

Fact Sheet: 2026 health insurance rate changes for the individual market

In September 2025 the Minnesota Department of Commerce approved rates for the individual health insurance market in 2026. The rates are posted on our website.

About the individual health plan market

The individual market is available for Minnesotans who do not have access to employer-based coverage and are not eligible for coverage through public programs such as Medicare, Medicaid and MinnesotaCare. Individual health plans are available through MNsure, an insurance broker or agent, or directly from the insurer.

Consumer protections required in all individual market plans include coverage for preexisting conditions and free preventive care, as well as coverage for prescription drugs and substance abuse and mental health treatment.

The final average rate changes for 2026 plans offered by companies in Minnesota's individual market range from increases of 7.40% to 30.76%. The average increase across all carriers in the individual market is 21.47%. As in years past, rate increases reflect the general rise in costs for medical services and prescription drugs.

The plan year 2026 rate increases also reflect market changes due to the federal government not extending the enhanced premium tax credits.

Final Average Rate Change 2025-2026

Insurer	Final average rate change
Blue Plus	18.70%
HealthPartners Inc.	13.31%
HealthPartners Insurance Company	19.51%
Medica Insurance Company	30.76%
Quartz Health Plan MN	7.40%
UCare	27.48%