



Broker Statewide Webinar

October 9, 2025, 12:00 p.m.

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

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



Recertification Deadline is Next Week!

- All brokers and support staff must complete recertification training requirements by **Thursday, October 16, 2025**, or your certified status will lapse.
- Recertification course is “MNsured Assister Data Security, Accessibility, Compliance and Ethics 25-26” and will take approximately 1 hour.
- It must show as “complete / all current” for recertification to be completed.

[learning path](#)

▢ (01) [MNsured Assister Data Security, Accessibility, Compliance and Ethics 25-26](#)

The courses and associated assessment in this curriculum are MANDATORY for ALL assisters.

[required](#)

Yes

[enrollment status](#) ▲

not started or expired

- As of today, more than 1,000 brokers are certified for open enrollment – but hundreds still need to complete the requirements!

Plan Year 2026 Final Rates Released

- The Minnesota Department of Commerce released the final rates and plans for the individual market for plan year 2026 on October 1.
 - All current carriers, two new dental carriers and one new medical entity will offer plans through MNsure.
 - Small change in number of plans available through MNsure for PY 2025: 243 medical plans and 18 dental plans.
- The average rate increase is 22% for the 187,000 Minnesotans who buy insurance in the individual market.
 - Consumers will see costs rise as enhanced premium tax credits expire at the end of 2025.
 - MNsure estimates 46% of MNsure enrollees will be eligible for advanced premium tax credits in 2026. Eligible households will save an average of \$600 per month.

Important Developments for 2026

- Changes to plan availability will impact some consumers:
 - Quartz will no longer offer plans in Olmsted County. All enrolled consumers will need to shop for a new plan to stay enrolled in 2026.
 - No catastrophic plans will be offered on MNsure. All existing catastrophic enrollees will be cross walked to bronze plans offered by their carrier.
 - Consumers enrolled in the HealthPartners Apex plans will be cross walked into the new Alpine plan.
- New benefit for Easy Compare plans: All Easy Compare plans will offer 4 free office visits (with no co-pay) as part of the pre-deductible coverage.
- More HSA-eligible plans: All bronze plans are now Health Savings Account (HSA) eligible.

Preparing for Open Enrollment

- In late September, MNsure completed updating eligibility for 2026 for all consumers with 2025 QHP eligibility.
- Eligibility notices are available in consumer accounts and will be mailed soon.
- Eligible individuals currently enrolled in a plan are being passively renewed into the same or similar plan for 2026 (with online AOR information included).
- MNsure's enrollment notice will be available in consumer accounts later this month (and viewable for assisters using their assister portal account).
 - The notice includes plan enrollment information and the premium amount after any APTCs are applied.
 - This notice is not mailed.

Health Care Eligibility Review Needed

- “Need to Renew” notice mailed to households where a member is projected to be eligible for Medical Assistance or MinnesotaCare because of updated information for 2026.
- Consumer must review the information included in the notice, complete the form, SIGN it and return it to the address on the notice within 30 days.
- If the consumer does not respond to the notice as directed, the people on the notice will lose QHP eligibility for 2026.

DHS Health Care Consumer Support
PO Box 64838
St. Paul, MN 55164-0838

m
DEPARTMENT OF
HUMAN SERVICES

MNSure
Where you choose health coverage

SSZAIDEN SSDELEON
15125 FRANCESCA AVE N
PINE CITY MN 55083

Sep 9, 2025 1:06 PM
Case Number: 31342925

Health Care Renewal Notice

It is time to renew coverage for the people listed in this section. This notice tells you how to renew your coverage.

Health Care Results
SsZaiden SsDELEON - MNSure ID Number: 5302393801

Effective date	Action	Coverage Type
01/01/2026	Need to Renew	Unknown

SsZaiden SsDELEON's eligibility is up for renewal. The latest information we have for your household shows that SsZaiden SsDELEON may no longer be eligible for advanced premium tax credits or cost-sharing reductions and may now be eligible for Medical Assistance or MinnesotaCare. If SsZaiden SsDELEON is enrolled in a qualified health plan, coverage will continue through 12/31/2025. If you want us to determine the financial assistance SsZaiden SsDELEON is eligible for, you must complete and sign the

Renewal Form

This is the information we have about your household. You must review the information on the notice and this form, including the address listed on the notice, and tell us if any of the information is not correct. Send the signed form to the servicing agency listed on the top of the notice. You must return the form within 30 days. Call your county agency or DHS Health Care Consumer Support at 651-297-3862 or 800-657-3672 to add a new person to your household.

Household Information

Name	Gender	Date of Birth	Pregnant?	Receiving coverage?
SsJulie SsDELEON	Female	07/31/1971	No	Yes
SsZaiden SsDELEON	Male	07/31/1970	No	Yes

All this information is correct unless a change is entered below. If you are reporting a pregnancy, please provide the number of unborn child(ren) and the due date.

DHS Document Upload Option

- Consumers receiving the “Need to Renew” notice can electronically upload documents.
- The notice will include a stuffer with instructions for how to use the upload option.
- MNsure will securely email brokers who have an assister portal association with a consumer receiving the notice. This allows brokers to proactively work with impacted consumers to maintain coverage.

TO AVOID DELAYS, PLEASE RETURN THIS PAGE WITH ANY DOCUMENT(S) YOU RETURN TO HCCS.



You can now submit documents to Health Care Consumer Support (HCCS) electronically using the HCCS Document Portal for Consumers. To locate the Portal, scan the QR Code or follow the instructions below:

1. Open a web browser and search “eDocs MN”.
2. Select **Searchable document library (eDocs) Minnesota Department of Human Services**.
3. Enter “DHS-8174”.
4. Select the **DHS-8174-ENG** link.



Once you have accessed the Portal, follow these steps to submit your Modified Need to Renew (MNTR):

1. In the Attach Documents tab, select **MinnesotaCare or other public health care program** as the Program Type.
2. Select **Renewal for MinnesotaCare or other public health care programs** as the document type and choose **Modified Need to Renew (MNTR)** from the list in the dropdown.

Open enrollment starts in 23 days!

- 2026 health and dental plans can be previewed through the Shop & Compare tool on MNsure.org beginning Monday, October 13.
- Key dates during open enrollment:
 - Open enrollment begins on Saturday, November 1;
 - The deadline for January 1 coverage begin date is Monday, December 15;
 - Open enrollment ends on Thursday, January 15;
- The Broker Service Line will be open extended hours for the beginning of open enrollment:
 - Saturday, November 1: 9 a.m. – 2 p.m.
 - Sunday, November 2: 9 a.m. – 2 p.m.



Thank You for Attending!

Please submit any questions via chat.

