



2024 Annual Report

March 31, 2025





Table of Contents

3	<u>Letter from Leadership</u>
4	<u>Executive Summary</u>
5	<u>About MNsure</u>
6	<u>Health Insurance Coverage Through MNsure</u>
7	<u>Plan Year 2024</u>
10	<u>Results from the Medicaid Unwinding</u>
12	<u>MNsure Contact Center</u>
13	<u>People-Centered Innovation</u>
15	<u>MNsure's Network of Community Partners</u>
17	<u>Public Affairs</u>
18	<u>MNsure Financial Performance</u>
19	<u>Data Privacy and Practices</u>
20	<u>Appendix</u>

MNsure's Accessibility & Equal Opportunity (AEO) office can provide this report in accessible formats for individuals with disabilities. Contact the AEO office at 855-366-7873 or AEO@MNsure.org

Letter from Leadership

Dear Minnesotans,

It is our pleasure to present the **MNsire 2024 Annual Report** on behalf of the board of directors and the dedicated staff of MNsire.

In 2024, the MNsire leadership team welcomed two new additions: Chief Operating Officer Jessica Kennedy Eguia and Chief Financial Officer Marian Potter. We celebrated record-setting enrollment, launched new programs, and continued our work to help Minnesotans stay covered through the Medicaid unwinding. We began a multi-year, cross-agency project to replace our eligibility and enrollment system, which will transform the consumer experience for MNsire enrollees and assisters. We also prepared for the launch of MNsire's easy enrollment program, which will connect uninsured individuals with health insurance information after they file state income taxes.

During our annual open enrollment period, MNsire offered Easy Compare plans (standardized plans) for the first time. Easy Compare plans give consumers an apples-to-apples comparison between different insurance companies, making health insurance easier to understand and buy. Nearly 20% of new MNsire consumers selected an Easy Compare plan for their 2025 coverage.

Innovation was at the heart of our work in 2024, and these initiatives reflect our commitment to simplifying the path to coverage, improving consumer experience, and increasing access to health insurance for all.

Our successes would not have been possible without the collaboration of our many partners, including brokers, navigators, certified application counselors, counties, tribes, community organizations and other state agencies. In addition, the enhanced federal tax credits have played a critical role in making health insurance more affordable for Minnesotans in recent years. Consumer experience, access and affordability will remain among our top priorities in the coming years.

Thank you for your continued support as we work together to build a healthier Minnesota.

Sincerely,



Stephanie Stoffel

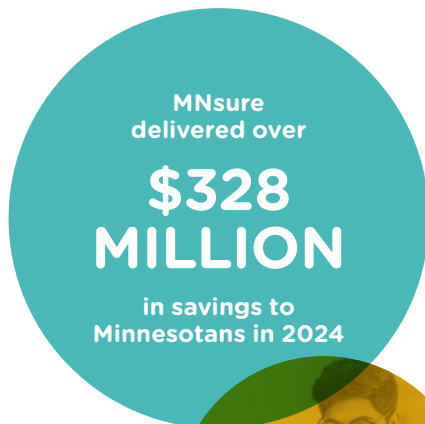
Chair, MNsire Board of Directors



Libby Caulum

Chief Executive Officer

Executive Summary



Record Sign-ups & Savings

- 146,445 Minnesotans signed up for qualified health plans for 2024 during our annual open enrollment period (November 1, 2023 – January 15, 2024)
- Continued strong growth, year-over-year, in qualified dental plan enrollment

Reducing Coverage Gaps

- Helped thousands of Minnesotans transition to new coverage when they were no longer eligible for Medical Assistance or MinnesotaCare
- By the end of the Medicaid unwinding, 12,590 Minnesotans signed up for a qualified health plan sold through MNsure, out of a total 39,533 consumers who were newly eligible



Operational Excellence & Innovation

- Managed a 32% increase in call volume to the MNsure Contact Center through a record-breaking open enrollment period and the duration of the Medicaid unwinding
- Developed **Easy Compare plans**, designed to make buying health insurance simpler for consumers, for launch in fall 2024
- Established an **easy enrollment program** to provide information about health insurance options to interested tax filers and a new path to coverage for eligible Minnesotans



Expert Help & Consumer Outreach

- Supported a statewide network of over 2,000 brokers, navigators and certified application counselors who help Minnesotans apply and enroll in health insurance
- Awarded over \$4.2 million in grants that fund 35 organizations that employ MNsure-certified navigators
- Continued education and outreach to consumers and policymakers about the benefits of enhanced premium tax credits
- Earned 106 million impressions through paid advertising campaign

About MNsure

We are Minnesota's official health insurance marketplace.



Mission

Ensuring all Minnesotans have the security of health insurance.



Vision

To create a trusted statewide resource for access to private and public health insurance.

Our Staff

Our mission-driven team is flexible and scales to meet increased demand, with up to 175-215 employees during peak periods.

Who We Serve

MNsure helps eligible individuals and families get covered. This includes Minnesotans across a wide range of occupations and income levels and from all parts of the state:

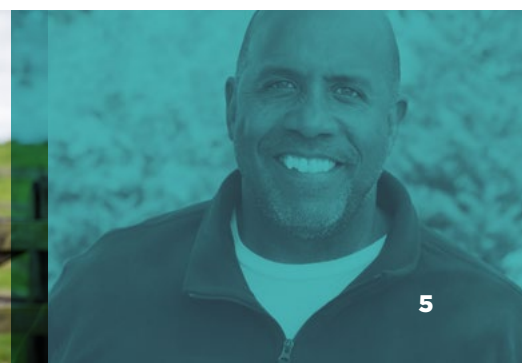
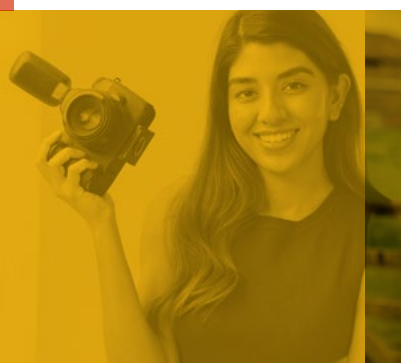
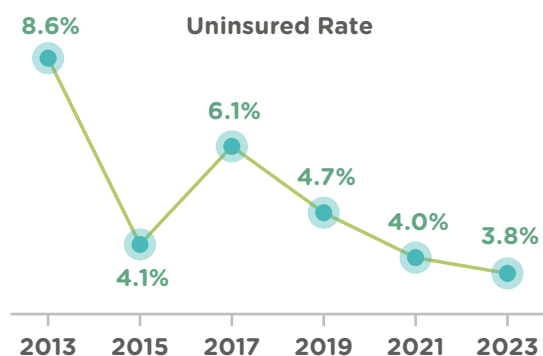
- Entrepreneurs and small business owners
- Farmers
- Freelancers, consultants, and other self-employed Minnesotans
- Gig workers and others who don't have access to health insurance through their employer
- Early retirees



MNsure is vital to thousands of retired Minnesotans under age 65 who need health insurance and aren't eligible for Medicare yet.

Reducing Uninsured Rate to Record Low

Each year, MNsure helps hundreds of thousands of Minnesotans access comprehensive health insurance. Together with our partners, MNsure has played a pivotal role in cutting Minnesota's uninsured rate in half, from over 8% in 2013 to under 4% in 2023.



Health Insurance Coverage Through MNsure

With our “no wrong door” approach, consumers can come to one place – MNsure.org – and access the coverage that’s right for them, depending on eligibility.

- Medical Assistance and MinnesotaCare, public health care programs administered by Minnesota Department of Human Services (DHS)
- Qualified health plans (QHPs), private health insurance plans
- Qualified dental plans (QDPs)



Free Help from an Expert

Consumers can connect with free help from a MNsure-certified broker or navigator. These trained experts are available in person, by phone, or virtual meeting to help with the entire application and enrollment process, from start to finish.

High-Quality, Comprehensive Coverage

All private plans sold through MNsure meet high standards under the Affordable Care Act (ACA), including key consumer protections and a set of guaranteed benefits. Examples:

- No discrimination based on gender or pre-existing conditions
- No annual dollar or lifetime limit on coverage
- No caps for in-network services that are essential health benefits
- Children can stay on their parent’s health insurance plan until age 26 if they don’t have access to affordable health insurance elsewhere
- Guaranteed coverage for doctor’s office visits, hospitalization, mental health care, prescription drugs, maternity and newborn care, preventive care like cancer screenings, and other essential health benefits



Health plans sold elsewhere may not have the same benefits and protections.

The Only Place to Access Savings

MNsure is the only place eligible consumers can access important savings to reduce their health care costs, like:

- Federal tax credits that reduce the cost of monthly premiums
- Cost-sharing reductions that lower out-of-pocket costs

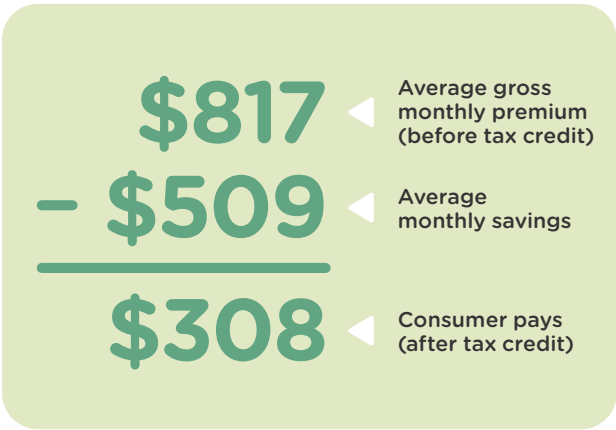
Since 2013, MNsure has delivered over \$2.3 billion in savings to Minnesotans.

Plan Year 2024

MNsure achieved notable success in 2024, with record-setting sign-ups during our annual open enrollment period and thousands more Minnesotans securing affordable, comprehensive coverage throughout the year.

MNsure saw over 419,000 sign-ups across all coverage types, including:

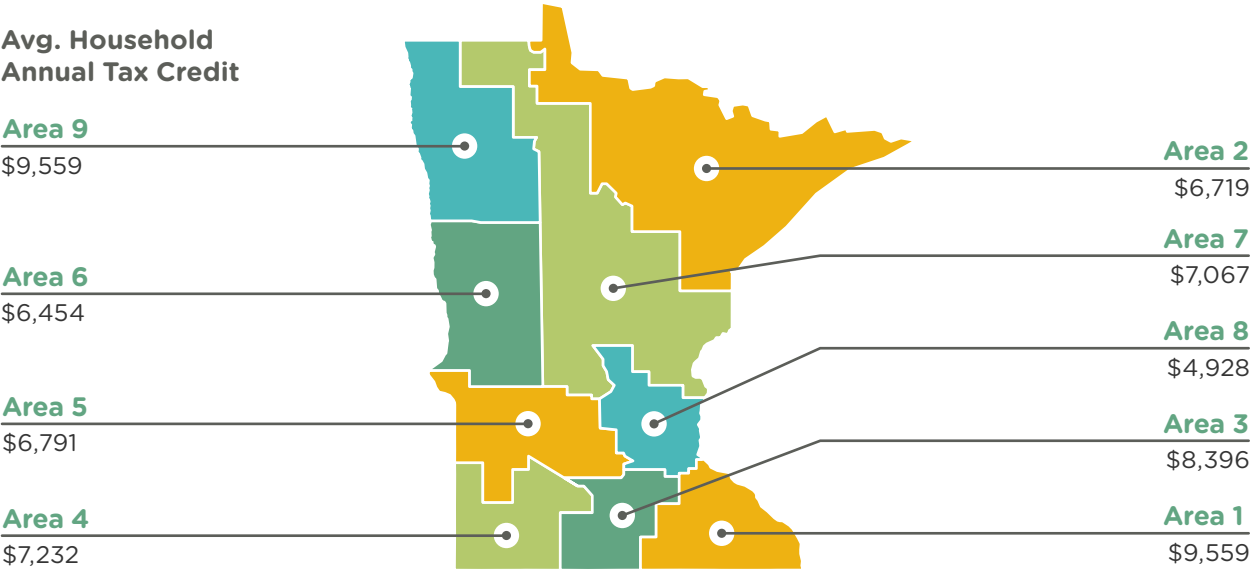
165,177	16,047	186,588	52,001
Medical Assistance applications	MinnesotaCare applications	qualified health plan (QHP) sign-ups	qualified dental plan (QDP) sign-ups



Most households—about 62%—saved money on their health insurance each month thanks to federal tax credits. This financial benefit works like an instant discount to lower the cost of monthly premiums that consumers pay to the insurance company. Statewide, eligible households saved \$509 per month, on average. In 2024, nearly 11% of households also had cost-sharing reductions, which lower out-of-pocket costs like co-pays and deductibles.

Average Household Savings

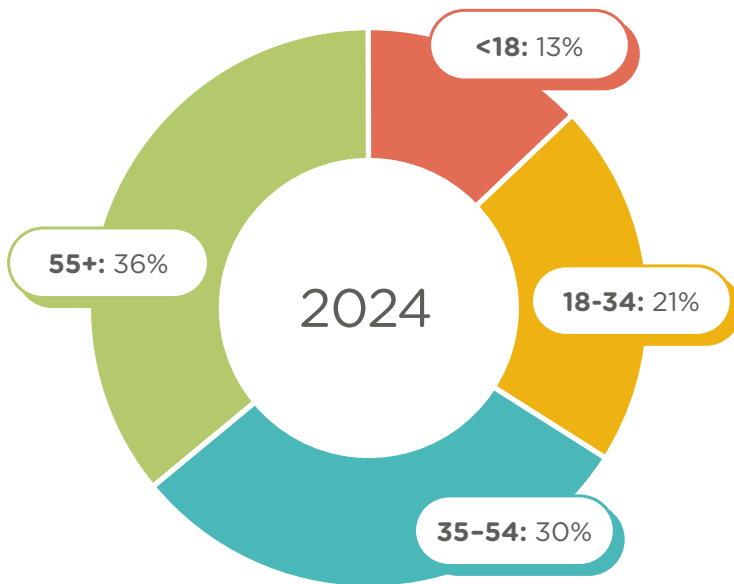
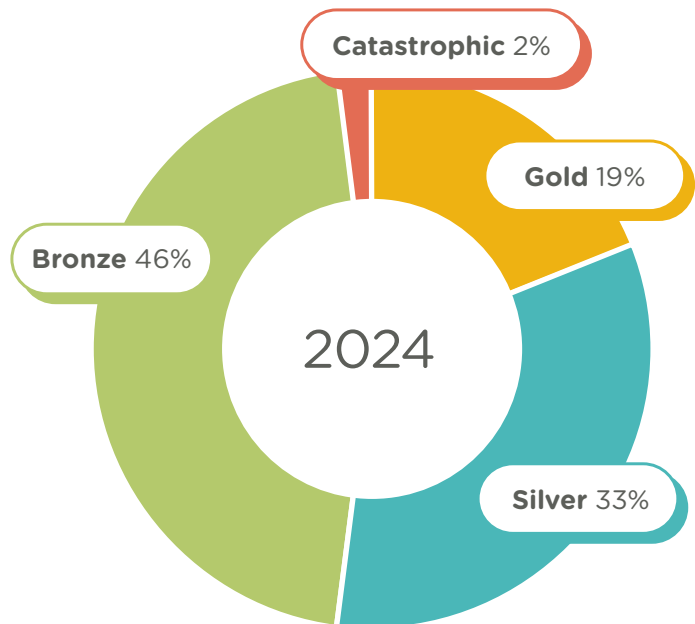
In recent years, federal laws expanded the federal tax credits so that more households qualify, and larger savings are available. In 2024, these enhanced tax credits continued to improve affordability for Minnesotans across the state.





QHP Enrollment by Metal Level

Most QHPs available through MNsure are categorized as one of three metal levels: gold, silver and bronze. Catastrophic plans are also available to some consumers.



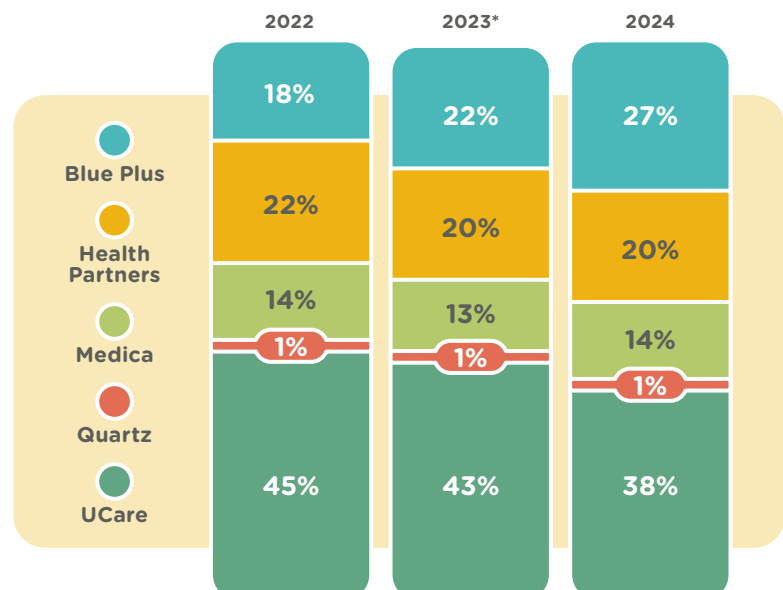
QHP Enrollment by Age

Minnesotans from all walks of life rely on MNsure for access to quality insurance that covers regular, preventive care to stay healthy and prevent illness—and protects from high, unexpected medical costs if an accident or illness happens.



QHP Enrollment by Health Insurance Company

In 2024, MNsure continued its partnerships with five health insurance companies. Over the last few years, market share for these partners has been fairly stable.

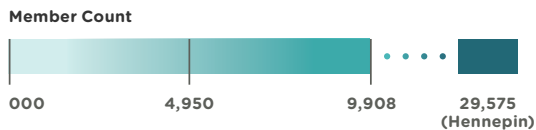
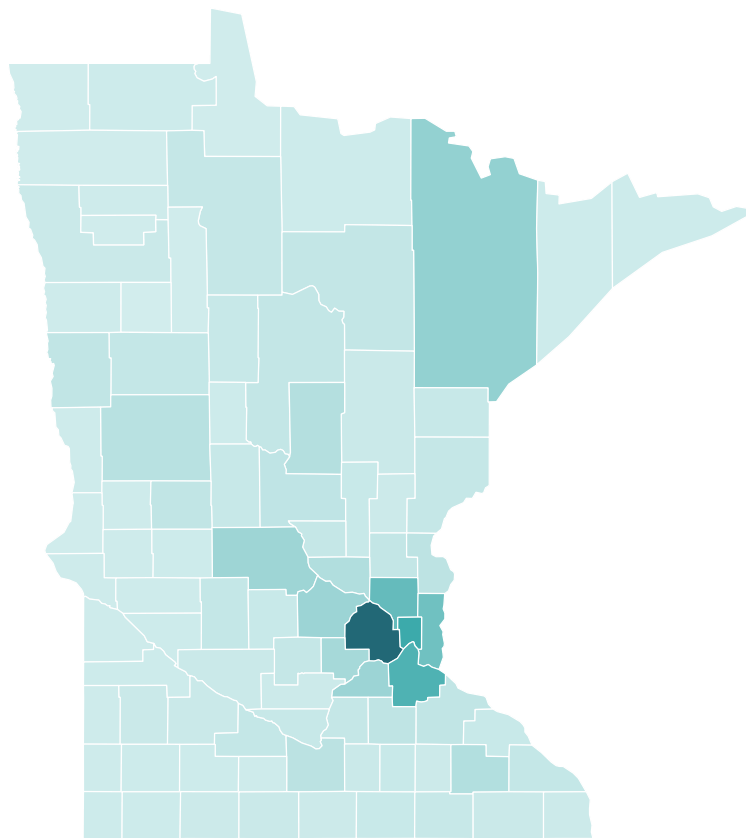


*2023 totals do not add up to 100% due to rounding



QHP Enrollments by County

MNsure offers choices for consumers across the state. In each of Minnesota's 87 counties, there are at least two insurance companies offering plans; most counties have three or more.



Aitkin	523	Martin	509
Anoka	7,268	McLeod	798
Becker	891	Meeker	634
Beltrami	832	Mille Lacs	634
Benton	822	Morrison	1,156
Big Stone	208	Mower	673
Blue Earth	1,459	Murray	318
Brown	754	Nicollet	683
Carlton	685	Nobles	339
Carver	2,835	Norman	196
Cass	1,025	Olmsted	2,115
Chippewa	276	Otter Tail	1,640
Chisago	1,428	Pennington	239
Clay	1,096	Pine	806
Clearwater	173	Pipestone	197
Cook	338	Polk	578
Cottonwood	338	Pope	282
Crow Wing	1,969	Ramsey	9,908
Dakota	8,760	Red Lake	91
Dodge	402	Redwood	465
Douglas	1,091	Renville	476
Faribault	397	Rice	1,329
Fillmore	475	Rock	285
Freeborn	621	Roseau	378
Goodhue	1,128	St. Louis	4,123
Grant	174	Scott	3,571
Hennepin	29,575	Sherburne	2,195
Houston	420	Sibley	404
Hubbard	647	Stearns	3,486
Isanti	996	Steele	565
Itasca	1,101	Stevens	160
Jackson	357	Swift	192
Kanabec	439	Todd	707
Kandiyohi	857	Traverse	80
Kittson	92	Wabasha	620
Koochiching	277	Wadena	312
Lac Qui Parle	191	Waseca	475
Lake	336	Washington	6,530
Lake of the Woods	95	Watonwan	203
Le Sueur	812	Wilkin	206
Lincoln	174	Winona	845
Lyon	472	Wright	3,595
Mahnomen	54	Yellow Medicine	331
Marshall	187		



MNsure has offered QDPs since 2013. Like the health plans, each QDP sold through MNsure has been reviewed and approved by state regulators. In 2024, MNsure partnered with three dental insurance companies: Delta Dental, Dentegra and Guardian.

There's no obligation to enroll in a health plan to access dental coverage through MNsure. Consumers are empowered to choose the coverage that best fits their needs: they can choose to enroll in just a dental plan, or in a health plan and a dental plan together.



During MNsure's annual open enrollment period for 2024, QDP sign-ups increased by 28% over the year prior.

Results from the Medicaid Unwinding

	Newly QHP-Eligible	QHP Selections Made	Conversion Rate (Plan Selections)
Individuals	39,533 individuals	12,590 individuals	32%

The end of federal Medicaid continuous coverage requirements in 2023 (the “Medicaid unwinding”) and the ensuing efforts to help Minnesotans avoid gaps in coverage marked one of the most significant challenges for our state’s health care systems since ACA implementation.

In addition to over one million enrollees who maintained their Medical Assistance or Minnesota Care coverage, more than 12K Minnesotans successfully transitioned to QHPs sold through MNsure.

Throughout the unwinding, MNsure worked in close partnership with DHS, counties, tribes, health insurance companies, navigator organizations and other community partners. MNsure amplified partner messages to reach, educate and prepare Minnesotans for health care program renewals and eligibility redeterminations. Then, as consumers learned they were no longer eligible for Medical Assistance or MinnesotaCare, MNsure was ready with resources and support to facilitate coverage transitions:

1

Longer Special Enrollment Period

Offered an extended special enrollment period for Minnesotans who were no longer eligible for Medical Assistance or MinnesotaCare, giving consumers more time to make informed choices.

2

Optional, Retroactive Coverage

Offered limited retroactive coverage to eligible QHP enrollees, for those who wanted continuous coverage.

3

Targeted, Direct Outreach

Conducted outreach campaigns in English and Spanish about coverage options, savings available through MNsure, opportunities to enroll, and key deadlines.



23,833
Postcards



79,357
Emails



95,425
Text Messages

At the same time, MNsure faced the challenge of responding to unprecedented levels of consumer calls, questions and service needs. Between May 2023 and September 2024, MNsure staff:



Received more than **322,372** phone calls total, with over **296,000** taken by MNsure Contact Center representatives



Processed over **65,000** life event changes



Worked more than **3,540** hours of voluntary overtime to handle increased demand

The Medicaid unwinding underscored the complexity and challenges of large-scale coverage transitions. However, MNsure's thoughtful approach and proactive measures reduced disruptions for Minnesotans who lost public program coverage and helped thousands stay covered.

MNsure Contact Center

Calling the MNsure Contact Center is one of the main ways consumers interact with the marketplace. Minnesotans expect professionalism and timely help, and our customer service representatives consistently deliver. Language line support enables customer service in more than 15 languages, including Spanish, Hmong and Somali.

In 2024, the Contact Center managed a 32% increase in call volume compared to the year prior. This team provided outstanding support during MNsure's annual open enrollment period – when interest in health insurance and call volumes typically peak – and rose to the challenge of continued high call volumes in the months that followed due to the Medicaid unwinding.



79%

**of consumers surveyed
report that their issue
was resolved on the
first call to the MNsure
Contact Center.**

Real MNsure Consumer Testimonials (names have been changed)

“I would like to give a shout out to Chris for the great help they gave me today! Chris was very knowledgeable, patient, and able to communicate confusing material in a way that was understandable to me. I could not have been more pleased with the assistance they provided!”

“I am sending this email to inform whoever is Jesse's supervisor that when I spoke with them this morning regarding my medical insurance how professional they were. Jesse was extremely helpful and it was very enjoyable to discuss my case. Your department is very lucky to have them as an employee.”

“I just got off the phone with the most helpful person I've dealt with while under a very stressful situation. Nora was kind enough to fully explain my situation and why my insurance had ended, as well as how I can continue to get coverage in the future with ease. They made my day a lot easier and put my mind at ease.”

People-Centered Innovation



MNsure is committed to continually improving consumer experience through operational excellence and innovative technology solutions.

In 2024, we began a multi-year, cross-agency project to replace our eligibility and enrollment system, which will transform the user experience for MNsure enrollees and assisters: the qualified health plan eligibility system transition (QEST) project. The QEST project (pronounced “quest”) will:

- empower consumers with user-friendly, self-service capabilities throughout the application and enrollment processes,
- offer new ways of communicating directly with enrollees,
- streamline behind-the-scenes functions like account creation and maintenance, and
- completely reshape our consumer support model.

MNsure has spearheaded this critical initiative through consistent, executive-level resources and staffing up and building our team to meet project needs.

Easy Compare Plans Launched in Fall 2024

Research shows that too many choices can lead to ‘choice overload’ for consumers, making it harder for them to select a plan that best fits their needs. Standardized plans make buying health insurance simpler and easier for consumers to understand and can improve competition between insurance companies.

Throughout 2024, MNsure worked with the Minnesota Department of Commerce (Commerce) on the launch of standardized plans, called Easy Compare plans, newly offered for plan year 2025. All Easy Compare plans must:

- meet the standardized plan design defined by Commerce (including a set actuarial value, co-pays, deductibles, and maximum out-of-pocket amounts for each metal level)
- guarantee coverage for a series of frequently used health care services with a co-pay, even if a consumer hasn’t met their deductible yet

Since all Easy Compare plans in a metal level have the same cost-sharing amounts, consumers can focus on the plan features that are most important to them—like provider networks, monthly premium costs, or prescription drug coverage. When plan shopping, consumers can quickly identify Easy Compare plans through display enhancements and by filtering results.



Explore examples of coverage and costs at MNsured.org/easycompare

Easy Enrollment Program

Following the last legislative session, MNsure and the Minnesota Department of Revenue collaborated to design and develop a coordinated program to help increase health coverage among eligible residents.

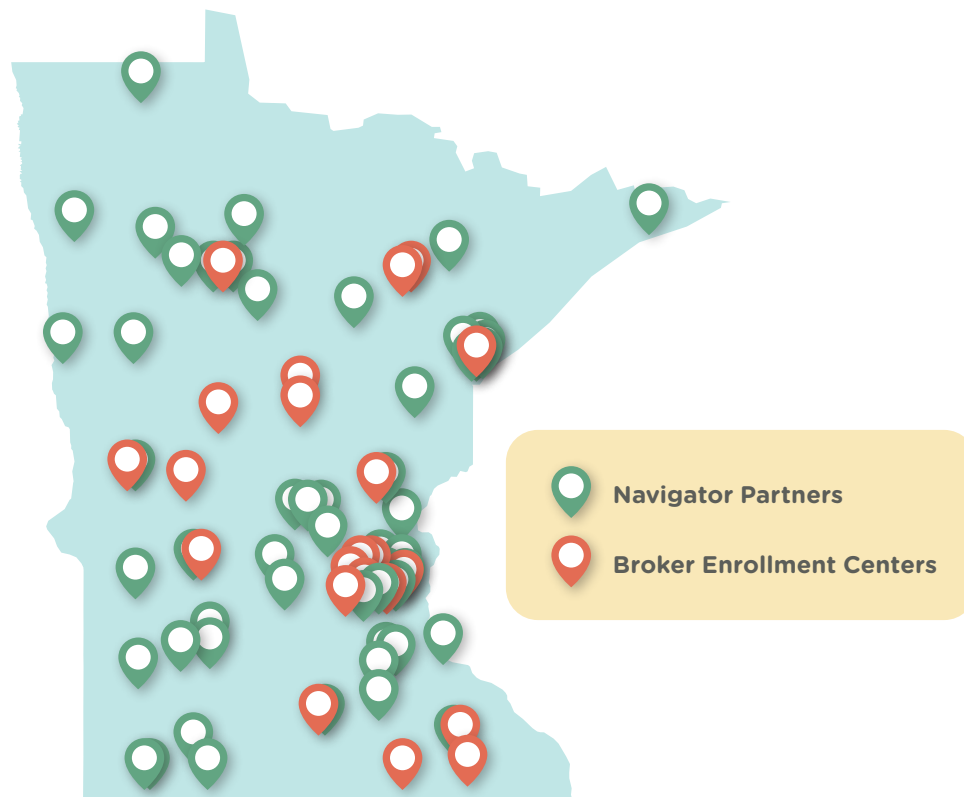
Beginning with the 2024 tax return, tax filers can check the new MNsure box on the Minnesota individual income tax form (M1) to request information about health insurance options. MNsure will send an outreach letter about their coverage options and next steps. Checking the box also unlocks a 65-day special enrollment period to sign up and select a QHP for eligible Minnesotans.

According to the Urban Institute, 19 states currently have at least one type of facilitated enrollment program, including tax return-based, “easy enrollment” programs.



MNsure's Network of Community Partners

MNsure supports a statewide network of certified professionals (“assisters”) who provide expert help at no cost to consumers, ensuring that communities across Minnesotan have access to reliable application and enrollment help.



In 2024, over **2,000 brokers, navigators, and certified application counselors** helped Minnesotans in-person, by phone and through virtual meetings. These assisters provide a personal touchpoint for consumers with questions or concerns, which is especially important for consumers with reduced access to technology, language barriers, or other challenges. Many assisters offer multilingual support—including Spanish, Hmong and Somali—improving accessibility for all Minnesotans who need health insurance.

MNsure's policies and practices ensure that assisters are well-equipped to serve consumers, for example:

- Newly certifying assisters are required to take 10 hours of training to prepare them to help consumers enroll in coverage and must pass knowledge-based assessments before they are allowed to work directly with consumers
- To retain certification, all assisters must take an annual refresher course covering data security, accessibility and ethics, and pass an assessment
- Weekly newsletters, monthly webinars, and annual training sessions keep assisters up to date on enrollment tools and policy updates

Broker Partnerships

Brokers provide enrollment assistance and can give advice to consumers when selecting a plan. Brokers help consumers understand their options and find the right plan that best meets their needs and budget. They are an especially important source of expertise for consumers with unique health care needs or complex enrollment circumstances.

- In 2024, MNsure continued partnerships with a select group of broker agencies who agree to provide free, walk-in enrollment assistance in their communities. These agencies also participate in MNsure's paid marketing campaign and receive matching advertising dollars.
- This network now includes 23 enrollment centers located across Minnesota, offering in-person support for individuals and families.

Financial Support for Navigators

Navigators specialize in helping Minnesotans apply and enroll in Medical Assistance and MinnesotaCare. They also assist with health insurance renewals, reporting life changes, and providing broker referrals to consumers who need advice choosing a QHP.



In 2024, MNsure awarded \$4,220,000 in grants to improve outreach and consumer assistance in local communities across the state.



Twenty grants, funding more than 35 organizations, were awarded through a competitive request for proposals. A directory of navigator grantees and subgrantees is available online: [MNsure Preferred Navigator Partners \(PDF\)](#).



MNsure continues to support its navigator partners by paying navigator agencies who successfully enroll consumers in coverage. In 2024, MNsure increased the amount that organizations are paid for a successful QHP enrollment from \$70 to \$100.

Public Affairs

In 2024, MNSure continued advocacy for policies that make health insurance more affordable and accessible for Minnesotans. By working with state and federal policymakers, MNSure ensured that consumers continued to benefit from critical programs and advanced initiatives to improve affordability.

MNSure runs two distinct marketing campaigns designed to reach Minnesotans, inspire action, and improve access to key offerings and programs: health insurance coverage available through MNSure and insulin help through the Minnesota Insulin Safety Net Program.

Health Insurance

We launched our marketing and outreach efforts to help consumers secure 2024 coverage in the fall of 2023, in the weeks leading up to MNSure's annual open enrollment period.



Our paid campaign for plan year 2024 focused on MNSure's competitive advantages, including access to savings, guaranteed coverage for essential health benefits, and free help from an expert. Across paid search, social media, digital display and video, broadcast and streaming radio, broadcast and streaming TV, transit and out-of-home advertising, this campaign earned over 106 million impressions.

Minnesota Insulin Safety Net Program

The Minnesota Insulin Safety Net Program, supported by MNSure in partnership with the Minnesota Board of Pharmacy, ensures Minnesotans have access to affordable insulin. In 2024, the Minnesota Legislature rescinded the program's sunset, making this lifesaving initiative permanent.

With the program now permanent, MNSure looks forward to increasing public awareness through further targeted outreach and collaborating with state agencies to streamline access and further reduce insulin costs.

MNsure Financial Performance

MNsure is committed to financial stability and effective resource management to support its mission of connecting Minnesotans to affordable health coverage. By maintaining a balanced budget and aligning investments with strategic priorities, MNsure ensures operational excellence and program sustainability.

MNsure's funding comes from multiple sources:

- 1 Marketplace fees:** A 3.5% fee on premiums (pre-APTC) for health and dental plans sold through MNsure.
- 2 DHS reimbursements:** Funding for activities supporting public programs like Medical Assistance and MinnesotaCare.
- 3 Federal and state grants:** Grants, including COVID-19-related funding, support operational enhancements and outreach.
- 4 Health Care Access Fund:** Supports navigator programs and public awareness campaigns, as with the Insulin Safety Net Program

The Insulin Safety Net Program has \$273,500 remaining from a 2020 appropriation of \$547,000 in the Health Care Access Fund, and \$719,000 remaining of an additional \$800,000 allocated through 2026.

MNsure Three-Year Budget

	FY 2023	FY 2024	FY 2025
Resources	\$75,023,000	\$91,081,000	\$81,146,000
Expenditures	\$45,502,000	\$55,368,000	\$47,198,000
Balance	\$32,521,000	\$35,713,000	\$33,948,000

See Appendix for full budget detail.

Data Practices and Privacy

MNsure protects the privacy and security of all personally identifiable information (PII) and other nonpublic data as required by state and federal law. Through its comprehensive privacy program, MNsure ensures that data is collected, used, stored, and shared responsibly. MNsure maintains transparency with consumers about how their information is handled.

Privacy Program Overview

- **Strategic plan:** In July 2023, the MNsure board approved a Privacy Program Strategic Plan for fiscal years 2024–2025, guiding ongoing refinement and review of privacy practices.
- **Security reviews:** Annual and ongoing reviews with IT partners, including MNIT and GetInsured, ensure private information is secure across all systems and formats.
- **Privacy impact assessment:** Submitted annually to Centers for Medicare & Medicaid Services documenting how sensitive information is collected, processed and stored by MNsure.

Privacy and Security Protections

To safeguard data, MNsure implements:

- MNIT Enterprise Security policies and standards
- Annual privacy and security training for all employees
- Robust physical and information security measures
- Breach and incident reporting practices

Consent and Data Transparency

- **Tennessen warnings:** Individuals supplying private data are informed about its use, legal requirements, and authorized recipients through Tennessen warnings during application processes.
- **Access and consent:** MNsure's privacy office monitors access and use of private data. Users can revoke consent by submitting a written request to the MNsure privacy officer.
- **Data challenges:** Individuals can file challenges to correct inaccuracies in private data, following Minnesota law (Minnesota Statutes, section 13.04).

Incident Response

- MNsure provides annual training on data privacy and security incident prevention and response.
- A Privacy Office reviews all incidents and convenes a response team as necessary.
- Common incidents, such as unintended disclosures, are investigated, and corrective actions are implemented to prevent recurrence.

Data Sharing and Access

- **Controlled access:** Employee and contractor access is restricted based on job responsibilities and monitored through audit logs.
- **Partnership agreements:** MNsure shares data only under agreements with state agencies, federal partners, insurers, and contractors, with strict obligations to report privacy incidents.
- **Transparency:** Publicly accessible materials, including requests for proposals, board meeting records, and grant awards, are published on MNsure's website. MNsure posts instructions for how to make a data request for public information.

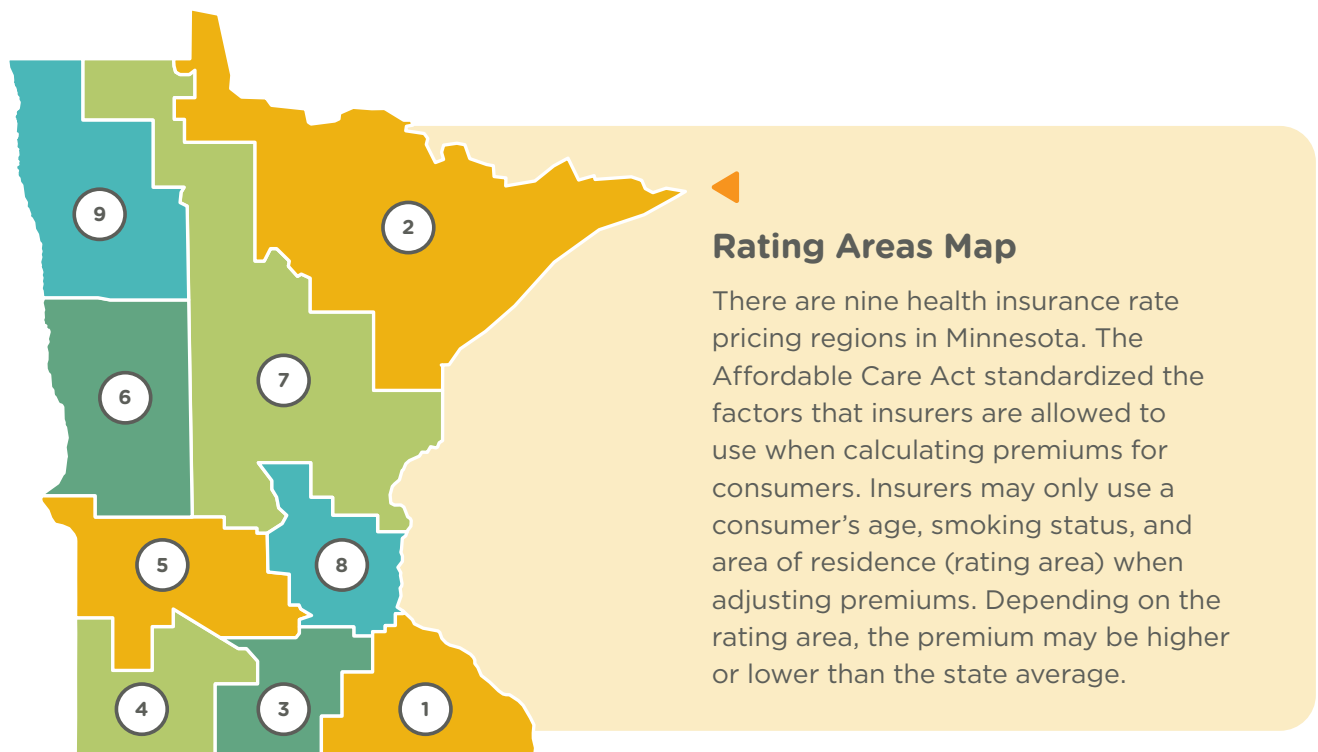
Appendix

Statutory Requirements

Minnesota Statutes §62V.08 (a) requires MNSure to submit an annual report to the legislature by March 31 of each year, on

- 1 the performance of MNSure operations;
- 2 meeting MNSure responsibilities;
- 3 an accounting of MNSure budget activities;
- 4 practices and procedures that have been implemented to ensure compliance with data practices laws, and a description of any violations of data practices laws or procedures; and
- 5 the effectiveness of the outreach and implementation activities of MNSure in reducing the rate of uninsurance.

This annual report satisfies the above statutory requirements and provides an overview of MNSure with summaries of the budget, operations and strategic vision MNSure has employed to meet its responsibilities under the law to reduce the uninsured rate in Minnesota.



Cost of Preparing Annual Report

The total cost for MNSure to prepare this report is approximately \$3500. Estimated costs are provided in accordance with Minnesota Statutes §3.197, which requires that the cost of preparing a required report must be provided at the beginning of all reports to the legislature.

MNsure Organizational Leadership

MNsure's leadership team is dedicated to ensuring that Minnesotans have access to affordable and comprehensive health insurance. The team brings a wealth of experience in public affairs, operations, compliance, and partner relations.

- **Libby Caulum**, Chief Executive Officer
- **Jessica Kennedy Eguia**, Chief Operating Officer
- **Marian Potter**, Chief Financial Officer
- **Dave Rowley**, General Counsel and Chief Compliance Officer
- **Erika Helvick Anderson**, Senior Director of Public Affairs
- **Christina Wessel**, Senior Director of Partner Relations
- **Jon Domaas**, Director of Contact Center and Business Operations

MNsure Board of Directors

The MNsure Board of Directors provides strategic oversight, ensuring that MNsure fulfills its mission to connect Minnesotans with affordable, comprehensive health insurance. Appointed by the governor and confirmed by the Minnesota Legislature, board members bring expertise in health care, insurance, public policy, and business.

Board Composition

- **Seven Members:** Includes appointees with diverse expertise and the commissioner of Human Services as a standing member.
- **Terms:** Members serve staggered four-year terms, limited to two terms.

2024 Board Members

- **Stephanie Stoffel, chair:** Member representing small employers
- **David Fisher, vice chair:** Member representing health policy issues related to the small group and individual markets
- **Matthew Anderson:** Member representing the areas of public health, health disparities, public health care programs and the uninsured
- **John Connolly:** Member representing the commissioner of the Minnesota Department of Human Services
- **Daniel Trajano:** Member representing the areas of health administration, health care finance, health plan purchasing and health care delivery systems
- **Andrew Whitman:** Member representing the interests of consumers eligible for individual market coverage

MNsure Three-Year Plan

Fiscal Years 2024, 2025, 2026

Prepared for July 31, 2024, board meeting

	FY 2024 ESTIMATED ACTUALS	FY 2025 BUDGET	FY 2026 PLAN
RESOURCES			
Balance Forward	24,662,000	32,521,000	35,713,000
Premium Withhold Revenue	25,418,000	29,051,000	32,610,000
Calendar Year 2023	11,513,000		
Calendar Year 2024	13,905,000	13,643,000	
Calendar Year 2025		15,408,000	14,332,000
Calendar Year 2026			18,278,000
Federal	12,000		
ARPA Grant	12,000		
State	23,335,000	28,909,000	12,423,000
IT Modernization	11,025,000	14,247,000	
Easy Enrollment	70,000	70,000	70,000
MNIT Tech Modernization Fund	490,000	60,000	
DACA		2,330,000	
DHS Medicaid/MinnesotaCare Est. Reimb.	11,750,000	12,202,000	12,353,000
Other	1,596,000	600,000	400,000
Treasury Interest	1,596,000	600,000	400,000
TOTAL RESOURCES	75,023,000	91,081,000	81,146,000
EXPENDITURES			
Administration	5,269,000	6,733,000	6,993,000
Board & Executive	1,213,000	1,439,000	1,515,000
Support Services	2,333,000	2,942,000	3,013,000
Legal & Compliance	1,723,000	2,352,000	2,465,000
Communications	2,283,000	2,601,000	2,638,000
Communications & Marketing	2,283,000	2,601,000	2,638,000
Customer Service	21,456,000	25,187,000	25,989,000
Plan Management & Reporting	902,000	1,024,000	1,075,000
Eligibility & Enrollment	1,632,000	2,060,000	2,121,000
Consumer Assistance Program	931,000	1,388,000	1,093,000
QHP Enrollment Fee Grants	297,000	375,000	375,000
Community Outreach Grants	4,100,000	4,100,000	4,100,000
Contact Center	12,634,000	14,938,000	15,860,000
Assister Resource Center	960,000	1,302,000	1,365,000
Eligibility & Enrollment IT System	13,494,000	20,847,000	11,578,000
Platform Operations & Maintenance	6,083,000	6,131,000	7,571,000
IT Development	7,411,000	14,716,000	4,007,000
TOTAL EXPENDITURES	42,502,000	55,368,000	47,198,000
BALANCE	32,521,000	35,713,000	33,948,000



2024 Annual Report

March 31, 2025