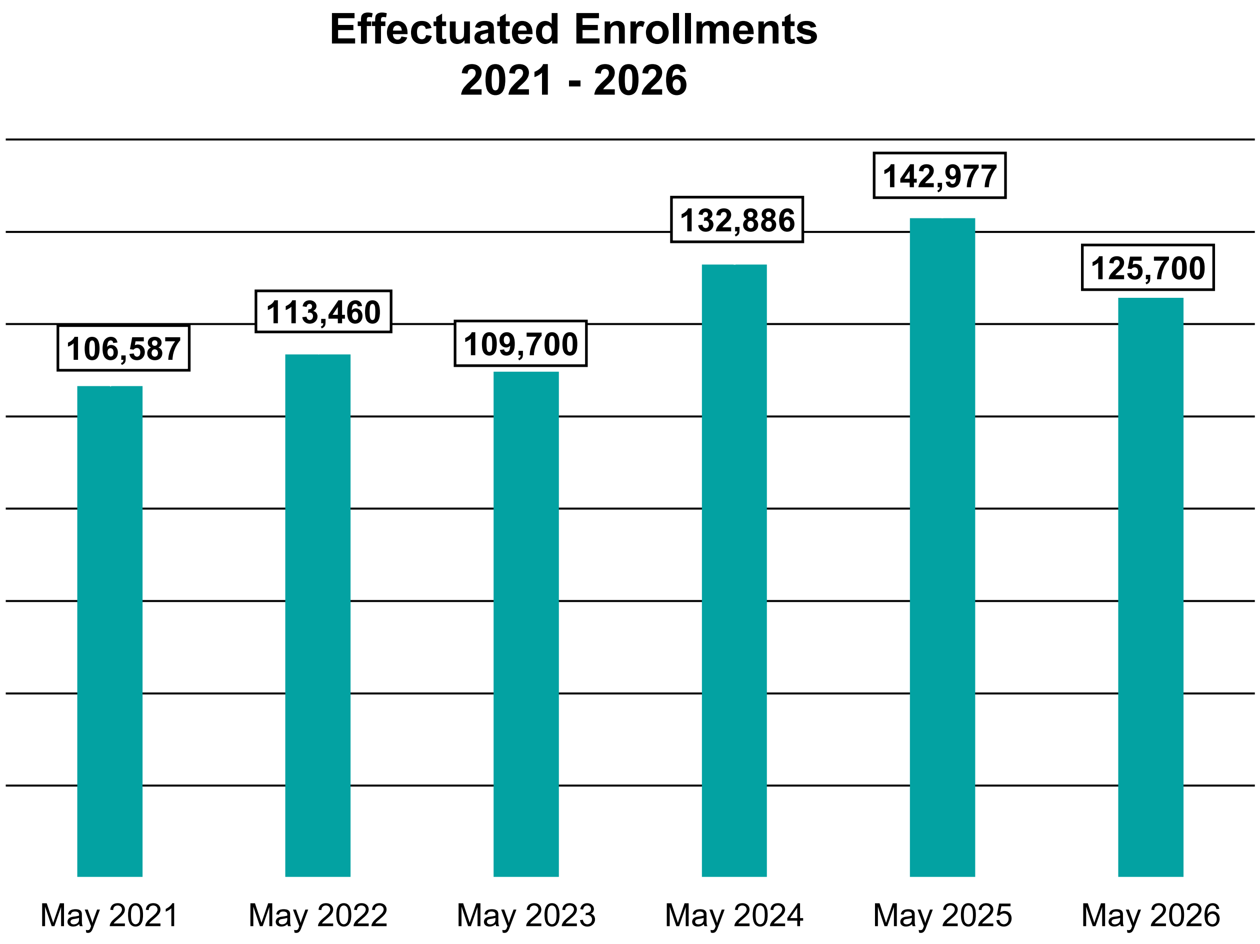
May Effectuated Enrollments 2021 - 2026



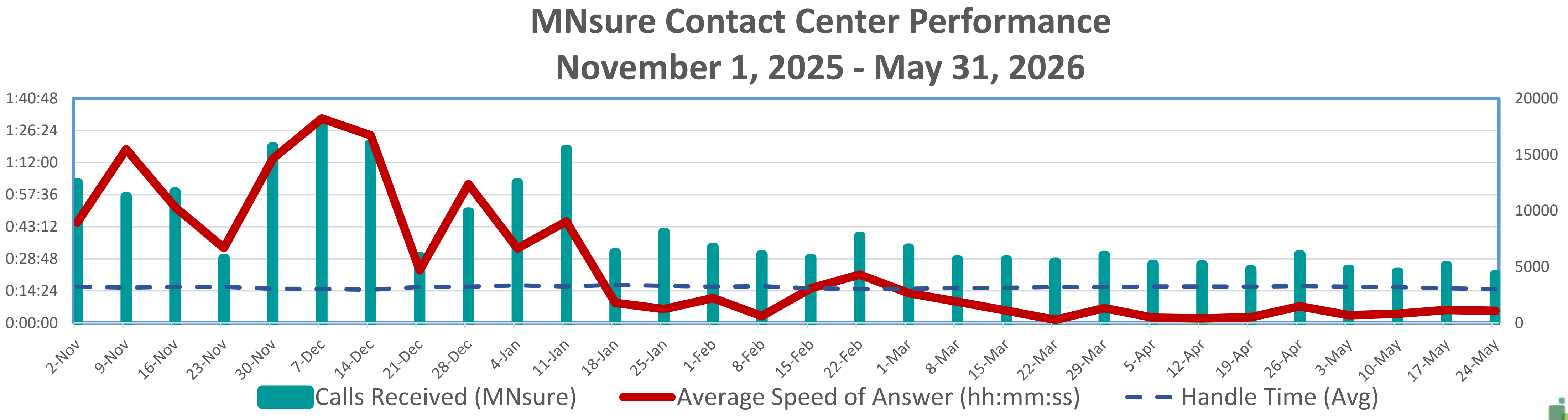
- Enhanced tax credits and the end of the public health emergency drove increases between 2021 and 2025
- While we saw a 12% decline from 2025 to 2026, we remain about 18% above the 2021 baseline.
- Given federal policy changes, we expect a continued downward trend.

Enrollment Data Insights and Analysis

- Comparison to PY2025
  - 34% increase in plan cancelations
  - 8% increase in disenrollments
  - Consumers 55+ have higher plan cancelations than other age groups
  - Rating Area 8 (Twin Cities Metro Area) had lowest rate increase; lower proportionate rate of plan cancelations and disenrollments
  - 33% decrease in enrollments outside of OEP

Contact Center Dashboard

Contact Center Main Line – 2026	March	April	May
Average Daily Call Volume	1,206	1,058	993
Service Level (% of calls answered within 5 min.)	64.1%	78.0%	75.0%
Calls Abandoned While in Queue	8.7%	5.0%	5.3%



Call volumes represent weekly totals for week beginning with date.

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Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, May 2026	
1. MCRE/Counties	19.3%
2. How To Enroll in a Plan	7.6%
3. How Do I Apply	6.8%
4. How Do I Update My Application	6.0%
5.Directed to Submit Verifications	5.7%

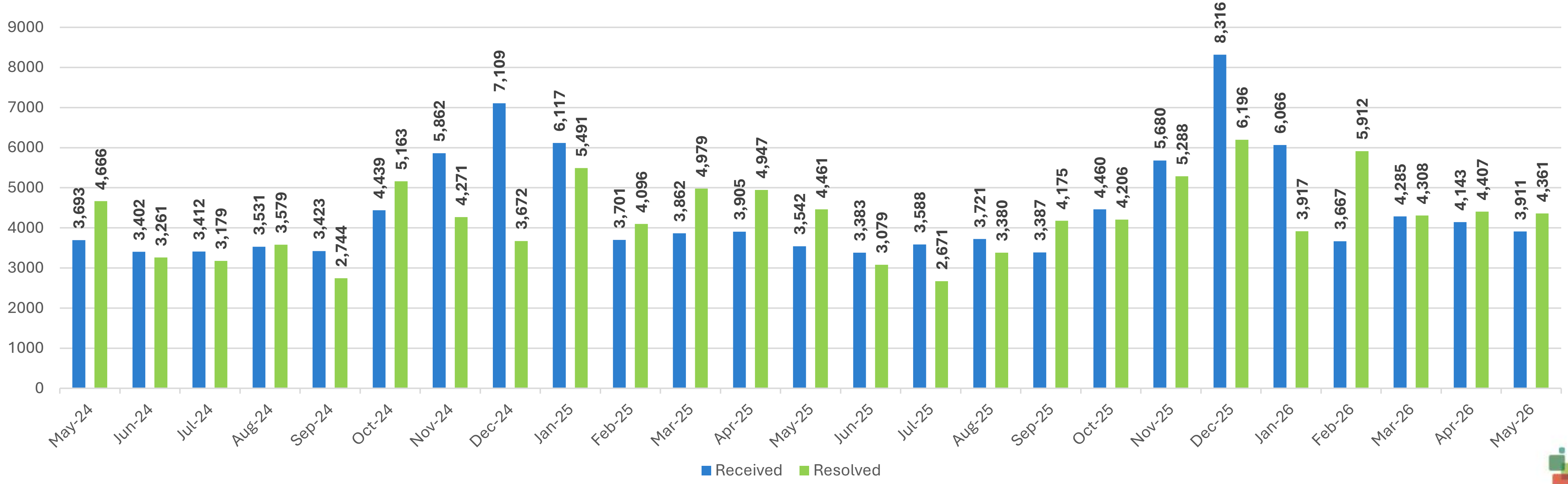
Assister Resource Center (ARC) Top Inquiries, May 2026	
1. Public Program Status	38.4%
2. Determination Result	27.0%
3. QHP Status	10.1%
4. Password Reset	6.5%
5. Newborn Status	5.1%

Broker Service Line Top Inquiries, May 2026	
1. Status Before Appointment	23.5%
2. Status of SEP	9.3%
3. Lost or Will Lose Employer Health Care Coverage	7.7%
4. Lost or Will Lose Other Health Care Coverage	6.1%
5. Status of Enrollment	5.8%

Qualified Life Events Processing

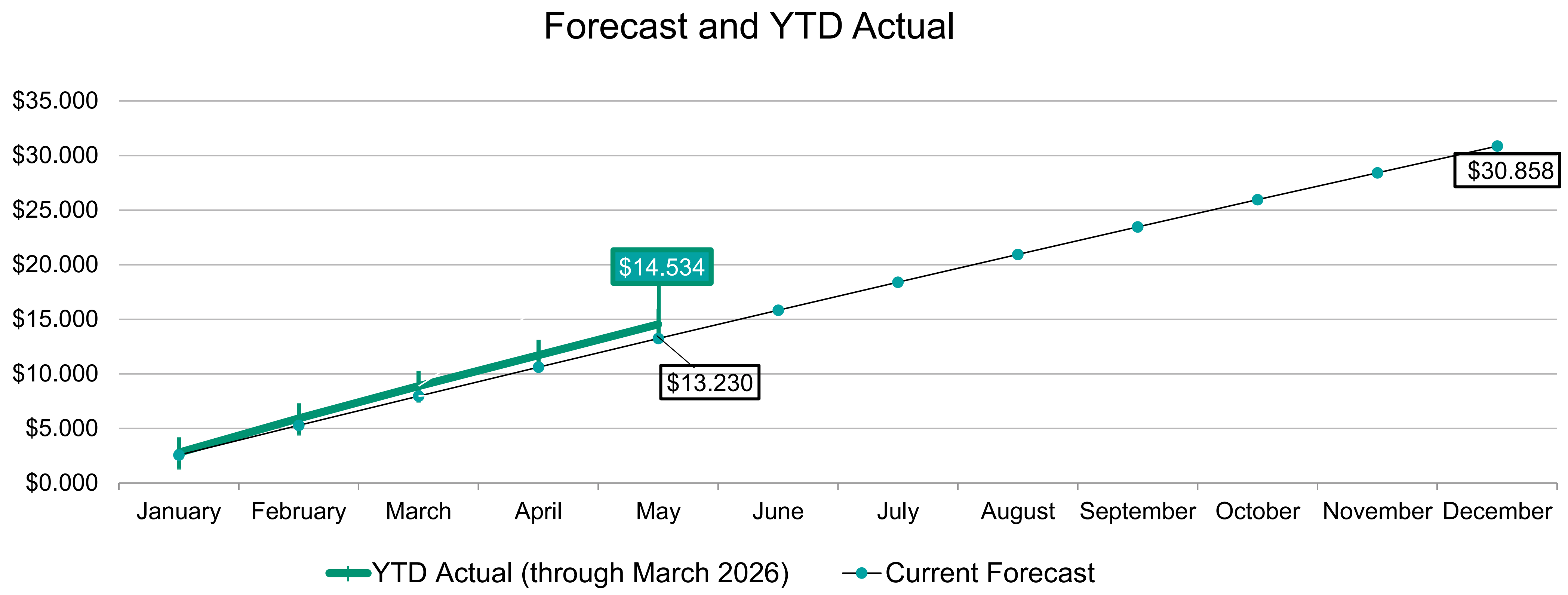
Workable life event cases: 139
Average time to process: 1 day

Life Event Change Processing By Month May 2024 - May 2026



MNsure

MNsure Premium Withhold Revenue Calendar Year 2026



Revenue numbers in millions

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).

Prepared for June 24, 2026 board meeting

FY26 Quarter 3 Strategic Plan Update

Overview

- Fiscal year 2026 focus
  - **12 priority activities** supporting our six strategic outcomes
  - As conditions and circumstances evolve, some activities need to be reevaluated for feasibility or timeliness
  - Some work will continue into FY27

Activity Status	Count
Not yet started	0
In progress	5
Complete	5
Priority shift	2

MNsure

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

Priority Activity	Anticipated Completion	Q3 Progress Update
Determine needs for collaboration and connection with external entities, including a recommended meeting cadence	6/30/2026	*Completed in Q3*
Define an internal structure for sharing information and decision-making among business leaders.	6/30/2026	*In progress*

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

Priority Activity	Anticipated Completion	Q3 Progress Update
Develop and maintain a set of key messages and core story	6/30/2026	*Ongoing into FY27*
Develop a coordinated editorial calendar with agency-wide visibility	9/30/2025	*Completed in Q1*

3: MNsure engages all audiences with bi-directional communications

Priority Activity	Anticipated Completion	Q3 Progress Update
Identify target audiences from whom to receive feedback and inventory existing touchpoints or channels	6/30/2026	*In progress*

MNsure

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

Priority Activity	**Anticipated Completion**	**Q3 Progress Update**
Create and fill a position focused on employee engagement and belonging, incorporating perspectives from across the business	TBD	*Priority shift – work will continue in FY27*

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

Priority Activity	Anticipated Completion	Q3 Progress Update
Seek feedback on, formalize, and refine the pilot budgeting process MNsure established in calendar year 2025	9/30/2025	*Completed in Q1*

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

Priority Activity	Anticipated Completion	Q3 Progress Update
QEST implementation	6/30/2026	*In progress*
Amazon Connect implementation (Phase 1)	9/30/2025	*Completed in Q1*
Establish leadership cadence checkpoints for MNsure and MNIT	6/30/2026	*Completed in Q3*
Collaborative partnering between MNsure and MNIT for project implementations	6/30/2026	*In progress / Ongoing into FY27*
Execute on "MNIT Modernization Maturity Approach Plan"	6/30/2026	*Priority shift – MNIT dependent*

Strategic Plan: FY27 Planning

- June 2026:
  - Staff considers FY27 priorities and develops activities
- July 2026:
  - Staff finalizes FY27 activities
  - Staff presents updated plan to Board
  - Implementation of FY27 updates begin

Legislative Update

Session Overview

- Health care headlines:
  - HCMC stabilization
  - Office of Inspector General created to prevent and fight fraud
  - Funding for human services IT modernization (including, but not limited to, METS)
  - New annual survey and report of educators' health insurance costs
- MNsure achieved:
  - Eliminated duplicative reporting requirement
  - Updated easy enrollment health insurance outreach program language
  - Previous appropriation can be used to support other IT enhancements
- Not in the news—but important:
  - Federal conformity

QEST Project Update

Opening Remarks

- Recognition
- Overall status
  - Program management
  - Training
  - Assister readiness
  - Website and communciations update
  - MNIT perspective

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Program Management

- Testing status
  - System (SIT), User (UAT), Regression, and User Experience (UX)
- Business risk management
  - Risk acceptance
  - Post Go-Live remediation and planning
  - Report testing and validation
- Release Management and Command Center Planning / Execution
  - Release Management (06/26 – 06/30)
  - Command Center (starting 06/30)

Training

- Training – key highlights
  - Vendor-supported training deliverables
  - GetInsured / Vimo training progress
- Internal training readiness
  - Training resources hub
  - Process and documentation updates
  - Contact center training
  - Non-consumer/assister facing staff training and readiness

Assister readiness

- Changes and benefits for assisters
  - New assister portal significantly enhances support options.
  - Increased control and transparency for brokers and navigators.
- Training and communications efforts
  - Offering a series of webinars and recorded content to train partners on supporting consumers through MNsure's system.
  - Additional training requirements for accessing portal account.

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Web Changes for MN-EES Launch

- **New navigation:** Increase clarity of user journey
- **Updated labels:** Make the site more intuitive (focus on what the user wants to do)
- **Emphasize help:** Raise awareness of help from assisters *throughout the site,* not just on a few dedicated pages
- **Reduce frustration:** More meaningful content where users expect, make it easier for them to find what they need
- **Simplify!** Plain language, practical steps

MNsure

Before & After

New Customers

Welcome to MNsure, the only place you can apply for financial help to lower the cost of your monthly health insurance premium and out-of-pocket costs.

When You Can Enroll

Open enrollment for 2026 ended January 15, 2026. Open enrollment is the annual opportunity to enroll in private health coverage. You may still be able to enroll now if you qualify for one of the following:

- **Special enrollment period**: If you experience a major life event, like getting married, having a baby or losing your job, you may qualify to enroll in private health insurance outside the annual open enrollment period.
- **Year-round enrollment:** If you qualify for Medical Assistance or MinnesotaCare, or are a member of a federally recognized American Indian tribe, you can enroll any time of year.

You can apply any time of year to see what financial help you may qualify for.

Steps to apply and enroll | Get an estimate | Find free help

Additional Information

Apply and Enroll

Basic steps to get started plus detailed guides on how to complete an application and enroll.

Enrollment Deadlines

Dates, deadlines and information about when you can enroll and when you can

What Is MNsure?

MNsure is Minnesota's health insurance marketplace where you can shop, compare and choose health insurance

Get Coverage

Can I Get Coverage?

MNsure is here to help all Minnesotans get quality health insurance. Check requirements and find out if you can sign up now. Timing matters!

We have special information for:

- Self-employed workers
- American Indians and Alaska Natives
- DACA recipients

Get an Estimate

Answer a few questions and get a quick estimate. Whether you're just looking or ready to enroll, we'll help you find plans in your budget and check if you qualify for financial help. You may be eligible for free or lower-cost health insurance.

How to Apply

Get free help from an expert. MNsure-certified assisters can guide you through all steps of the process. Or apply online now—it's the fastest way to get started.

Be prepared: Gather what you need before you start.

Shop for a Plan

Browse plans anytime. MNsure helps you see what a plan costs and how it stacks up against the rest. View plans side-by-side and check:

- **Doctors:** Is your doctor in the plan's network?
- **Medicine:** Are your prescriptions covered?
- **Costs:** Is the monthly premium in your budget? What's the annual deductible?

Enroll

MNsure has options for every family and budget. When you've found the plan that's right for you, it's time to enroll. Don't forget to pay your bill!

Already enrolled? Learn how to manage your coverage and use your health insurance.

× **Many choices (3 buttons, more subpages) & no intuitive path**

× **Users must keep clicking to get information**

✓ **Content reinforces the most likely user path**

✓ **Labels focus on action they want to take or scenario they are in**

MNsure

Before & After: How to Apply

How to Apply WITH Financial Help

Start Here - What's On this Application

An overview of what's on this application and how to navigate it online.

1. Sign In - Choose an Application

Choose an application, read and understand the privacy warning.

2. Applicant Details

Entering information about the primary contact, tips and help with this section.

3. Household Information

People to include in your household and entering information about your household.

4. Household Income

Reporting current income for each person listed on your application.

5. Employer-Sponsored Insurance

Information about household members who have access to employer-sponsored insurance (ESI).

6. Summary and Signature

Reviewing your application, signing and submitting your application.

7. Eligibility Determination

After you submit your application, you'll see the eligibility screen telling you if you qualify for financial assistance.

How to Apply

Choose the path that works best for you. For most Minnesotans, getting help makes the process faster and less stressful.

Apply with Free Help

Best For: People with complex family or income situations. Anyone who wants an expert to double-check their work.

The Benefit: MNsure-certified navigators simplify the process. They can walk you through the application from start to finish, at no cost to you.

Expert Support: Navigators are trained professionals who work at trusted community organizations. Many speak languages other than English.

Find an Assister

Apply Online

Best For: People who are comfortable using a computer and have their documents ready.

The Benefit: It is fast, available 24/7 and gives you immediate results.

Self-Service: You create your own account, upload your own files and pick your plan—at your own pace.

Apply Online Now

- × **Information overload**
- × **Many steps – looks complicated**

- ✓ **Presents two clear options**
- ✓ **Emphasizes free help**

MNsure

QEST | MNIT Readiness Update

- George McNulty, Chief Business Technology Officer

New Business

Adjourn

Closed Session to Evaluate CEO Performance