

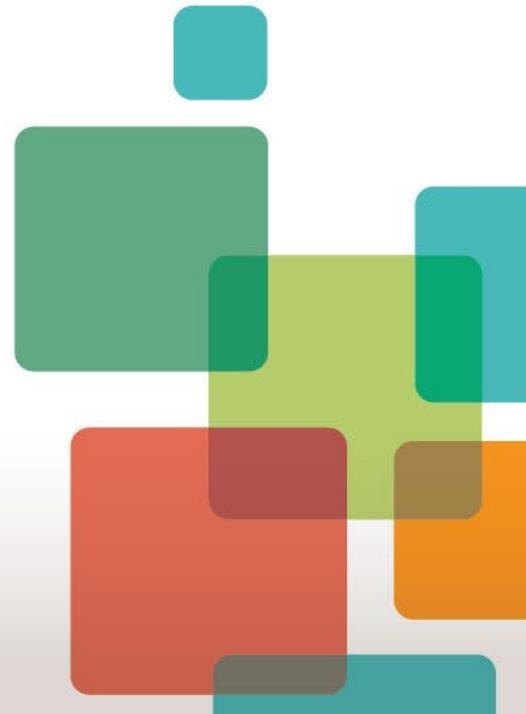


Broker Statewide Webinar

November 13, 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.



Open Enrollment Has Begun!

- New QHP consumers can apply for coverage for 2026. Consumers already enrolled in 2025 can shop for a new plan for next year.
 - 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.
- Qualifying life events may result in different coverage start date options:
 - Some special enrollment periods may allow a consumer to have a December 1 start date.
 - Consumers may also have until December 31 to enroll in coverage that begins January 1.

MNsure's Assister Community

- More than 1,400 brokers are currently certified to assist MNsure consumers this open enrollment.
- More than a third (38%) of MNsure's consumers work with a broker to enroll in a health plan.
- Nearly 700 navigators are currently certified to assist MNsure consumers.
 - There are navigators based in 48 counties, available to help Minnesotans in all corners of the state.
 - Half of the navigators listed on MNsure's online directory speak a language other than English.

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).
 - Easy Compare plans are available to help simplify plan shopping for consumers.

Connect with Consumers

- Remember to check your assister directory listing to confirm everything is current, including languages spoken and whether you offer in-person and/or remote assistance.
- Your agency administrator can update this information in the Broker Agency Management Program (BAMP).
- Consumer interest is strong! Traffic on MNsure's Assister Directory during the first week of open enrollment was double what we saw last year.

Assister Directory

MNsured-certified brokers and navigators provide free enrollment help through virtual meetings, phone appointments or in-person meetings.

Search the Assister Directory to find enrollment help near you.

Find out when you should use a [navigator](#) or a [broker](#).

[Search Tips](#)

| | |
|--|--|
| Assister Type | <input type="radio"/> Broker <input type="radio"/> Navigator <input checked="" type="radio"/> Both |
| City | <input type="text" value="Any"/> |
| Zip Code | <input type="text" value="Any"/> |
| Include Nearby Zip Codes? | <input type="text" value="No"/> |
| Certified for Insulin Program Assistance | <input type="checkbox"/> Certified (navigators only) |
| Spoken Languages | <input type="checkbox"/> English |

Connect with MNsure

- Broker Service Line (BSL) is open Monday through Friday, 8:30 a.m. – 4:30 p.m. (including Wednesdays).
- Extended weekend hours:
 - Saturdays, December 6 and 13, January 10: 9 a.m. – 2 p.m.
 - Sunday, December 14: 9 a.m. – 2 p.m.
- Extended weekday hours:
 - December 10, 11, 12, and 15: 8:30 a.m. – 8 p.m.
- Holidays and Early Closures:
 - Closed November 27 and 28, December 25 and January 1
 - Closing at 1 p.m. on November 26 and December 24
- Be sure to check Broker One Stop under “Contact Us” for more details.

Tips from the Broker Service Line

- Please check Assister Central before calling the BSL to report any life events. Some life events are required to be reporting online! ([Helping Consumers/Report Application Changes](#))
- Before uploading Special Enrollment Period (SEP) documents, confirm they are dated within the last 60 days. Documents older than 60 days cannot be approved.
- Verification documents may NOT be emailed to the Broker Service Line – please use the appropriate document upload tool!

Reporting Projected Annual Income



- If consumer is reporting a change to their current income (meaning current income change is occurring within seven days or occurred in the past), they should report:
 - Currently: Report both 2025 projected annual income (PAI) **and 2026 PAI** (list 2026 PAI in the comments when reporting online).
 - Beginning December 1: Only report 2026 PAI.
- 2026 PAI-only changes cannot be processed at this time. Consumers can begin reporting 2026 PAI-only changes on or after December 19.

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.
- Please note: MNsure cannot process these renewals or provide processing times.

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 55063

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

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.

Outreach Materials

- Download or order outreach materials including brochures, fact sheets, flyers, posters and more. Most materials are available in multiple languages to help certified assisters reach limited English proficiency (LEP) Minnesotans.
- 2026 Income Guidelines in Hmong, Russian, Somali, Spanish and Vietnamese are available online.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- MNsure brochures and appointment cards in Hmong, Russian, Somali, Spanish and Vietnamese are available online. No change from previous versions.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- Go to Assister Central's [Outreach Materials](#) page to order materials (orders are usually mailed out once a week).

Open Enrollment Key Dates



Open enrollment
starts Nov. 1!



Enroll by Dec. 15
for coverage
starting Jan. 1!



January 15 is
the last day
to enroll!

Talking Points About MNsure

MNsure Overview

- MNsure is Minnesota's official health insurance marketplace, where individuals and families who buy coverage on their own can shop, compare plans, and enroll in health insurance.
- MNsure is the only place Minnesotans can access federal financial help to lower health care costs.
- MNsure makes it easy to:
 - **Get a quick cost estimate** to see if you may qualify for free or lower-cost health insurance, or tax credits that lower your monthly costs.
 - **Compare plans side-by-side** from multiple companies.
 - **Find free local help** from a statewide network of health insurance experts.

About the Plans

- MNsure partners with five insurance companies offering private health plans and another five who offer dental plans — so you have plenty of options at your fingertips.
- Minnesotans can feel confident knowing they have lots of good health insurance choices.
- All Minnesotans have health plan choices from at least two insurance companies — and most Minnesotans have choices from three or more.

Social Media: Graphic 6



- Post copy:
 - MNSure is the only place Minnesotans can find savings to help lower your monthly costs. Open enrollment runs Nov. 1 – Jan. 15. Make a plan to explore your options.
 - **Image alt text:** Dark teal box with text: “Find savings to lower your costs”



Thank You for Attending!

Please submit any questions via chat.

