

Fact Sheet: 2026 health insurance rate changes for the small group market

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

About the small group health plan market

Small group health plans are designed to provide employee coverage for businesses and organizations with 2 -50 full-time workers.

These plans are sold directly by insurers or through insurance brokers and agents.

Consumer protections required in all small group 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.

202,000, or 3.5% of Minnesotans get their health insurance coverage through small group plans.

The final average rate changes for 2026 plans offered by companies in Minnesota's small group market range from increases of 6.95% to 17.50%. The average increase across all carriers in the small group market is 14.22%. As in years past, rate increases reflect the general rise in costs for medical services and prescription drugs

Final Average Rate Change 2025-2026

| Insurer | Final average rate change |
|------------------------------------|---------------------------|
| Blue Cross | 17.50% |
| Blue Plus | 17.00% |
| HealthPartners Inc. | 12.58% |
| Medica Insurance Company | 9.98% |
| Quartz | 7.56% |
| Sanford | 6.95% |
| UnitedHealthcare Insurance Company | 13.60% |
| UnitedHealthcare of Illinois, Inc. | 14.40% |