

Health Plan Open Enrollment in Minnesota

We know that this year's election is dominating our attention. But keep in mind we are going into healthcare open enrollment right now. And -- there are major changes to Medicare Advantage coming now too.

Free help: Minnesota Aging Pathways, the new name for the Senior LinkAge Line, is a service of the Minnesota Board on Aging. The service has long offered health insurance counseling, including Medicare, long-term care planning, and prescription drug costs. It offers help Monday through Friday, 8 a.m. to 4:30 p.m. Call 1-800-333-2433 or visit mn.gov/aging-pathways.

Medicare Changes in Minnesota for 2027

The annual enrollment period runs October 15 to December 7, for changes to Medicare Advantage and Part D drug plans that take effect January 1.

Minnesota's Medicare Advantage market is shrinking. The number of plans available in the state is falling from 68 to 53 in 2027, a 22% decline, and Humana is leaving Minnesota entirely. Blue Cross and Blue Shield of Minnesota is discontinuing most of its current Medicare Advantage plans at the end of 2026 and launching a new lineup, which more than 80% of current enrollees will have access to. Medica and HealthPartners are also pulling back or restructuring their plans. Minnesota's average Medicare Advantage premium will be \$59.40, the second highest in the country. [BCBS Minnesota cuts most Medicare Advantage plans following \\$500M loss +3](#)

Networks are shifting too. Fairview Health Services will stop scheduling patients with UnitedHealthcare Medicare Advantage plans starting in January. [mhealthfairview](https://mhealthfairview.org)

If your plan is changing, review your options during the annual enrollment period (October 15 to December 7). Any changes you make take effect January 1, 2027. Check that your doctors and drugs are covered under any new plan.

Other insurance options:

MNsure (individual and family plans): Open enrollment for 2027 coverage is currently scheduled for November 1 to December 31, 2026, though the end date could shift to January 15 after a June court ruling. Check mnsure.org for the final deadline.

MinnesotaCare and Medical Assistance: There's no open enrollment window. The MNsure deadline doesn't apply to Medical Assistance or MinnesotaCare, so you can apply any time if you qualify by income.

Employer plans: Employers set their own open enrollment periods, which can vary, so check with your HR department.