



Board of Directors Meeting

October 28, 2026

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Public Comment

Chair Update

Administrative Items

- Approve July 29, 2026 meeting minutes
- Reminder: December Board Meeting has been moved to Wednesday, December 16, 2026
- Appoint MNsure Board Advisory Committee Officers (Chair & Vice-Chair)

CEO Report

CEO Report Overview

- General updates
 - Navigator program evaluation
 - Federal policy changes
- Plan year 2026 sign-up activity to date

Federal Policy Changes

Non-citizen tax credit eligibility

- Effective January 1, 2027
- Limits tax credit eligibility for:
 - Lawful permanent residents
 - Cuban-Haitian entrants
 - Individuals lawfully residing under the Compact of Free Association (COFA) between the U.S. and Federated States of Micronesia, Republic of Marshall Islands, and Republic of Palau

Pre-Enrollment Verification

- Draft rule released Oct. 23 with a 30-day comment period
- As drafted:
 - Effective August 1, 2027, ahead of Plan Year 2028
 - Consumers must take action and submit to additional case review before eligibility for APTC can be determined
 - Removes provisional tax credit eligibility currently allowed to provide consumers time to provide additional documentation

MNsure Dashboard — Plan Year 2026

METS Activity, Plan Year 2026	
November 1, 2025 – September 30, 2026	
Total (Medical Assistance, MinnesotaCare, QHP)	396,729
Medical Assistance Applicants	190,437
MinnesotaCare Applicants	25,346
Qualified Health Plan (QHP) Sign-ups	180,946
QHP New Consumers	44,118
Qualified Dental Plan Sign-ups	58,059

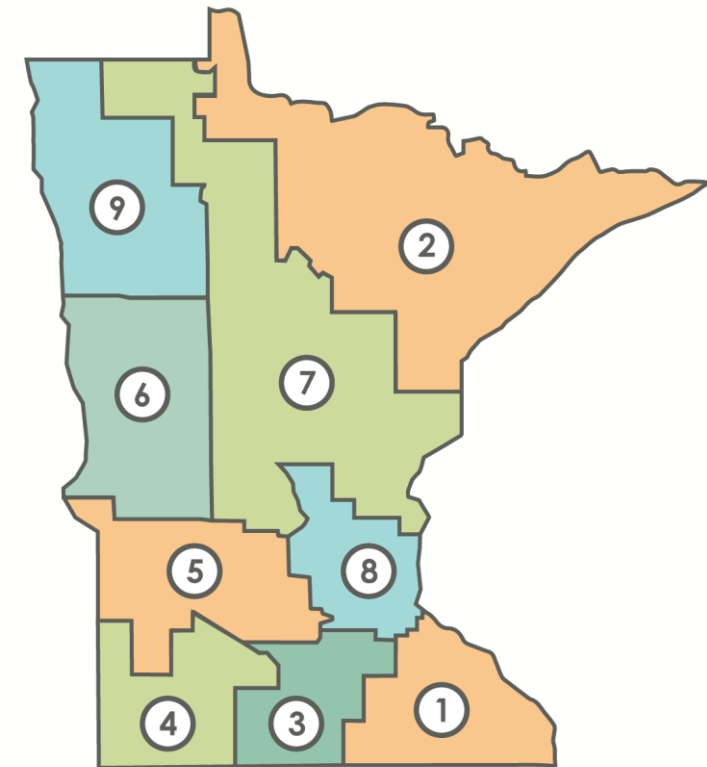
Financial Assistance – Plan Year 2026, as of September 30, 2026		
Financial Assistance Type	Individuals	Households
Percentage with Advanced Premium Tax Credit (APTC)	45.6%	46.3%
Percentage with Cost-Sharing Reductions	6.5%	7.7%
January Average Monthly APTC	\$414.73	\$604.41

Plan Year 2026 QHP Enrollment by Rating Region

as of September 30, 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%	5.8%	\$916.40
2	5.4%	5.3%	\$734.89
3	4.6%	4.3%	\$875.17
4	2.0%	2.5%	\$719.24
5	3.5%	3.7%	\$722.94
6	4.1%	4.2%	\$713.49
7	7.7%	8.8%	\$712.73
8	63.5%	64.3%	\$463.38
9	1.4%	1.3%	\$661.45

*Total not = 100% due to rounding



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

QHP Dashboard – Plan Year 2026

as of September 30, 2026

Carriers	2026 Enrollment to Date	2025 Enrollment*
Blue Plus	35.5%	27.9%
HealthPartners	26.6%	18.9%
Medica	18.2%	20.1%
Quartz	0.8%	0.9%
UCare	19.0%	32.3%

Metal Level	2026 Enrollment to Date	2025 Enrollment
Gold	15.6%	17.0%
Silver	29.4%	33.9%
Bronze	55.0%	47.3%
Catastrophic	0.0%	1.8%

Sex	2026 Enrollment to Date	2025 Enrollment
Male	47.7%	47.2%
Female	52.3%	52.8%

*Total not = 100% due to rounding

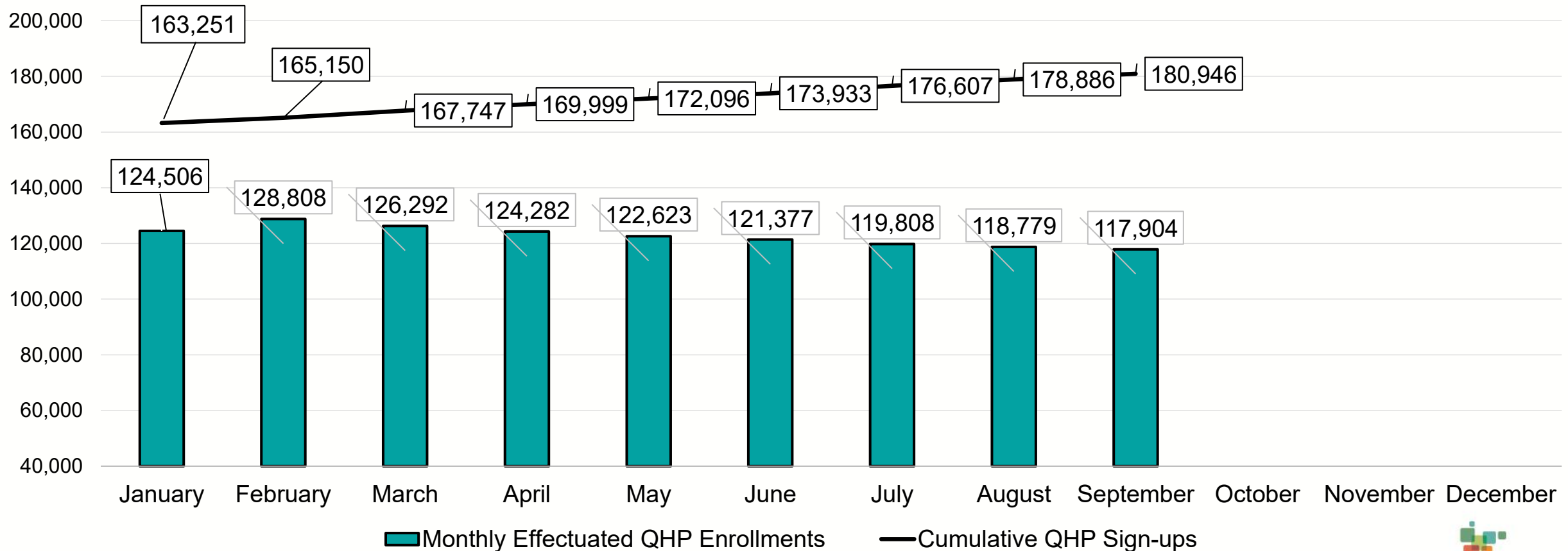
Age	2026 Enrollment to Date	2025 Enrollment*
<18	12.4%	12.6%
18-25	7.4%	7.7%
26-34	13.0%	13.3%
35-44	15.4%	15.2%
45-54	16.2%	16.0%
55+	35.7%	35.2%

Language Preference	2026	2025
English	89.76%	94.7%
Hmong	0.03%	0.6%
Somali	6.06%	1.0%
Spanish	0.18%	1.9%
Other	2.28%	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

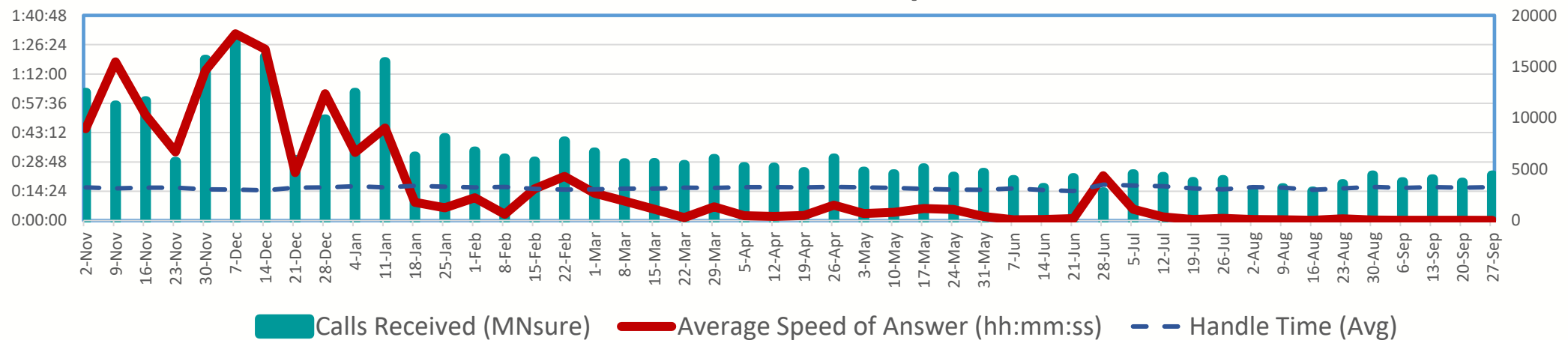
Cumulative Sign-Ups and Monthly Effectuated Enrollments, January - September 2026



Contact Center Dashboard

Contact Center Main Line – 2026	July	August	September
Average Daily Call Volume	886	654	858
Service Level (% of calls answered within 5 min.)	80.9%	98.1%	100.0%
Calls Abandoned While in Queue	5.7%	0.9%	0.2%

MNsure Contact Center Performance
November 1, 2025 - September 30, 2026



Call volumes represent weekly totals for week beginning with date.

Prepared for October 28, 2026 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, Sept. 2026

1. How Do I Update My Application	14.1%
2. MCRE/Counties	9.3%
3. Directed to Submit Verifications	5.8%
4. Directed to Online Account	4.9%
5. How Do I Apply	4.3%

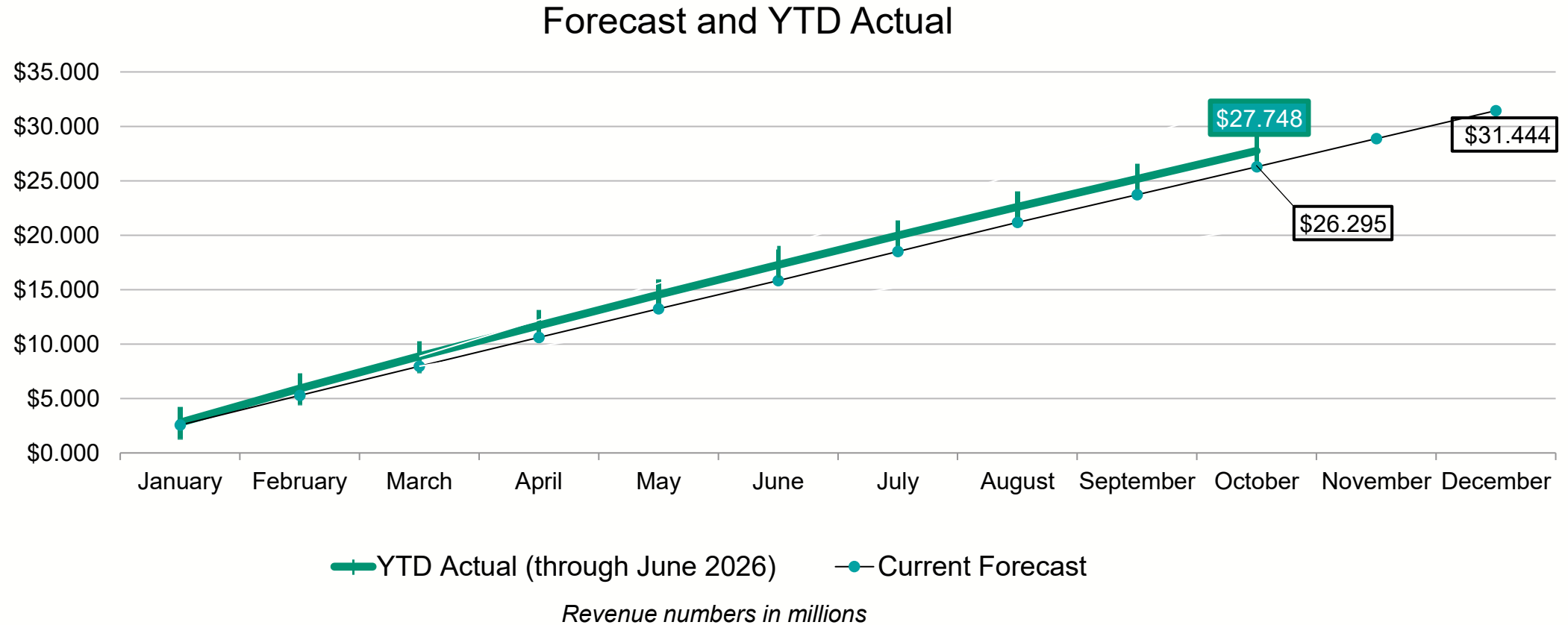
Assister Resource Center (ARC) Top Inquiries, Sept. 2026

1. Public Program Status	41.9%
2. Determination Result	30.3%
3. QHP Status	9.8%
4. Newborn Status	6.7%
5. Pending Case	2.5%

Broker Service Line Top Inquiries, Sept. 2026

1. Status Before Appointment	19.0%
2. Status of Verification	8.5%
3. How Do I Update My Application	7.7%
4. Directed to Submit Verifications	5.8%
5. Lost or Will Lose Employer Health Care Coverage	4.4%

MNsure Premium Withhold Revenue Calendar Year 2026



Note: This is a calendar year forecast for 2026, updated in July 2026 for fiscal year 2027 planning.

MNsure Finance Update

Financial Update Highlights



- FY26 year-end results being finalized and incorporated into FY27 planning assumptions
- Forecasted FY27 deficit improved to \$2.9M from a budgeted deficit of \$5.8M
- Revenue trending modestly below budget
- Expense savings more than offset revenue shortfalls
- No immediate financial concerns requiring Board action
- FY28 budget development underway

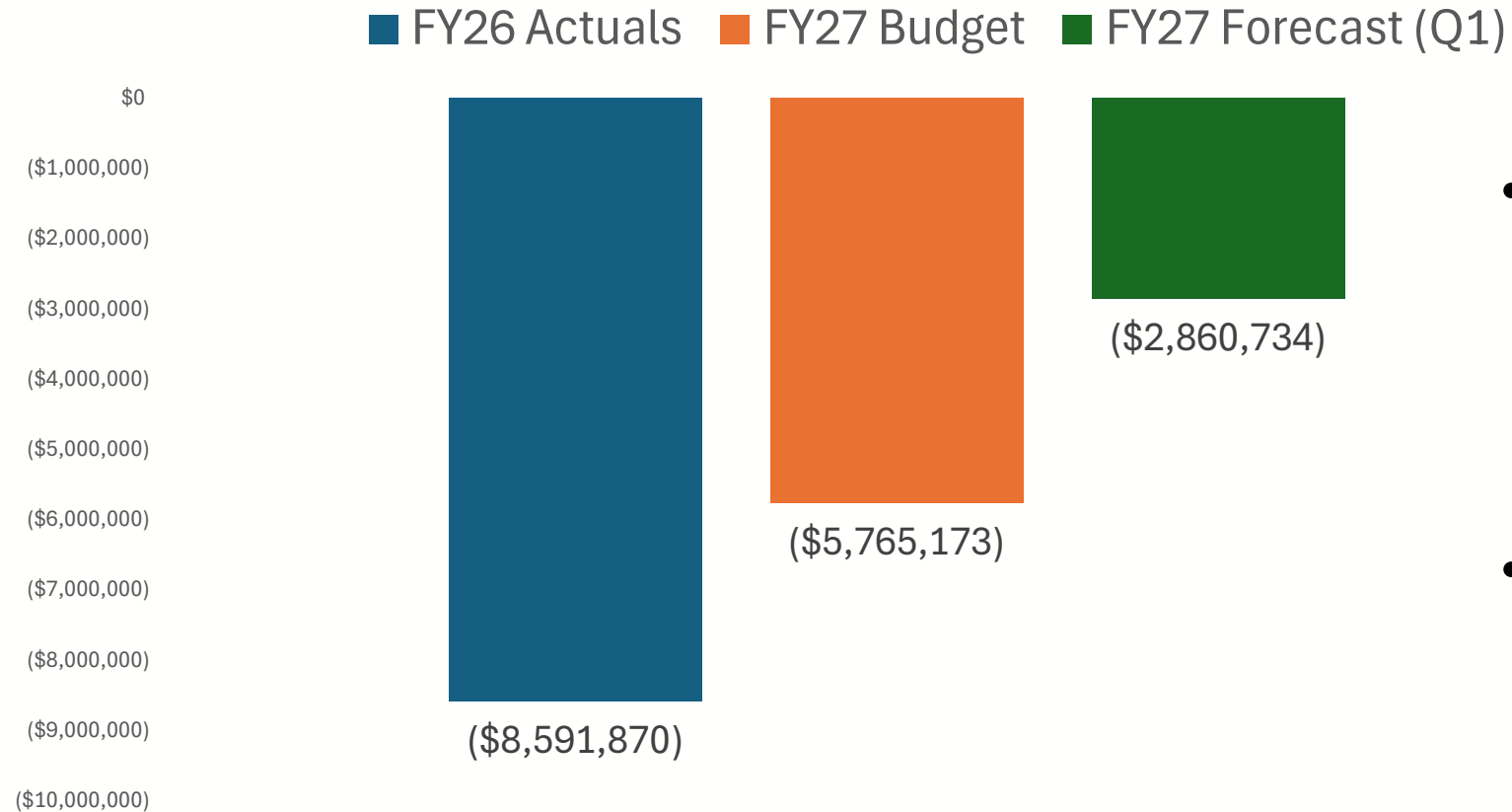
FY26 Year End Results

- Premium withhold revenue finished below forecast due to lower enrollment
- DHS reimbursements finished below budget due to lower incurred expenses
- Expenses exceeded forecast primarily due to MN-EES implementation activities
- FY26 results informed a more conservative FY27 forecast
- Annual financial reporting activities are complete

FY27 Forecast Compared to Budget

- Revenue variances
 - Lower enrollment impacts premium withhold revenue
 - Lower DHS reimbursement revenue
- Expense savings
 - Contact center staffing adjustments
 - Reduced technology costs
 - Operational efficiencies following MN-EES implementation
- Overall impact
 - Expense savings more than offset revenue declines

Improved FY27 Financial Outlook



- FY26 actuals include spend down of IT modernization appropriation
- FY27 Forecast reflects a \$2.9M improvement from budget

FY28 Financial Planning

- Align resources with post-MN-EES operating model
- Improve forecasting through new FP&A software
- Enhance budget transparency through formal adjustment process
- Develop FY28 budget recommendations for Board review

Open Enrollment Readiness

Key Dates

- **October 15:** Plan year 2027 “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

2027 Market Outlook – Rates & Tax Credits

- Rates are going up
 - Average 17.4% premium rate increase across individual market plans
 - Without reinsurance, rates would have increased between 25% - 69%
- Advanced Premium Tax Credits (APTC)
 - APTC-eligible Minnesotans will see an average premium increase of 3.6%
 - Estimating 50% will qualify for APTC
 - Saving \$762 per month in 2027

2027 Market Outlook – Plans

- Insurance company participation
 - **4 returning medical:** Blue Plus, HealthPartners, Medica, Quartz
 - **1 new medical:** Aspirus Health Plan Inc. – NE Minnesota only
 - **5 returning dental:** Delta Dental, Dentegra, Guardian, Humana, Companion
 - Of Minnesota's 87 counties, all will have access to at least 2 medical insurance companies; 70% of counties have 3 or more to choose from
- Insurance companies have filed 211 dental and medical plans — down from 261 in 2026

2027 Market Outlook – Notable changes

- UCare has officially exited the individual market
 - UCare enrollees will be cross walked into corresponding Medica plans
- Limited number of catastrophic plans are available
 - Quartz and Aspirus offering catastrophic plans in select areas of the state
 - Medica selling catastrophic plans off exchange only
 - Blue Plus and HealthPartners will not sell catastrophic plans on or off exchange
- Maximum out-of-pocket (MOOP) limits increase by 13% in 2027
 - \$12,000 for an individual / \$24,000 for a family
 - Second year in a row of 10%+ increases in MOOP

Operations OE Readiness

Executive Summary

OPEN ENROLLMENT · November 2026

YELLOW, trending GREEN

Foundational readiness is progressing; first-year platform operations and workforce onboarding remain the primary areas of focus.

Since July

Active, high-priority project governance

Release management standup

65

Net additional staff across permanent and temporary roles

GREEN

Vimo-reported delivery timeline

3

Primary risk areas under active management

Foundational Progress: Milestones Delivered

MN-EES training

Role-based training completed

Notices

Pre-Renewal Notice approved and submitted; Renewal notice on track

Carrier readiness

Plan verification and certification completed

Renewals

Renewal batches initiated

Claim Your Account campaign

Launched in October; remains active through Open Enrollment.

Staffing, Trends, & Projections

Staffing growth since July – an agency investment

+32

Permanent Tier 1
Agents, net of attrition

+33

Temporary staff
Additional capacity, net of attrition

+ 65 Net additional staff

Supporting call volume and including Operations and Broker teams.

Historically high demand

Closely monitoring trends and demand

Potential demand spikes

Account claims, verification requirements,
and technical issues.

Key Risks & Mitigations

RISK 1 First-year MN-EES renewals

Additional testing, validation, and monitoring of renewal and auto-enrollment behavior. Vendor relationship management.

RISK 2 New production-support model

Key mitigations: confirm MNIT, vendor, and business escalation paths, triage ownership, and issue resolution coordination.

RISK 3 Contact Center onboarding

Training will extend beyond November 1; CC leadership will manage iterative onboarding after launch.

RISK 4 DHS–MNsure interoperability

Potential coordination challenges require active cross-agency communication, partnership and follow-up.

Overall Management approach: Business-area status reporting, centralized issue and risk tracking, active remediation, and escalation to leadership or vendor management when needed.

Focus our readiness. Strengthen our health.

Yellow

Trending GREEN · focused execution and active risk management

Validate

Confirm renewal batches, auto-enrollment behavior, verifications, and MN-EES behaviors.

Strengthen

MNIT, Vimo, and business escalation, triage, and incident resolution.

Prepare & Monitor

Continue CC onboarding and monitor staffing, service levels, consumer behaviors (e.g., Claim Your Account), and demand.

Coordinate

Refine how we all work together in this new world – including agencies, vendors and teams.

Our Path to Green

Demonstrate stable renewals, effective production support, managed workforce readiness, and coordinated resolution of critical dependencies.



Consumer Assistance OE Readiness

Brokers Partnering to Help Consumers

- More than a third (39%) of MNsure's consumers work with a broker to enroll in a health plan.
- Nearly 1,200 brokers are certified to assist MNsure consumers for this open enrollment.
- Engagement with the broker community continues to grow — more than 100 brokers have newly certified with MNsure since last open enrollment.
- Broker community is facing challenges with major changes in the Medicare market.

Navigators Breaking Down Barriers

- Over 560 navigators are currently certified to assist MNsure consumers.
 - There are navigators based in nearly every county, 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.

Extensive Training for New System

- Hosted 13 webinar sessions from May – August to provide pre- and post-launch training for partners on using MNsure's new system to support consumers.
- Released intensive online course on MNsure's system in early September, required for annual recertification.
- Hosted seven "office hours" in August and October, providing live demos and offering a forum for partners to ask any questions on how to access and use MNsure's system.

Informing our Partners



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



Communications and Marketing Overview

Video Campaign



- October 27, 2026 – January 15, 2027
- **MNsured** 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

FY26 “Cast”



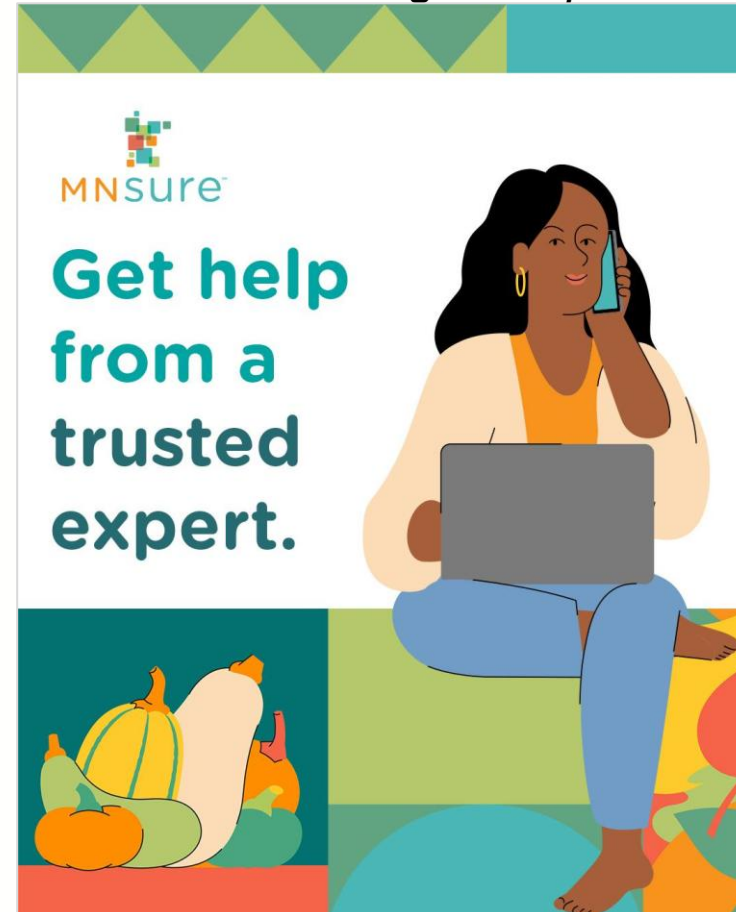
New for this Open Enrollment



Key growth opportunities

1. Maximize ROI with digital-first strategy while tactically strengthening traditional channels “big splash”
2. Increase reach to priority populations where they are
3. Lean into brand:
 - Address confusion, needs
 - Reinforce credibility, official marketplace
 - Emphasize human support

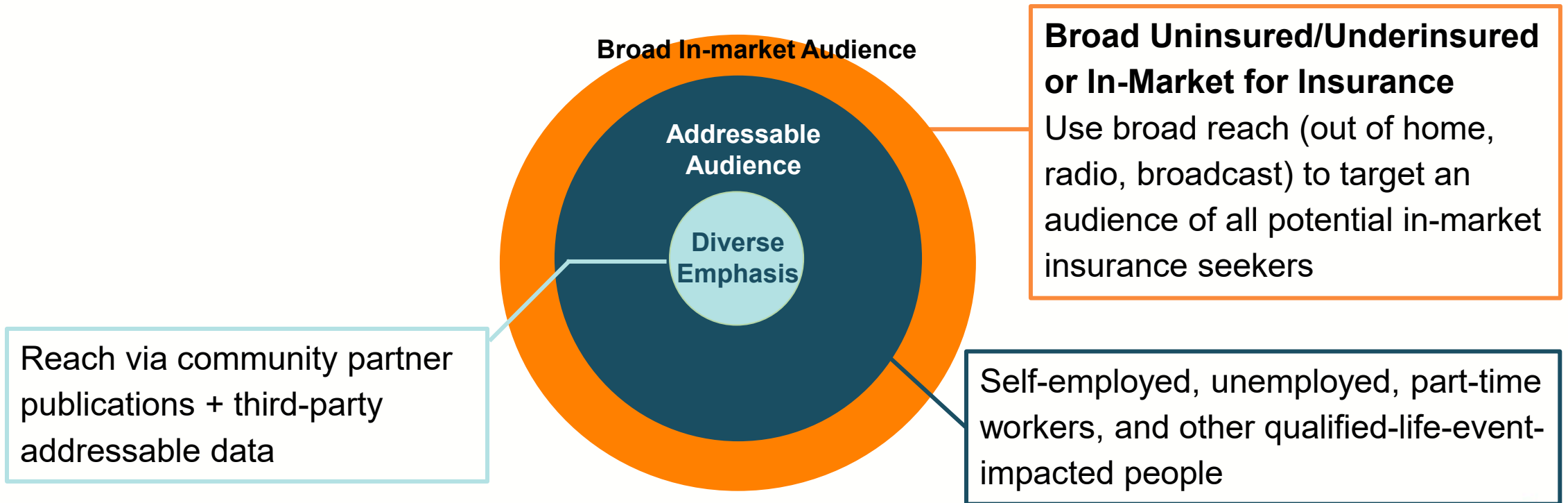
Tailored message sample



Audience

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

Audience Pool



Media mix

- Search Engine Marketing
- YouTube
- CTV
- Meta
- Broadcast TC
- Display
- Audio
- Out of home
- Social Media Influencers – Health, Latine, Hmong, Black

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

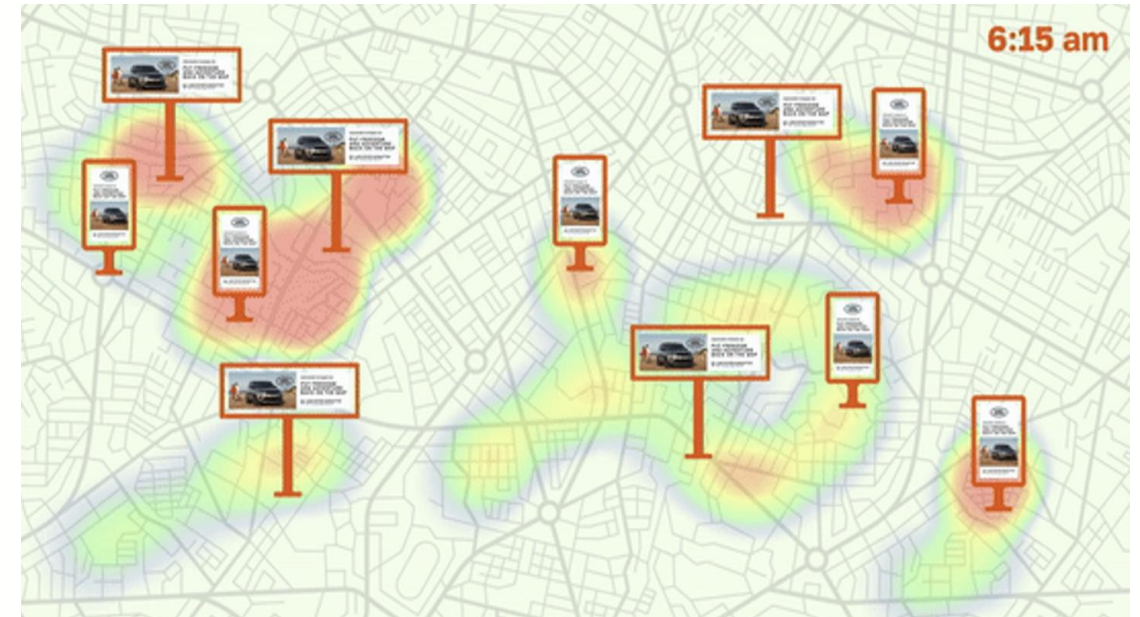
Broadcast

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

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



Strategic Plan Progress Update: Fiscal Year 2027, Quarter 1 Update

FY27 Strategic Plan Overview

- Six strategic outcomes
- Workplan approach for staff:
 - 32 activities supporting the outcomes
 - Promoting internal accountability and transparency of focus
- Staying flexible and agile as FY27 progresses
- Highlighting notable accomplishments in Quarter 1

FY27 Quarter 1 Progress Update

- **Outcome 1:** MNsure is at the center of health insurance access and affordability in Minnesota
- **Strategy:** Utilize data management and analysis to develop solutions that promote data-driven, consumer-focused policy insights and initiatives.
- **Priority Activity:** Develop strategy to improve coordination between communications, policy, operations, and data teams.
- **Status:** Complete
 - MNsure established the Internal Regulatory Working Group (IRWG)

FY27 Quarter 1 Progress Update

- **Outcome 4:** MNsure has a dynamic and collaborative culture that supports employee engagement and development
- **Strategy:** Build internal capacity for employee engagement, retention, and development
- **Priority Activity:** Hire a Human Resources Director
- **Status:** Complete
 - MNsure HR Director Rachel Dopson started in late September
 - In late October, we received provisional delegation of human resources authority from MMB

FY27 Quarter 1 Progress Update

- **Outcome 6:** MNsure delivers innovative operational excellence and technology that elevates user experience
- **Strategy:** Modernize our omnichannel consumer experiences
- **Priority Activity:** Establish MN-EES release management protocols and responsibilities
- **Status:** Complete
 - Release Management structure connects people and expertise needed to successfully deliver changes across MN-EES
 - Release Manager, Testing Execution Lead, Business Readiness, Communications, Quality Assurance, User Acceptance

New Business

Adjourn