



2025 Annual Report

March 31, 2026

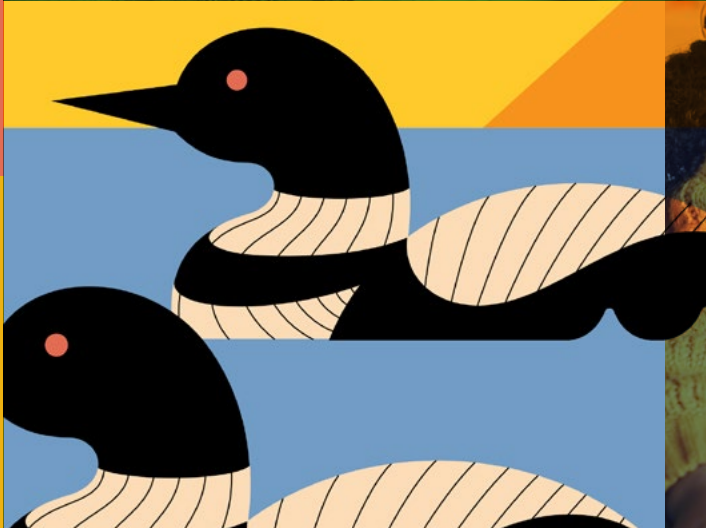




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MNsure’s Accessibility & Equal Opportunity (AEO) office can provide this report in accessible formats for individuals with disabilities. Contact the AEO office at 855-366-7873 or AEO@MNsure.org

Letter from Leadership

Dear Minnesotans,

On behalf of the MNsure Board of Directors and our dedicated agency staff, we present the 2025 Annual Report.

In 2025, MNsure moved with intention through evolving conditions. We began the year celebrating another record-setting open enrollment period, with over 167,000 plan sign-ups by the January 15 deadline. Sixty-one percent of enrolled households qualified for premium tax credits to reduce the cost of monthly premiums—making health insurance more affordable for people by about \$540 per month, on average.

We were also pleased to initiate our most successful public outreach effort to date. MNsure’s brand new tax-time “easy enrollment program” launched with the 2025 tax season. By mid-April, we sent information about health insurance options to over 110,000 Minnesotans requesting it—more than twice the number we had anticipated.

In spring, MNsure secured funding from the MNIT Central Modernization Steering Team that we then used to improve consumer experience by migrating our Contact Centers to a new, cloud-based technology. We also signed a lease on a new office space in the Health Licensing Boards building that has helped reduce our overhead costs. Both moves were fully implemented in 2025 and have made us a more streamlined and efficient agency.

Much of the year was dominated by a federal policy conversation in the media and among lawmakers about whether to extend the enhanced premium tax credits beyond December 31, 2025. And although Congress ultimately allowed the tax credits to expire at the end of the year, MNsure planned and prepared implementation scenarios to ensure a swift response to any federal changes and worked hard to ensure policymakers understood the impacts Minnesotans would face as a result. We also continued to monitor local insurance market shifts and worked closely through Medica’s acquisition of UCare to ensure our enrollees experienced a smooth transition. MNsure’s mission is to ensure that all Minnesotans have the security of health insurance, by providing access to affordable and comprehensive health coverage. Our steadfast focus is improving our operations and efficiency to best serve Minnesotans, notwithstanding external changes that may affect the individual market.

Our primary goal is to help residents find, choose, and purchase health insurance products that meet their needs without consuming a disproportionate share of their income. As the official health insurance marketplace, MNsure has a mandate to provide a safe and secure pathway to quality, comprehensive coverage and access to financial help that isn’t available anywhere else. This is our core organizational priority, and we execute this responsibility with unwavering focus and accountability.

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



Libby Caulum
Chief Executive Officer



David Fisher
Chair, MNsure Board of Directors

Executive Summary



MNsure delivered over
\$376 MILLION
in savings to
Minnesotans in 2025



Record Sign-ups & Savings

- 167,163 Minnesotans signed up for qualified health plans for 2025 during MNsure's annual open enrollment period (November 1, 2024 – January 15, 2025).
- Continued strong growth, year-over-year, in qualified dental plan enrollment.
- MNsure delivered over \$376 million in savings to Minnesotans in 2025.

Operational Excellence & Innovation

- Launched an **easy enrollment program** with the 2025 tax season to provide information about health insurance options—and unlock a special enrollment period for eligible Minnesotans.
- Migrated MNsure Contact Center operations to a new, cloud-based technology, with immediate improvements to the consumer experience.
- Began open enrollment for 2026 with **68% fewer open life event change cases**, ensuring more consumer accounts were accurate and up to date when they began shopping.
- Achieved an **82% year-over-year improvement in calls answered within five minutes** during open enrollment.

Expert Help & Consumer Outreach

- Supported a statewide network of over 2,200 brokers, navigators and certified application counselors who help Minnesotans apply and enroll in health insurance.
- Awarded \$4.1 million in grants to 36 organizations that employ MNsure-certified navigators
- Continued education about enhanced premium tax credits and the expected impacts to Minnesota consumers if the enhancements expire on December 31, 2025.
- Delivered **over 121 million impressions** and over 150,000 clicks to site through paid advertising campaign during open enrollment for 2025.

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.

Reducing uninsured rate to record lows

Since 2013, MNsure has helped hundreds of thousands of Minnesotans get 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—an all-time low in 22 years of the biennial Minnesota Health Access Survey history.

Who we serve

MNsure serves Minnesotans from all walks of life, from all corners of the state, and across a wide range of occupations such as:

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

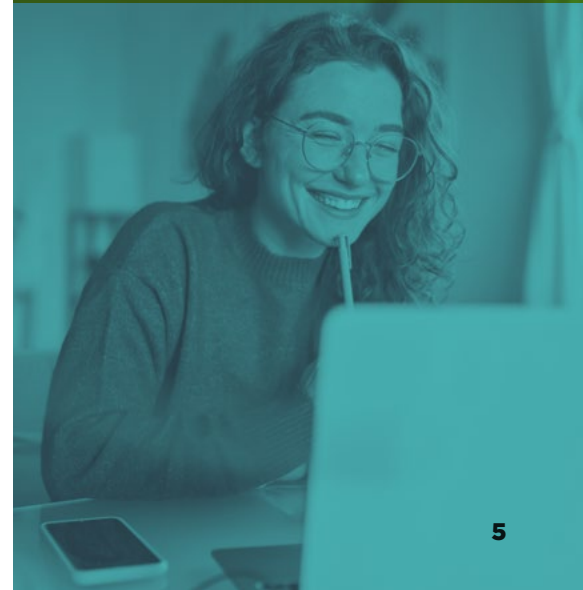
Over a third of our enrollees are over age 55. MNsure provides critical access to health insurance for thousands of retired Minnesotans who aren't eligible for Medicare yet.

Our staff

Our mission-driven team is flexible and scales to meet increased demand, with up to 175-235 employees during peak periods.



“MNsure has played a pivotal role in cutting Minnesota's uninsured rate in half, from over 8% in 2013 to under 4% in 2023—an all-time low in 22 years of the biennial Minnesota Health Access Survey history.”



Health Insurance Coverage Through MNsure

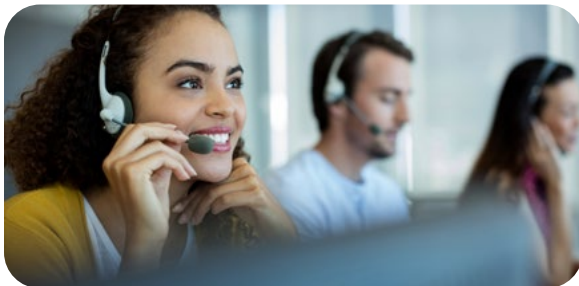
With our “**no wrong door**” approach, consumers can come to one place—MNsure.org—and access the coverage that’s right for them, depending on their eligibility:

- **Public health care programs**, Medical Assistance and MinnesotaCare, administered by Minnesota Department of Human Services (DHS)
- **Private plans**, or qualified health plans (QHPs)
- **Dental coverage**, or qualified dental plans (QDPs)

The only place to access savings

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

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



Free help from an expert

MNsure connects consumers with free help from trained, certified experts. MNsure-certified navigators and brokers provide help with the application and enrollment process from start to finish and are available in person, by phone, or virtual meeting.



High-quality, comprehensive coverage

All plans sold through MNsure are obtained through private insurance carriers to cover a set of guaranteed benefits, including:

- Free annual wellness exam
- Prescription drugs
- ER visits and hospital stays
- Mental health care
- Maternity and newborn care
- Free preventive care like cancer screenings

All plans include key consumer protections such as:

- Coverage for pre-existing conditions
- No discrimination based on gender
- 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



Health plans sold offsite of MNsure.org may not have the same benefits and protections.

Plan Year 2025

In 2025, the enhanced tax credits continued to make coverage more affordable and accessible to record numbers of Minnesotans, sustaining the trends of recent years.

Across all types of coverage, MNsure saw over 400,000 sign-ups, including:



Most households enrolled in private plans—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.

The share of enrolled households that also benefitted from cost-sharing reductions grew to 11%—the highest MNsure has seen in recent years. Cost-sharing reductions function like extra savings and lower out-of-pocket costs like co-pays and deductibles for eligible enrollees.

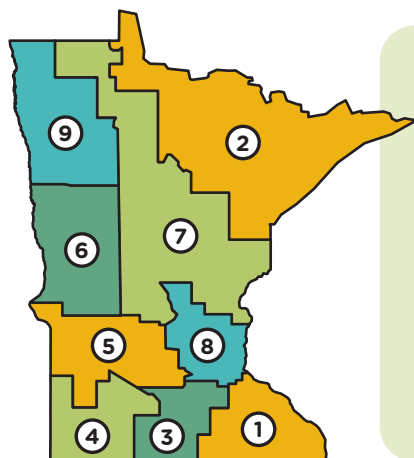
Average household savings

Statewide, eligible households saved \$536 per month in 2025, on average.

Item	Dollar Amount
Average gross monthly premium (before tax credit)	\$862
Average monthly savings	\$536
Consumer pays (after tax credit)	\$325

Savings by rating area

Minnesota has nine distinct rate-pricing regions that are used to determine health insurance premiums.



Avg. monthly savings per household receiving premium tax credits

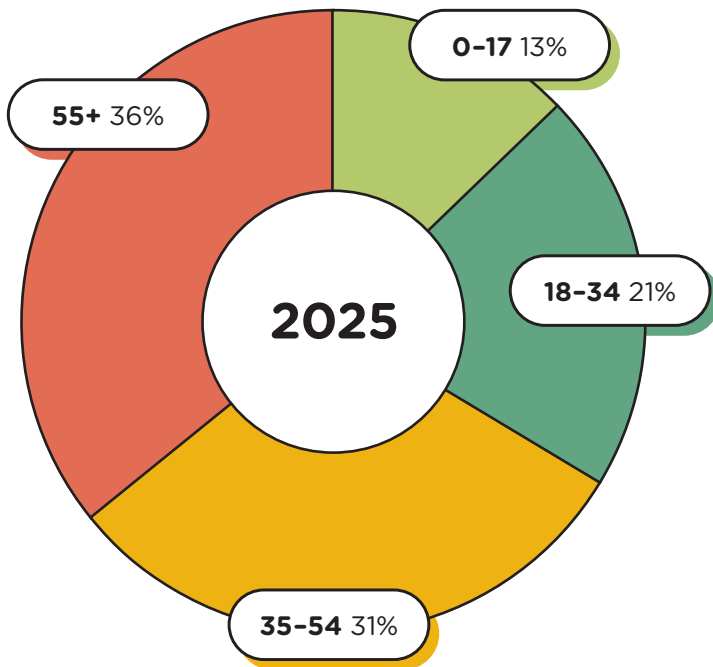
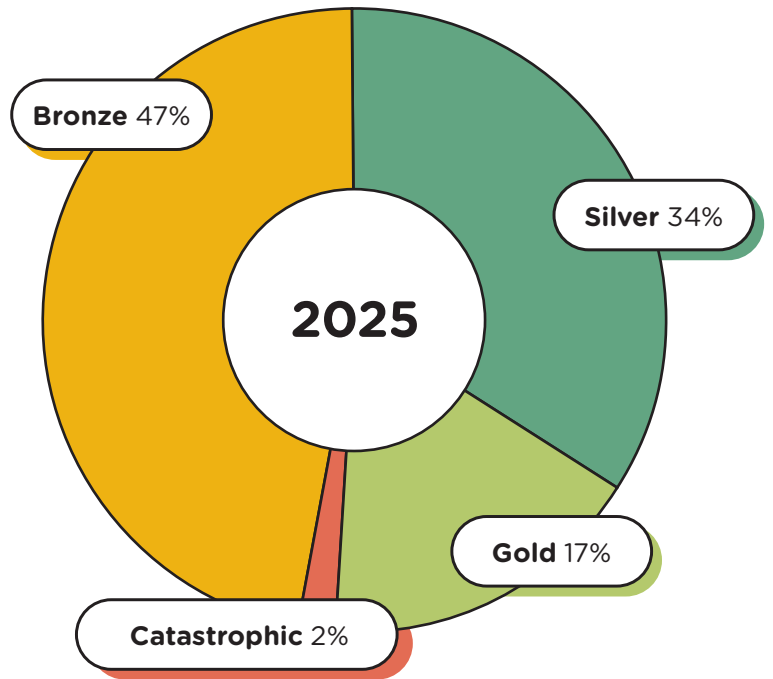
Area 1 \$836.45	Area 4 \$716.12	Area 7 \$613.93
Area 2 \$609.18	Area 5 \$661.24	Area 8 \$419.20
Area 3 \$732.31	Area 6 \$602.48	Area 9 \$594.75



Private plan enrollment by metal level

There are three tiers or “metal levels” for most private plans sold through MNsure: gold, silver and bronze. In 2025, catastrophic plans were also available to some consumers.

Bronze and silver plans generally cost less per month, but the plan pays less of the cost for care (for example, 60-70%). Gold plans generally have higher monthly premiums, and the plan pays a larger share of the cost for care (for example, 80%).



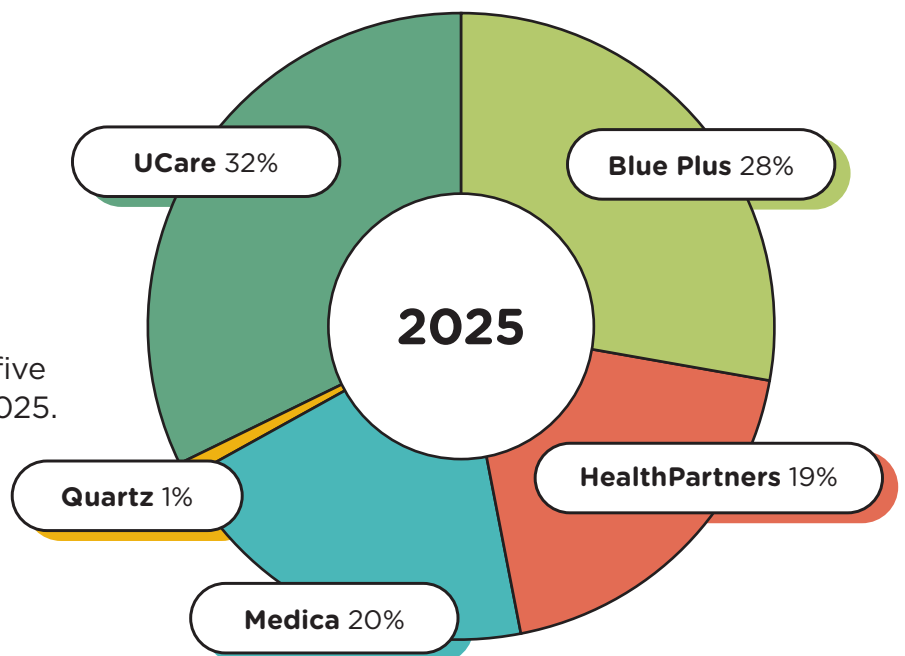
Private plan enrollment by age

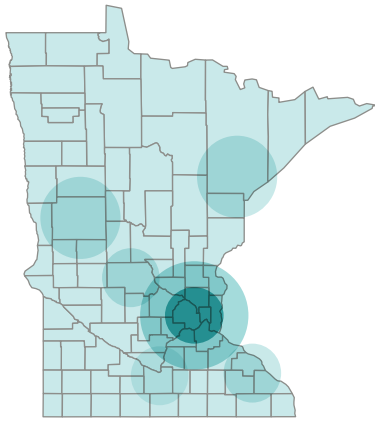
At every age, access to regular, preventive care helps Minnesotans stay healthy and prevent illness. Comprehensive coverage also protects from high, unexpected medical costs if an accident or illness happens.



Private plan enrollment by health insurance company

MNsure proudly partnered with five health insurance companies in 2025.





Private plan enrollment by county

Across the state, Minnesotans can be confident they have many good plan choices through MNsure. In each of Minnesota’s 87 counties, there are at least two insurance companies offering plans; most counties have three or more.

Aitkin	551	Isanti	996	Pipestone	219
Anoka	7638	Itasca	1146	Polk	591
Becker	949	Jackson	364	Pope	278
Beltrami	852	Kanabec	403	Ramsey	10,239
Benton	860	Kandiyohi	888	Red Lake	93
Big Stone	215	Kittson	103	Redwood	497
Blue Earth	1462	Koochiching	270	Renville	511
Brown	755	Lac Qui Parle	200	Rice	1310
Carlton	672	Lake	348	Rock	278
Carver	3063	Lake of the Woods	98	Roseau	376
Cass	1052	Le Seur	780	Saint Louis	4275
Chippewa	291	Lincoln	179	Scott	3744
Chisago	1403	Lyon	492	Sherburne	2218
Clay	1134	Mahnomen	63	Sibley	391
Clearwater	185	Marshall	207	Stearns	3602
Cook	312	Martin	497	Steele	603
Cottonwood	336	McLeod	816	Stevens	170
Crow Wing	2003	Meeker	615	Swift	233
Dakota	8872	Mille Lacs	649	Todd	658
Dodge	454	Morrison	1169	Traverse	83
Douglas	1102	Mower	649	Wabasha	575
Faribault	401	Murray	307	Wadena	306
Fillmore	507	Nicollet	692	Waseca	506
Freeborn	676	Nobles	358	Washington	6900
Goodhue	1183	Norman	208	Wantonwan	222
Grant	175	Olmsted	2257	Wilkin	199
Hennepin	31,004	Otter Tail	1652	Winona	872
Houston	441	Pennington	223	Wright	3801
Hubbard	652	Pine	775	Yellow Medicine	327

Dental coverage

There’s no obligation to enroll in a health plan to access dental coverage through MNsure. Consumers can select the coverage that best aligns with their needs, whether standalone dental coverage, or a health plan and a dental plan together.

In 2025, MNsure partnered with three dental insurance companies: Delta Dental, Dentegra, and Guardian. Like private health plans, all dental plans sold through MNsure are reviewed and approved by state regulators.

MNsure Contact Center

In addition to visiting MNsure.org, calling the Contact Center is one of the primary ways Minnesotans access support from MNsure. Delivering professional and local help is foundational to our service model and reflects a core organizational value. Language line support enables customer service in more than 15 languages, including Spanish, Hmong, and Somali.

Strategic platform transition

In 2025, our Contact Center made a full transition from an on-premises platform to a cloud-based technology. MNsure sought and successfully attained state funding from the MNIT Central Modernization Steering Team to support this work.

Our consumers saw immediate, direct improvements to their experience. The cloud-based solution:

- Increased operational efficiencies, reducing our average speed to answer and average call handle times;
- Enhanced communications through text-to-speech interactive voice response controls, enabling MNsure to rapidly update customer messaging and notifications;
- Upgraded customer service and support with better task routing;
- Added capacity to create multiple forecasting and staff models faster and more efficiently; and
- Improved call center and agent performance reporting.

This transition lays a foundation for additional enhancements and customer service configurations down the road.



“Calls answered within five minutes rose sharply to 48%, up from 26% last year—an improvement of 82% year-over-year.”

Record demand, strong performance

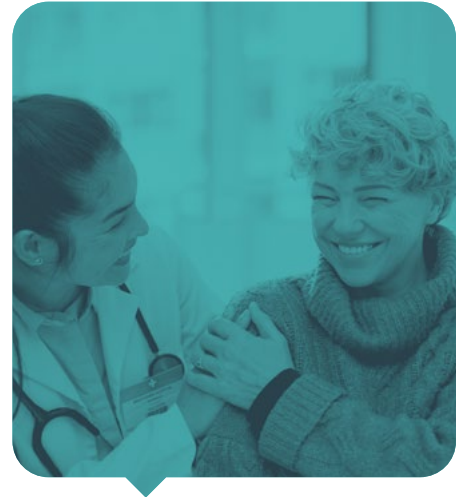
During our most recent open enrollment period, MNsure experienced some of the highest call volumes we've seen since 2018. The main Contact Center phone line handled **more than 134,000 calls**—a 42% increase over the year prior. In December 2025, average daily call volume climbed to nearly 2,900 calls per day.

Our teams rose to the challenge with remarkable resilience, preparation, and teamwork, which delivered meaningful service improvements:

- Calls answered within five minutes rose sharply to 48%, up from 26% last year—an improvement of 82% year-over-year.
- Courtesy call back connection rates reached 98%, helping reduce wait times and improve the caller experience.
- Even during peak weeks, staff consistently maintained professionalism that consumers repeatedly praised.

**Real consumer feedback MNsure has received
(all names have been changed):**

“Nikki remained on the phone with me for nearly an hour, demonstrating patience, professionalism, and an unwavering commitment to helping me navigate a challenging situation. What impressed me most was Nikki’s genuine concern and willingness to go above and beyond to ensure my questions were addressed. Her level of courtesy and dedication is exemplary, and it reflects the highest standards of public service. It is uncommon to encounter such kindness and perseverance, and her efforts truly made a meaningful difference in my experience.”



“When my health benefits recently ended following loss of a job, I was unsure which way to go. With many options to consider and time ticking quickly to make choices, I started connecting with the MNsure site... Today, I had amazing, friendly, productive, helpful conversations with Rhonda and Joua on your team and am truly grateful for their patience in answering my questions... Their great work and friendly approach helped make a challenging process more understandable, approachable, and, well, pretty darn amazing.”

“Just got off of the phone with Julie, who helped update my current eligibility. I just started leave from work because my cancer treatment is increasing and updating my eligibility felt like a big task that was going to be difficult or time-consuming... I was surprised to find this process felt effortless, and the customer service felt friendly and relaxed. I didn’t feel like another number being pushed through an overworked system. Today I am very proud to live in Minnesota. THANK YOU!”

Sam provided an outstanding level of customer service — he was professional, patient, and incredibly thorough. Not only did he clearly explain the information I needed, but he also took the extra step to ensure that my supporting documents were received while I was still on the phone with him. His dedication to making sure everything was in order gave me great peace of mind.”

“I made a phone call to MNsure a couple of weeks back and had questions regarding my tax credits and how all this all worked. I ended up speaking with Greg. Let me tell you this man was so helpful and kind on the phone. He explained things and was the best customer service person I have ever spoken with... I don’t send these often, but he was great and went out of his way. Way to go Greg! Thank you.”

People-Centered Innovation



MNsure is committed to continually improving user-experience through operational excellence, innovative technology solutions, and collaborative partnerships across state government.

Easy enrollment program

Starting with the 2025 tax season, tax filers could check the new MNsure box on the Minnesota individual income tax form (M1) to request information about health insurance options. If eligible, checking the box unlocks a 65-day special enrollment period to buy a private health plan through MNsure.

MNsure saw an incredible public response in the first year. By mid-April, we sent information about health insurance options to *over 110,000 Minnesotans*—more than twice the number we had anticipated.

The easy enrollment program is conducted in partnership with the **Minnesota Department of Revenue** to increase health insurance coverage among eligible residents and decrease Minnesota’s uninsured rate.

Transition to a new eligibility system

Throughout 2025, MNsure continued to devote substantial staff time and resources to our priority technology modernization project, which will move private plan eligibility from the existing Minnesota Eligibility Technology System and onto a new back-end system.

MNsure sought and successfully attained funding from the Minnesota Legislature in 2023 through the Health Omnibus budget bill to support this transition. We passed several key milestones for the project and began system testing in late 2025. The new MNsure eligibility and enrollment system will give enrollees more abilities to update their accounts, ensure eligibility, and expand staff capacity. Launch is expected in June 2026.

MNsure's Network of Community Partners



MNsure-certified navigators and brokers (“assisters”) provide expert help with application and enrollment, usually at no cost to consumers. In 2025, over 2,200 brokers, navigators, and certified application counselors helped Minnesotans in person, by phone, and through virtual meetings.

Our statewide network ensures all Minnesotans have access to reliable application and enrollment help and a personal touchpoint for their questions or concerns. Access to expert help 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.

MNsure’s policies and practices ensure that assisters are well-equipped to serve consumers. For example:

- Newly certifying assisters are required to take ten hours of training to prepare them to help consumers enroll in coverage.
- They also must pass knowledge-based assessments before they are allowed to work directly with consumers.
- All brokers must be actively licensed by the Minnesota Department of Commerce and all navigators and certified application counselors must complete a background study as part of the certification process.
- To retain their certification, all assisters must take an annual 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 2025, MNsure continued partnerships with a select group of broker agencies who agree to provide free, walk-in enrollment assistance in their communities.
- Broker enrollment centers in 22 cities throughout Minnesota offer in-person support. A directory of broker enrollment centers is available online: [MNsure Broker Enrollment Centers \(PDF\)](#).
- These agencies also participate in MNsure's paid marketing campaign and receive matching advertising dollars.

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 private plan.

MNsure financially supports navigator partners for successful individual consumer enrollments in new coverage and through grants to navigator organizations. MNsure has a strong system of internal controls to provide grant oversight and ensure accountability.

- In 2025, MNsure awarded \$4.1 million in grants to improve outreach and consumer assistance in local communities across the state.
- In total, 36 organizations received funding through a competitive request for proposals. A directory of navigator grantees is available online: [MNsure Preferred Navigator Partners \(PDF\)](#).

Public Affairs

MNsure's public affairs team manages 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.

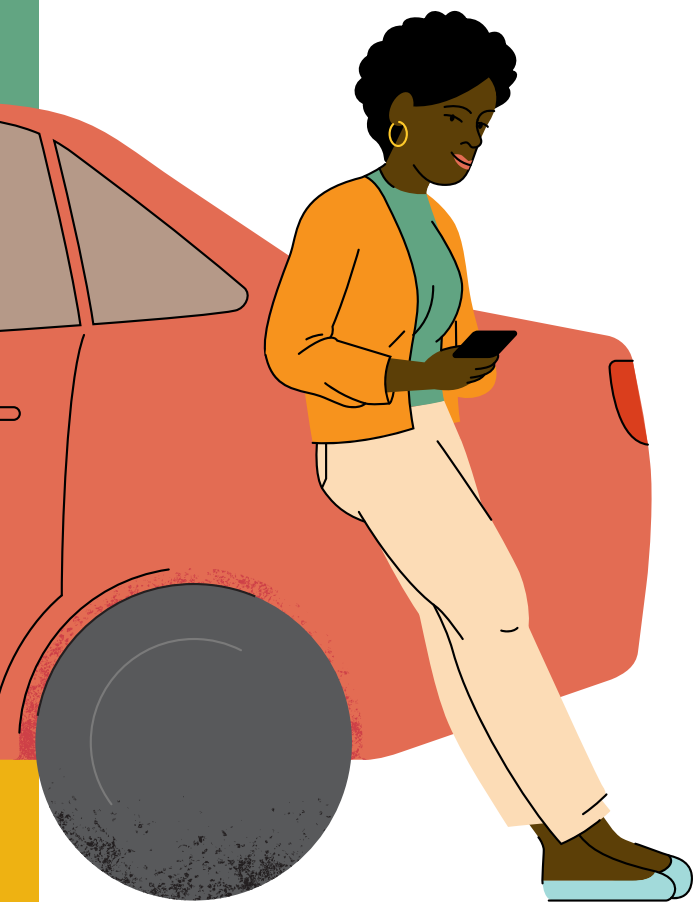
In 2025, MNsure continued advocacy at the state and federal level for policies that make health insurance more affordable and accessible for Minnesotans. For much of the year, we navigated uncertainty as multiple federal policy changes affecting the individual market and state-based marketplaces like MNsure were proposed, discussed, and enacted through rulemaking and federal legislation.

Both the Centers for Medicare & Medicaid Services "Patient Protection and Affordable Care Act; Marketplace Integrity and Affordability Final Rule" issued in June, and the federal budget reconciliation bill, H.R.1 signed into law in July, will affect our operations and change how we serve Minnesotans.

As lawmakers considered whether to extend the enhanced premium tax credits that have been in place since 2021, MNsure shared information about how current MNsure enrollees would fare if the enhancements were rolled back through briefings with lawmakers, media interviews, opinion pieces, and distributed fact sheets. These consequences include:

- **Fewer people will qualify for premium tax credits.** Starting January 1, 2026, a Minnesotan who makes more than \$62,600 per year (\$84,600 for a married couple) wouldn't qualify for tax credits. An estimated 19,000 enrollees would lose all access to financial help.
- **Many people will get less financial help.** Costs would increase for nearly 90,000 consumers—by about \$180 per month, on average, from the loss of enhancements alone.
- MNsure could reasonably expect an associated decline in enrollment beginning as soon as January 2026.

Congress did not extend the enhanced tax credits before they were scheduled to sunset on December 31, 2025.

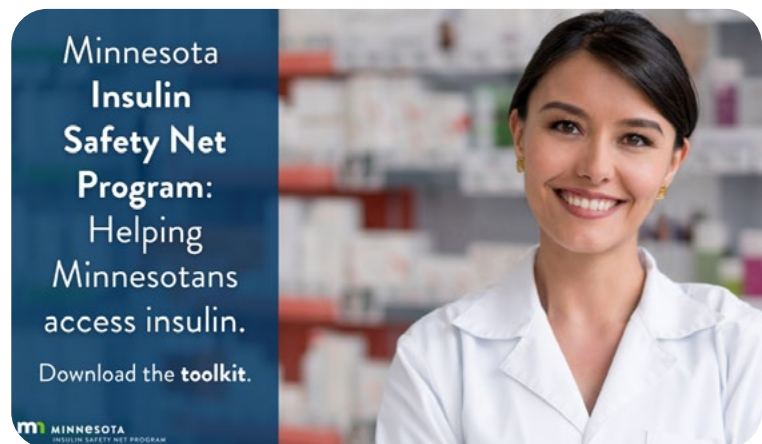




Health insurance campaign

Every Minnesotan deserves the peace of mind of being covered, but not everyone knows how to get there. “I know I need health insurance. **Now what?**” Our paid campaign for 2025 helped Minnesotans identify that next step—MNsure—driving awareness of the marketplace that helps everyone find a high-quality health plan within their budget.

The campaign featured a series of animated characters, representing Minnesotans lived experience, who all ask “Now what?” The campaign earned over 122 million impressions and 150,000 clicks to site across paid search, social media, digital display and video, broadcast and streaming radio, broadcast and streaming TV, transit and out-of-home advertising.



Minnesota Insulin Safety Net Program campaign

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 life-saving 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 (before federal tax credits) for health and dental plans sold through MNSure.
- 2 **DHS reimbursements:** Funding for activities supporting public health care programs and their enrollees.
- 3 **Federal and state grants:** In previous years, grants, including COVID-19-related funding, supported operational enhancements and outreach. At this time, MNSure has no active federal or state grants.
- 4 **Health Care Access Fund:** Supports navigator programs and public awareness campaigns, as with the Insulin Safety Net Program.

MNSure Three-Year Budget

	FY 2025	FY 2026	FY 2027
Resources	\$88,759,000	\$82,770,000	\$87,882,000
Expenditures	\$57,092,000	\$46,894,000	\$47,153,000
Balance	\$31,667,000	\$35,876,000	\$40,729,000

See appendix page 22 for full budget detail.

Data Practices and Privacy

MNsure protects the privacy and security of all personally identifiable information 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 2025, the MNsure Board of Directors approved a Privacy Program Strategic Plan for fiscal years 2026–2027, 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

- **Tennessee warnings:** Individuals supplying private data are informed about its use, legal requirements, and authorized recipients through Tennessee 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 & security incident prevention and response.
- A privacy officer 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 minutes and grant awards, are published on MNsure's website. MNsure posts instructions for how to make a data request for public information.

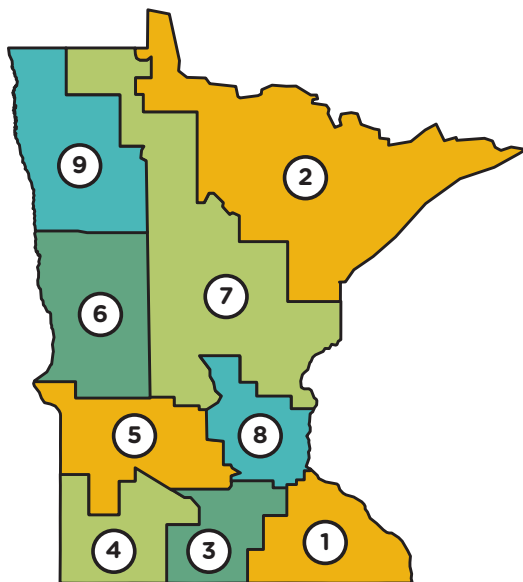
Appendix

Statutory Requirements

Minn. Stat. §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.



Rating Areas Map

There are nine health insurance rate pricing regions in Minnesota. The Affordable Care Act set clear rules for how insurers can set premiums for consumers. Insurers can only consider a person's age, whether they use tobacco, and where they live. Depending on the rating area, a consumer's premium may be higher or lower than the state average.

Cost of Preparing Annual Report

The total cost for MNsure to prepare this report is approximately \$3,500. These costs include staff time in compiling and analyzing data and in preparing the written report. Incidental costs include printing, copying and other office supplies, and are not included in this estimate. Estimated costs are provided in accordance with Minnesota Statutes, section 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 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.

2025 Board Members

- **David Fisher, Chair:** Member representing health policy issues related to the small group and individual markets. Term ends 2028.
- **Daniel Trajano, Vice Chair:** Member representing the areas of health administration, health care finance, health plan purchasing and health care delivery systems. Term ends 2029.
- **Matthew Anderson:** Member representing the areas of public health, health disparities, public health care programs and the uninsured. Term ends 2028.
- **Yusra Arab:** Member representing consumers eligible for public program coverage. Term ends 2029.
- **Shireen Gandhi:** Member representing the Commissioner of the Minnesota Department of Human Services.
- **Stephanie Stoffel:** Member representing small employers. Term ends 2027.
- **Andrew Whitman:** Member representing the interests of consumers eligible for individual market coverage. Term ends 2027.

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 Three-Year Plan (Fiscal Years 2025, 2026, 2027)

Prepared for July 31, 2025, board meeting

	FY 2025 Estimated Actuals	FY 2026 Budget	FY 2027 Plan
RESOURCES			
Balance Forward	36,530,000	31,667,265	35,876,346
Premium Withhold Revenue	28,751,096	33,119,524	37,458,442
July through December	13,577,099	14,274,676	17,917,004
January through June	15,173,997	18,844,848	19,541,438
State	21,199,127	17,083,336	14,146,812
IT Modernization	5,711,408	3,346,392	
Easy Enrollment	70,000	70,000	70,000
MNIT Tech Modernization Fund	550,000		
DACA	2,330,000		
DHS Medicaid/Medicare Est. Reimb.	12,537,719	13,666,944	14,076,812
Other	2,278,780	900,000	400,000
Treasury Interest	2,278,780	900,000	400,000
TOTAL RESOURCES	88,759,003	82,770,125	87,881,601
EXPENDITURES			
Administration	5,776,146	6,971,807	7,159,897
Board & Executive	1,232,430	1,428,431	1,499,852
Support Services	2,225,664	3,106,073	3,100,877
Legal & Compliance	2,318,051	2,437,303	2,559,168
Communications	2,707,041	2,886,424	3,029,902
Communications & Marketing	2,707,041	2,886,424	3,029,902
Customer Service	27,511,727	26,865,420	27,981,191
Plan Management & Reporting	813,579	895,356	940,124
Eligibility & Enrollment	2,279,398	2,537,470	2,664,344
Consumer Assistance Program	1,347,148	1,734,964	1,821,712
QHP Enrollment Fee Grants	435,549	500,000	515,000
Community Outreach Grants	4,100,000	4,100,000	4,100,000
Contact Center	14,672,528	15,487,429	16,249,300
Assister Resource Center	1,533,525	1,610,201	1,690,711
DACA	2,330,000		
Eligibility & Enrollment IT System	21,096,825	10,170,127	8,981,583
Platform Operations & Maintenance	6,649,126	6,649,127	6,981,583
IT Development	14,447,699	3,521,000	2,000,000
TOTAL EXPENDITURES	57,091,738	46,893,778	47,152,574
BALANCE	31,667,265	35,876,346	40,729,027



2025 Annual Report

March 31, 2026