



Navigator/CAC Statewide Webinar

December 3, 2025, 12:30 p.m.

The webinar is not being recorded, but PowerPoint presentations will be available later on Navigator One Stop in the “Meetings and Webinars” section.

During the webinar, please use the “chat” feature to submit questions.



MNsure's Open Enrollment

- Open enrollment deadlines for QHP-eligible consumers:
 - If they enroll in a plan by **December 15**, coverage will begin January 1.
 - If they enroll in a plan from December 16 through January 15, their coverage will begin February 1.
- Consumers with a qualifying life event may have until December 31 to enroll in coverage that begins January 1.
- Consumers are no longer able to enroll in QHP coverage for 2025 (unless they qualify for a few types of special enrollment periods that allow retroactive start dates).
- When reporting an income change, it is no longer necessary to include 2025 project annual income (PAI).

Challenges and Opportunities

- Challenges:

- Premiums and out-of-pocket costs increasing for Minnesotans in 2026, enhanced tax credits expire at end of 2025.
- Uncertainty over whether Congress will extend enhanced premium tax credits in some form.

- Opportunities:

- Tax credits ARE still available! Only “enhanced” tax credits are expiring.
- In 2026, all bronze plans sold through MNsure work with Health Savings Accounts (HSAs). If a consumer expects to make an HSA contribution, they can deduct eligible contributions from their 2026 income when applying.

A Busy Open Enrollment



- From November 1 through November 30, there were more than 150,000 applications submitted!
 - 138,910 QHP sign-ups for plan year 2026
 - 10,629 Medical Assistance applications
 - 2,173 MinnesotaCare applications
- 48% of households are qualifying for advanced premium tax credits
 - The average monthly credit is over \$605
 - In January 2026, Minnesota households will qualify for more than \$23 million in tax credits to offset the cost of health insurance!

Open Enrollment Hours



- ARC has weekend hours in December!
 - Saturday December 6 from 9 a.m. to 2 p.m.
 - Saturday, December 13 from 9 a.m. to 2 p.m.
 - Weekend call volume is typically very low – so a great time for appointments or to work on cases!
- Extended hours for the December 15th deadline:
 - December 9: 9:30 a.m. to 6 p.m.
 - December 10, 11, 12 and 15 from 8:30 a.m. to 7 p.m.
- ARC will close early at 1 p.m. on December 24 and be closed all day December 25 and January 1.
- Be sure to check the ARC hours on Navigator One Stop under “Contact Us” for full details!

Navigator Payment Reminder

- Navigators MUST submit an online case association form for their agency to be considered for payment if assisting with the following activities:
 - Assist with submitting a pre-populated Renewal Form for a consumer in “Need to Renew” status (*consumers in “Auto Renew” status and MAXIS renewals are not eligible for payment*)
 - Assist with an application for coverage not processed in METS (Application for Certain Populations, DACA application or Medicare Savings Program)
 - Assist an inmate with completing a Minnesota Health Care Programs application
 - Assist a consumer with actively selecting a QHP during open enrollment or a special enrollment period (if they did not help them submit an application)
 - Assist with reporting a life event that results in newly adding coverage for a household member
- The online form must be submitted within 30 days of the activity.



Thank You for Attending!

Please submit any questions via chat.

