

Health Insurance Costs Will Rise for Many Minnesotans in Plan Year 2026

Federal policies add to the strain, state protections keep costs down

In 2026, thousands of individuals, families, and small business owners across our state will face higher health insurance premiums driven by the Trump administration and Congressional Republicans.

President Trump and Congressional Republicans passed legislation that will:

- **Raise out-of-pocket costs**, meaning less coverage for more money
- **Let enhanced premium tax credits expire**, raising net premiums for thousands
- **Reduce federal Medicaid support**, stripping coverage from millions
- **Shorten the enrollment period** and **eliminate auto-renewals** for many consumers, making it harder for families to get covered

These federal policy changes will force Minnesotans to make tough choices. When federal help disappears or Medicaid coverage is stripped away, those affected are often left **choosing between paying medical bills or other essentials like groceries, child care, or rent.**

To offset a portion of the gap left by federal inaction, Minnesota acted quickly to protect families and small businesses by extending the **Minnesota Premium Security Plan (MPSP)**—a reinsurance program that offsets high-cost claims and stabilizes premiums in the individual market.

- Without this program, premiums would have **risen an additional 47%** on average
- The extension passed with **bipartisan support**
- Minnesota is doing its part—but **federal partnership is essential**



Spread the word:

Use our social media toolkit to help you inform others and voice your opposition to the federal policy changes in the Reconciliation Bill. Find the toolkit here: mn.gov/commerce/insurance-rates-social-toolkit

Final 2026 health insurance rates after MPSP extension

- **Individual Market:** Average rate increase is 22% for the 187,000 Minnesotans who buy insurance in the individual market.
- **Small group market:** Average rate increase is 14% for the 202,000 Minnesotans covered by small group plans.

Individual Market – Final Average Rate Increases

Insurer	% Change
Blue Plus	18.70%
HealthPartners, Inc.*	13.31%
HealthPartners Insurance Co.*	19.15%
Medica Insurance Company	30.76%
Quartz Health Plan MN	7.40%
UCare	27.48%

*HealthPartners Insurance Company is new to the exchange for Plan Year 2026. Many individuals will be moved from a HealthPartners Inc. plan to a HealthPartners Insurance Company plan. Determining which rate increase applies would depend on an individual's service area.

Small Group Market – Final Average Rate Increases

Insurer	% Change
Blue Cross	17.50%
Blue Plus	17.00%
HealthPartners, Inc.	12.58%
Medica Insurance Company	9.98%
Quartz Health Plan MN	7.56%
Sanford	6.95%
UnitedHealthcare Insurance Company	13.60%
UnitedHealthcare of Illinois, Inc.	14.40%

Full details of the final insurance rates for the 2026 individual and small group market are available on the Minnesota Department of Commerce website. mn.gov/commerce/insurance/health/consumer-protections/rates/approved/2026/