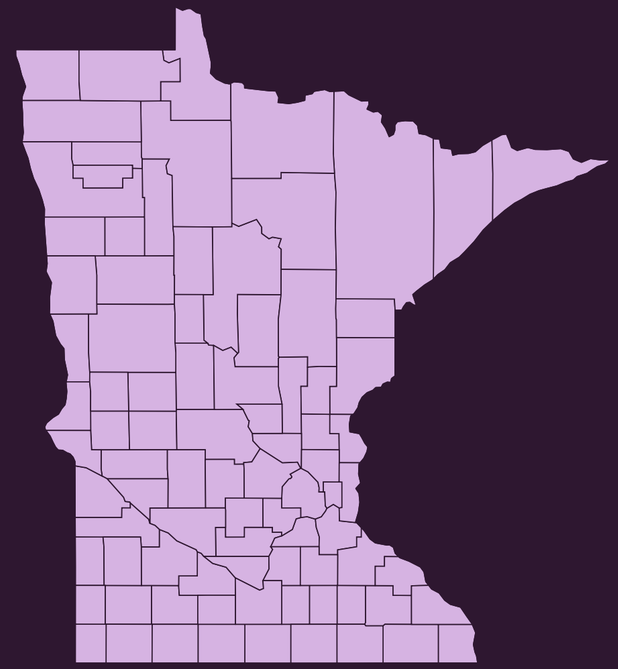
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OPEN ENROLLMENT 2027 · MINNESOTA ACA

2027 ACA Deep Dive: Minnesota

243 → 193 plans. A county-level price contest.



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MNsure loses 50 base plan IDs.

2026 plans	2027 plans	Old IDs absent
243	**193**	**72**
On-exchange medical	-50 plans	22 new IDs; 171 continue

MNsure base medical plans. Sources: MNsure listings + supplied SERFF, 2026–2027.

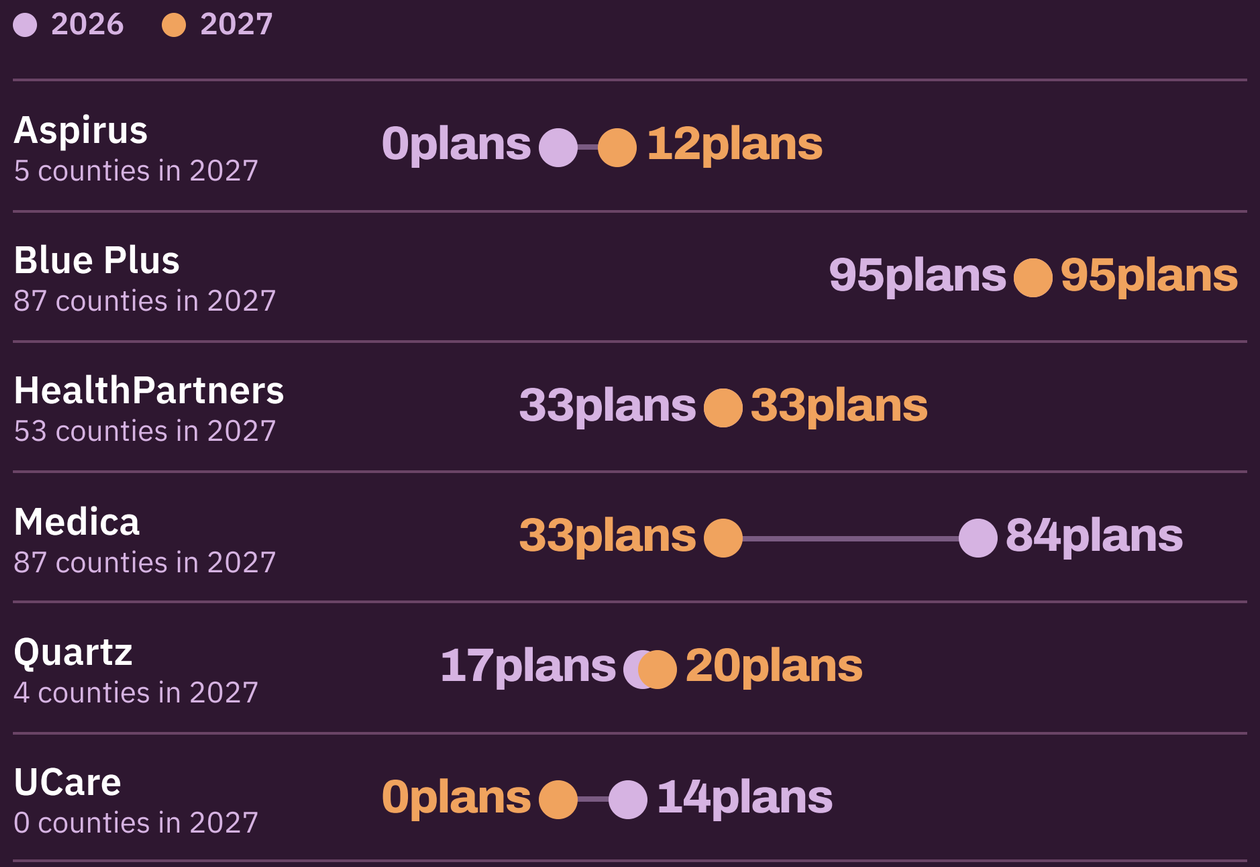
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Medica retains its reach.
Its plan count falls.



MNsure base medical plans. Sources: MNsure listings + supplied SERFF, 2026–2027.

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Continuing-plan footprint changes all belong to Medica.

Reduced	Expanded	Added + removed
15	**1**	**1**
Continuing base IDs	Continuing base ID	Continuing base ID

171 same-ID plans; 154 unchanged. MNsure + service areas, 2026–2027.

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One brand enters, one exits. Parent competition rises.

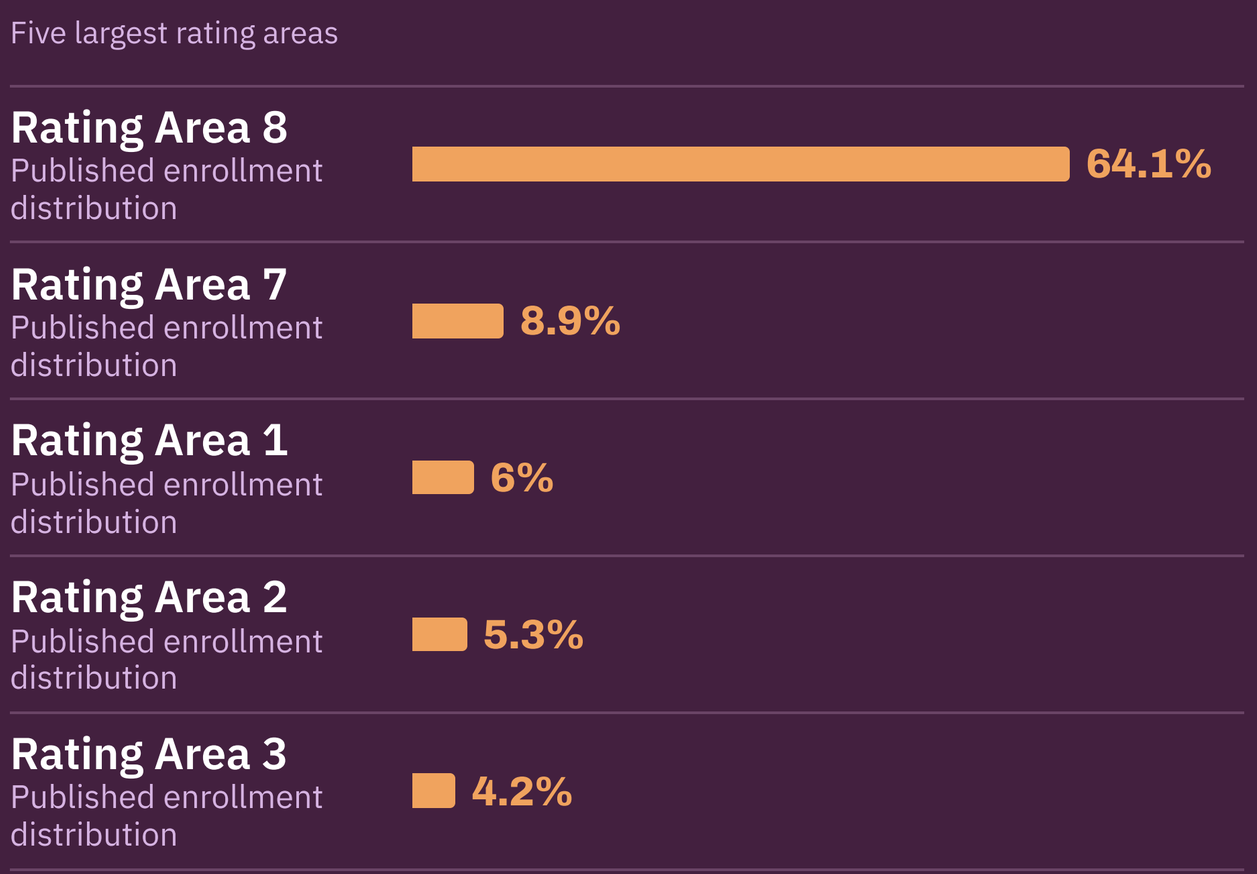
GROUP	2026	2027
Consumer brands	5	5
Competitive parents	4	5
Aspirus counties	0	5
UCare counties	77	0

UCare grouped with Medica from Jan 1, 2026. Sources: MNsure, Medica, 2026–2027.

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RA 8 holds 64.1% of QHP enrollment.



Published QHP distribution, labeled May 31, 2026. MNsure July 29 board, p7.

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Blue Cross MN holds Bronze lows in 47 of 87 counties.

PARENT GROUP	COUNTIES	MEMBER REACH*
Blue Cross MN	47	76.3%
Medica	35	21.4%
Quartz	4	1.8%
HealthPartners	1	0.5%
Aspirus	0	0.0%

Age 40 Bronze; ties count for each parent. *Modeled 2026 geographic reach. MNsure + SERFF.

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Blue Cross MN's Silver leads reach 76.7% of modeled members.

PARENT GROUP	COUNTIES	MEMBER REACH*
Blue Cross MN	39	76.7%
Medica	29	15.0%
HealthPartners	15	6.6%
Quartz	4	1.8%
Aspirus	0	0.0%

Age 40 Silver; ties count for each parent. *Modeled 2026 geographic reach. MNsure + SERFF.

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Blue Cross MN holds Gold lows in 75 of 87 counties.

PARENT GROUP	COUNTIES	MEMBER REACH*
Blue Cross MN	75	90.2%
Medica	12	9.8%
Aspirus	0	0.0%
HealthPartners	0	0.0%
Quartz	0	0.0%

Age 40 Gold; ties count for each parent. *Modeled 2026 geographic reach. MNsure + SERFF.

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The metro dominates modeled county membership.

COUNTY	ESTIMATED MEMBERS
Hennepin	30,066
Ramsey	9,929
Dakota	8,603
Anoka	7,407
Washington	6,691
St. Louis	3,944

Modeled county totals: 2025 county shape, May RA mix, June 2026 effectuated total. MNsure.

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UCare renewal is a Medica retention obligation.

UCare share

19.5%

Published June 2026 share

Combined brands

38.2%

Medica + UCare share

MNsure July 29 board, p8; Medica transition guidance. No plan-level membership inferred.

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At 300% FPL, benchmark Silver sets the tax credit.

SINGLE ADULT	ANNUAL INCOME	QHP APTC
200% FPL	$31,920	MNCare boundary
300% FPL	$47,880	Benchmark – $407.78/mo
450% FPL	$71,820	None

2027 illustration; other eligibility assumed at 300%. MNsure income limits + IRS Rev Proc 2026-26.

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Scenario allocations are not observed local shares.

INPUT / METHOD	TREATMENT
June membership	123,840 effectuated
RA mix	May-labeled, rounded
County shape	Observed 2025
Carrier allocation	IPF with service-area zeros
Stress range	Alternative RA affinity seed

MNsure July 29 board + 2025 annual report. Ranges are model stress, not confidence intervals.

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Keep source conflicts visible in the conclusions.

ISSUE	TREATMENT
UCare HIOS changed	Retain listed + filed IDs
2026 UCare rates	Pre-transfer filing; provisional
Aitkin / Fairview	Listing vs service-area conflict
Quartz crosswalk XML	Wrong WI issuer; excluded

Source reconciliation, supplied 2026–2027 templates + MNsure workbooks. 2027 rates unaffected.

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Rating Area 1:
64 → 47 plan IDs.

METAL	MONTHLY LOW PARENT	COUNTY REACH
Bronze	$521.72–$603.37	HealthPartners: 1/10 Medica: 5/10 Quartz: 4/10
Silver	$633.06–$669.31	Blue Cross MN: 6/10 Quartz: 4/10
Gold	$746.52	Blue Cross MN: all

2027 age 40; 10 counties; 6.0% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 2:
51 → 53 plan IDs.

METAL	MONTHLY LOW PARENT:	COUNTY REACH
Bronze	$436.42–$493.96	Medica: all
Silver	$529.56–$599.39	Medica: all
Gold	$621.41–$683.47	Blue Cross MN: 4/7 Medica: 3/7

2027 age 40; 7 counties; 5.3% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 3:
63 → 31 plan IDs.

METAL	MONTHLY LOW PARENT:	COUNTY REACH
Bronze	$477.37–$559.47	Blue Cross MN: 1/8 Medica: 7/8
Silver	$586.83–$661.16	Blue Cross MN: 5/8 HealthPartners: 3/8
Gold	$654.52–$737.43	Blue Cross MN: all

2027 age 40; 8 counties; 4.2% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 4:
63 → 42 plan IDs.

METAL	MONTHLY LOW PARENT:	COUNTY REACH
Bronze	$415.24–$469.11	Blue Cross MN: all
Silver	$510.45–$576.67	Blue Cross MN: 2/9 HealthPartners: 7/9
Gold	$569.33–$642.76	Blue Cross MN: all

2027 age 40; 9 counties; 2.4% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 5:
63 → 42 plan IDs.

METAL	MONTHLY LOW PARENT: COUNTY REACH	
Bronze	$441.34–$467.56	Blue Cross MN: all
Silver	$542.53–$574.77	Blue Cross MN: 8/11 HealthPartners: 3/11
Gold	$605.12–$640.64	Blue Cross MN: all

2027 age 40; 11 counties; 3.6% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 6:
51 → 41 plan IDs.

METAL	MONTHLY LOW PARENT:	COUNTY REACH
Bronze	$410.08–$451.75	Blue Cross MN: 6/9 Medica: 3/9
Silver	$497.60–$555.33	Blue Cross MN: 6/9 Medica: 3/9
Gold	$583.91–$618.98	Blue Cross MN: 6/9 Medica: 3/9

2027 age 40; 9 counties; 4.2% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 7:
84 → 45 plan IDs.

METAL	MONTHLY LOW PARENT:	COUNTY REACH
Bronze	$384.07–$466.73	Blue Cross MN: 3/14 Medica: 11/14
Silver	$472.14–$566.35	Blue Cross MN: 3/14 Medica: 11/14
Gold	$526.60–$655.20	Blue Cross MN: 10/14 Medica: 4/14

2027 age 40; 14 counties; 8.9% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 8:
99 → 49 plan IDs.

METAL	MONTHLY LOW PARENT:	COUNTY REACH
Bronze	$381.76–$428.37	Blue Cross MN: all
Silver	$469.30–$520.12	Blue Cross MN: 9/11 HealthPartners: 2/11
Gold	$523.44–$586.96	Blue Cross MN: all

2027 age 40; 11 counties; 64.1% published QHP share. MNsure + SERFF. Ranges vary by county.

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Rating Area 9:
63 → 41 plan IDs.

METAL	MONTHLY LOW PARENT:	COUNTY REACH
Bronze	$403.78–$456.97	Blue Cross MN: 6/8 Medica: 2/8
Silver	$489.95–$554.55	Medica: all
Gold	$574.93–$626.14	Blue Cross MN: 6/8 Medica: 2/8

2027 age 40; 8 counties; 1.2% published QHP share. MNsure + SERFF. Ranges vary by county.

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SO WHAT?

Win the county.
Deliver the renewal.

Our take: focus acquisition where local price and network fit align with membership. Treat the UCare transition as a retention operation. Premium rank alone does not establish contribution margin.

Interpretation from MNsure + SERFF findings, 2026–2027. Claims and margins unavailable.

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