MANAGEMENT AND BUDGET

FAQ for Participants

Why did MMB end the Advantage High Deductible Health Plan (HDHP)?

Enrollment is low. Only 269 employees are enrolled in the plan. Operating a separate medical plan for a couple hundred employees is costly.

When does the plan end?

You may keep using your HDHP through Dec. 31, 2026. The plan closes to new enrollment Aug. 31, 2026.

What happens to my Health Savings Account (HSA)?

You own your HSA. You may continue to use it for qualified expenses. You may also continue to invest it.

Contact your HSA bank with questions. Ask about maintenance or admin fees and opportunities to rollover or transfer money to a different HSA if you'd like.

HealthPartners HSA Bank

- Optum Bank (optumbank.com/health-savings-accounts)
- 1-866-234-8913

Blue Cross HSA Bank

- Use your HealthEquity mobile app
- 866-346-5800

Federal rules do not allow you to contribute to an HSA while you are enrolled in the Minnesota Advantage Health Plan. Rules also require your employer to stop contributing to your HSA.

What happens to this year's contributions to my HSA?

If you chose to contribute to your HSA, those contributions continue to be taken from your paycheck through the end of the year. Your employer's contribution continues as well.

Will my premium increase?

Moving to the Minnesota Advantage Health Plan will not, by itself, increase what you pay each month for medical insurance. Your monthly premium could still change in 2027 if premiums change for all employees, you move from single to family coverage, or you work fewer hours.

What do I have to do and when?

- Make sure your preferred email address and home mailing address are correct [in Self Service].
- Watch for an email from Employee Insurance (SEGIP) on Oct. 28. It will outline steps you may take during Open Enrollment (Oct. 29 - Nov. 18, 2026).
- Complete your Open Enrollment by 11:59 p.m. on Nov. 18.

What do I have to do to decline (waive) coverage?

You may decline your employer-sponsored medical coverage if you will get coverage elsewhere. For example, if you move to coverage through your spouse's job, that's considered acceptable coverage.

The Waiver of Medical Coverage form lists other acceptable coverage, such as TRICARE or Medicare.

Take these steps:

- Complete the [Waiver of Medical Coverage form] and send it to SEGIP.
- Watch your mail at home for a letter from SEGIP. It tells you what you must send to SEGIP to prove you have other acceptable coverage.
- Send the proof by your deadline in the letter.
- Contact SEGIP right away if there is a delay in getting proof of other coverage. SEGIP will automatically move you to the Minnesota Advantage Health Plan if proof is not received by the deadline.

What does proof of other employer-sponsored coverage require?

Before the new year begins, you sign up on your spouse's coverage during their company's upcoming open enrollment. Then, by Jan. 30, 2027 you must get proof from your spouse's employer that you will be on their coverage effective Jan. 1, 2027.

Send SEGIP an official document (usually on company or medical plan letterhead) that shows:

- Your coverage is active on Jan. 1, 2027.
- To waive single coverage, the proof you send must list your name and the dates of coverage.
- To waive family coverage, the proof you send must list the names and dates of coverage for everyone you expect to claim on your federal tax return.

You will have until Jan. 30, 2027 to provide proof of other coverage or you and others you cover will be automatically moved to the Advantage plan.

Do I have to waive every year?

No. Your waiver is in effect until:

- Your eligibility changes and you fail to tell SEGIP that you want to continue to waive. You have 30 days to email segip.mmb@state.mn.us.
- You sign up for coverage during a qualifying event.
- You sign up during open enrollment.

What happens if I do not make changes or do not waive medical coverage during Open Enrollment?

If you do not change medical plan administrators or do not decline coverage, MMB will enroll you and others you cover in the Advantage plan. The coverage starts Jan. 1, 2027. You will keep the same administrator and primary care clinics you have in your HDHP as of Nov. 18.

MMB will move only your medical coverage. If you want pretax expense accounts or any other benefits, you must enroll or make changes in Self Service during Open Enrollment, Oct. 29 - Nov. 18, 2026.

What are my other options for pretax savings?

Medical insurance premiums will continue to be deducted from your paycheck pretax.

2027 pretax expense accounts

- Medical Dental Expense Account (MDEA): If you have SEGIP medical coverage and your spouse does not have an HSA, contribute to an MDEA. Use it to pay for eligible medical, dental and vision expenses.
- Limited Purpose Medical Dental Expense Account (Limited Purpose MDEA): If your spouse has an HSA with a High Deductible Health Plan (HDHP), you can put money into a Limited Purpose MDEA. Use it to pay for eligible dental and vision expenses.

These accounts are not HSAs. **You must follow IRS rules and use the money by the plan deadlines, or you may lose it**. Money left in your account after the deadlines may not carry over to the next year.

Enroll in pretax expense accounts in Self Service during Open Enrollment.

Where can I get more information?

Watch for an email from Employee Insurance (SEGIP) on Oct. 28, the day before Open Enrollment begins. The email will outline your options during Open Enrollment.