



Minnesota State Overview

A Medicaid Program Overview

More than 1 million individuals enrolled +
Medicaid expansion implemented



Andrea Maresca, MPH
Managing Director, HMAIS
1-212-622-4915
amaresca@healthmanagement.com



Alona Nenko
Senior Consultant, HMAIS Team Member
1-212-622-2869
anenko@healthmanagement.com



Gabby Palmieri
Content Development Specialist,
HMAIS Team Member
1-212-622-2869
gpalmieri@healthmanagement.com



Maddie McCarthy
Research Associate, HMAIS Team Member
1-212-622-2869
maddie.mccarthy@healthmanagement.com

Table of Contents

Managed Medicaid Opportunity Assessment	3
Section 1115 Demonstrations.....	4
Hot Topics	5
RFP Developments and Analysis the state.....	6
Managed Care Enrollment Update.....	9
Medicaid Fee For Service Vs. Managed Care Penetration	17
SNPs And Dual Eligible	18
Managed Medicaid Plan Financials	19

MANAGED MEDICAID OPPORTUNITY ASSESSMENT

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Minnesota's Medicaid program is called Medical Assistance (MA). MA provides comprehensive health coverage to eligible low-income individuals and families, including children, pregnant women, adults without children, seniors, and people who are blind or have disabilities. Minnesota also offers MinnesotaCare, the state's Basic Health Program (BHP), which requires enrollees to pay monthly premiums based on their income. The program currently covers 80 counties outside the metro Twin Cities Area, as well as its Minnesota Senior Health Options (MSHO) and Minnesota Senior Care Plus (MSC+) programs. MinnesotaCare has approximately 88,305 enrollees, while Medical Assistance covers over one million residents.

Minnesota Senior Health Options (MSHO) is one of the longest-running and most comprehensive fully integrated dual eligible special needs programs (FIDE-SNP) in the U.S. A key differentiator of MSHO is its mandatory care coordination model, where enrollees are assigned MCO-employed or affiliated care coordinators who oversee medical, behavioral, and long-term services and supports (LTSS). The integration of LTSS within a managed care framework is another defining feature of MSHO. The program includes 1915(c) HCBS waivers, allowing members to access personal care services, home modifications, and other non-institutional supports. Additionally, consumer-directed care options promote independence and reducing reliance on institutional settings such as nursing homes. This structure has contributed to lower rates of institutionalization and emergency hospitalizations among MSHO enrollees compared to traditional Medicaid beneficiaries. While MSHO is fully integrated, its Medicaid-only counterpart, Minnesota Senior Care Plus (MSC+), serves as a default program for duals who do not enroll in MSHO.

Minnesota's Special Needs BasicCare (SNBC) program is a Medicaid managed care model designed for individuals with disabilities aged 18 to 64 who are enrolled in MA but do not qualify for Medicare. SNBC was developed to improve service coordination, enhance access to specialized care, and ensure comprehensive medical, behavioral, and long-term support for individuals with complex needs. Unlike traditional Medicaid, SNBC contracts with managed care organizations (MCOs) to deliver services under a capitated payment model. The program allows enrollees to either participate in full managed care through contracted MCOs or opt for an FFS model with access to voluntary care coordination services.

For individuals who are dually eligible for both Medicare and Medicaid, Minnesota offers Integrated SNBC, which combines the benefits of SNBC with a dual eligible special needs plan (D-SNP) structure. This model closely mirrors the Minnesota Senior Health Options (MSHO) program but is specifically designed for non-elderly individuals with disabilities rather than seniors. Integrated SNBC ensures that Medicaid and Medicare services are administered through a single MCO, allowing for more efficient care coordination, streamlined provider networks, and improved management of long-term services and supports (LTSS). Contracts cover the state's Families and Children Medical Assistance (MA) and MinnesotaCare Basic Health programs in seven counties serving nearly 600,000 members: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington (see RFP analysis section for incumbent plan information). Minnesota is planning to release a procurement for the Special Needs BasicCare program in early 2027. Additionally, the state is expected to release procurements for the Prepaid Medical Assistance Program (PMAP) and MinnesotaCare together in early 2026.

Minnesota's Prepaid Medical Assistance Program (PMAP) is the state's managed care model for Medicaid beneficiaries who do not qualify for Medicare. It serves low-income children, families, and adults without disabilities under Minnesota's Medicaid program. PMAP operates through capitated contracts with managed care organizations (MCOs). The program integrates medical, behavioral health, and limited long-term care services, though it does not include home and community-based services (HCBS) waivers, which are instead managed through separate LTSS programs. Unlike SNBC or MSHO, which focus on populations with complex medical needs, PMAP primarily serves healthy or lower-risk Medicaid members, making it a key driver of cost

management within the state’s Medicaid system. The upcoming PMAP procurement in early 2026 will be pivotal, as it may introduce contracting changes, new care coordination requirements, and potential shifts in MCO participation, particularly considering Minnesota’s 2025 prohibition on for-profit health plans in Medicaid. Given that PMAP, MinnesotaCare, and SNBC all operate within the state’s broader Medicaid managed care framework, the alignment of procurement strategies across these programs will be critical in shaping the future of Medicaid service delivery in Minnesota.

HMA Minnesota Medicaid Program Snapshot	
Medicaid Indicators	
Expansion Status	Yes
Total Medicaid Enrollment	Approximately 1 million
Medicaid Delivery System	MCO; FFS
Number of Managed Care Plans	9
Managed Care Procurement	Competitive Procurement
Total Medicaid Spending	17.9 billion
MLTSS State	Yes
Bid Separate MLTSS Contract	Yes
HCBS Services for Persons with IDD via Capitation	Yes
Medicare Advantage Dual Eligible Special Needs Plan Type	FIDE-SNP

Section 1115 Demonstrations

Minnesota has submitted in January 2025, a request for a new Section 1115 Reentry demonstration to provide Medicaid coverage for incarcerated individuals up to 90-days prior to release. Services under the proposed demonstration would include case management, substance use disorder treatment, and a 30-day supply of all prescription medications. The state aims to address three critical challenges: reducing post-release mortality rates, decreasing recidivism, and addressing the persistent health disparities that disproportionately impact formerly incarcerated populations.

Additionally, CMS approved a request to extend the Reform 2020: Pathways to Independence Section 1115 demonstration through January 31, 2030. The waiver provides home and community-based services for Americans 65 and older who are financially limited but do not qualify for Medicaid and meet a nursing home level of care. The extension would add transitional services as a benefit.

Hot Topics

It is anticipated that the Minnesota Department of Human Services (DHS) will release procurements for the Prepaid Medical Assistance Program (PMAP) and MinnesotaCare together in early 2026. Additionally, the state will release a procurement for the Special Needs BasicCare program in early 2027.

In May 2024, Minnesota lawmakers enacted legislation prohibiting the state's Medicaid program from contracting with for-profit Health Maintenance Organizations (HMOs), effective January 1, 2025. This decision primarily affects UnitedHealthcare Community Plan, which was the sole for-profit HMO serving approximately 32,000 Medicaid enrollees in Minnesota at that time.

Minnesota Medicaid Managed Care Programs				
Program	Population	BH	LTSS	Pharmacy
Families and Children Medical Assistance and MinnesotaCare Basic Health	Traditional Medicaid, CHIP	Y	N/A	Y
Minnesota Care	Residents with incomes above 138 percent of poverty, up to 200 percent of poverty.	Y	N/A	Y
Special Needs BasicCare	Highly Integrated Dual Eligible Special Needs Plan (and Medicaid program) for people who are disabled and under age 65. Some LTSS services are in SNBC and some are in FFS.	Y	Y- for those eligibles except for some IDD services	Y
Senior Health Options (MSHO)	Fully Integrated Dual Eligible Special Needs Plan for people who are duals ages 65+. Individuals have to choose to enroll.	Y	Y- for those eligibles	Y
Minnesota SeniorCare Plus (MSC+)	Default Medicaid program for people over age 65+ who have Medicaid and for dual eligibles.	Y	Y- for those eligibles	Y

RFP DEVELOPMENTS AND ANALYSIS

In May 2024, Minnesota released the 2025 Integrated Health Partnerships (IHP) Request for Proposals (RFP) for interested providers. The IHP is an accountable care model that serves Medicaid and MinnesotaCare beneficiaries. By inviting new providers to participate, the RFP is expected to increase the number of organizations involved in integrated care models across the state. The program, which currently has 25 IHPs serving more than 530,000 beneficiaries, offers two tracks: Track 1 (non-risk) and Track 2 (upside and downside risk). The introduction of Track 2 (upside and downside risk) could foster more innovative, risk-oriented approaches to managing care, pushing providers to better coordinate services and address beneficiaries' complex needs. Proposals were due August 14. Awards were expected by September 6, 2024. Contracts are anticipated for January 1, 2025, through December 31, 2028.

The prior IHP RFP, issued in July 2023, covers the period from January 1, 2024, to December 31, 2026, with the option to extend up to five years. This RFP was focused on expanding provider involvement and introducing innovative care models. Minnesota currently has 28 IHPs providing care to over 520,000 individuals.

In October 2022, Minnesota awarded Medicaid managed care contracts for the 80 counties outside the Twin Cities area for the Medical Assistance (MA) program, the state's traditional Medicaid managed care program, and MinnesotaCare, the state's Basic Health Program, as well as its Minnesota Senior Health Options (MSHO)/Minnesota Senior Care Plus (MSC+) program. Awardees include Blue Plus, HealthPartners, Itasca Medical Care, Medica, PrimeWest Health, South Country Health Alliance, UCare, and United Healthcare Community Plan of Minnesota. The state also awarded contracts for its Special Needs BasicCare (SNBC) program to HealthPartners, Hennepin Health, Medica, PrimeWest Health, South Country Health Alliance, UCare, and United Healthcare Community Plan of Minnesota. Implementation for all programs began on January 1, 2023.

It is anticipated that the Minnesota Department of Human Services (DHS) will release procurements for the Prepaid Medical Assistance Program (PMAP) and MinnesotaCare together in early 2026. Additionally, the state will release a procurement for the Special Needs BasicCare program in early 2027.

Beginning January 1, 2025, UnitedHealthcare Community Plan was no longer eligible to participate as a Minnesota health plan option for any Medicaid program. The Minnesota legislature passed an omnibus bill, which includes the requirement that Minnesota's Medicaid managed care program no longer award managed care contracts to for-profit health plans, beginning with contracts that take effect on or after January 1, 2025. UnitedHealthcare, the only for-profit incumbent, filed a lawsuit in August 2024 but was denied a temporary injunction. The company then turned to an appellate court, but the appeal was dismissed in October 2024.

In November 2021, the state awarded the Medicaid managed care contracts for the Twin Cities metro area to Blue Plus, HealthPartners, Hennepin Health, Medica, UCare, and UnitedHealthcare.

This procurement covers the state's Families and Children Medical Assistance (MA) and MinnesotaCare Basic Health programs in seven counties, Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington, serving nearly 600,000 members.

SNBC and Integrated SNBC cover individuals with disabilities age 18 to 64 who are enrolled in MA. Incumbents are Hennepin Health, HealthPartners, Medica, PrimeWest Health, South Country Health Alliance, UCare, and UnitedHealthcare. Minnesota awarded Medicaid managed care contracts for the Twin Cities area to Blue Plus, HealthPartners, Hennepin Health, Medica, UCare, and UnitedHealthcare in November 2021.

Contracts cover the state’s Families and Children Medical Assistance (MA) and MinnesotaCare Basic Health programs in seven counties serving nearly 600,000 members: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington.

Minnesota Health Care Programs and Corresponding Plans		
Program	Plans	County Map
Minnesota Care	Blue Plus, HealthPartners, Hennepin Health, Itasca Medical Care, Medica, PrimeWest Health, South Country Health Alliance, UCare	https://edocs.dhs.state.mn.us/lfserver/Public/DHS-4326-ENG
Special Needs BasicCare	HealthPartners, Hennepin Health, Medica, PrimeWest Health, South Country Health Alliance, UCare,	https://edocs.dhs.state.mn.us/lfserver/Public/DHS-5218-ENG
Minnesota Senior Health Options (MSHO) and Minnesota Senior Care Plus (MSC+)	Blue Plus, HealthPartners, Itasca Medical Care, Medica, PrimeWest Health, South Country Health Alliance, UCare	https://edocs.dhs.state.mn.us/lfserver/public/DHS-4840-ENG

Minnesota Medicaid RFP Calendar		
Contract	Key Deadlines	# of Beneficiaries
Families and Children Medical Assistance (MA) and MinnesotaCare Basic Health (7 counties)	RF Release: January 4, 2021 Proposals Due: March 19, 2021 Awarded: May 10, 2021 Implementation: January 1, 2022 with five one-year option years	600,000
Medical Assistance (MA) Program (counties outside metro-Twin cities)	RFP Release: January 2022 Proposals Due: April 1, 2022 Awards: June 24, 2022 Implementation: January 1, 2023	470,000
Minnesota Integrated Health Partnerships (IHP) Demonstration	RFP Release: July 3, 2023 Proposals Due: September 8, 2023 Implementation: January 1, 2024	445,000
Minnesota Integrated Health Partnerships (IHP) Demonstration	RFP Release: May 31, 2024 Proposals Due: August 14, 2024 Awards: September 6, 2024 Implementation: January 1, 2025	530,000

MANAGED CARE ENROLLMENT UPDATE

Medicaid managed care enrollment in Minnesota increased by 13.6% in September 2024 compared to year-end 2023, after significant increases during the COVID-19 public health emergency of 7.5% in 2022, 10.7% in 2021 and 18.7% in 2020.

Table 1. MN Medicaid Managed Care Enrollment, 2020-23, September 2024

Plan Name	2020	2021	2022	2023	Sep-24
Total, 8 MN plans⁽¹⁾	918,816	1,090,954	1,299,194	1,276,530	1,103,404
<i>+/- between reporting periods</i>	<i>(26,254)</i>	<i>172,138</i>	<i>91,198</i>	<i>(22,664)</i>	<i>(173,126)</i>
<i>% between reporting periods</i>	<i>-2.8%</i>	<i>18.7%</i>	<i>7.5%</i>	<i>-1.7%</i>	<i>-13.6%</i>

(1) Minnesota counts DSNP members as Medicaid because they integrate MLTSS

Source: MN Dept. of Human Services, HMA

Table 1. MN Medicaid Managed Care Enrollment by Plan, 2019-23, September 2024

Plan Name	2019	2020	2021	2022	2023	Sep-24
Blue Plus/BCBS-MN						
Medical Assistance	306,484	364,460	402,220	349,182	343,832	294,887
Parents, Kids ⁽²⁾	231,732	270,539	291,832	248,494	244,004	220,158
Childless Adults (Expansion)	62,990	81,458	97,046	86,051	83,428	60,875
Senior Care Plus ⁽³⁾	3,254	4,168	4,823	5,484	6,210	4,266
MN Senior Health Options	8,508	8,295	8,519	9,152	10,190	9,578
Moving Home Minnesota (MHM)				1	0	10
Special Needs BasicCare	0	0	0	0	0	0
Preferred Integrated Networks	0	0	0	0	0	0
Minnesota Care ⁽⁴⁾	30,585	32,032	34,347	25,883	32,527	29,272
Total BCBS-MN	337,069	396,492	436,567	375,065	376,359	324,159
<i>+/- between reporting periods</i>	<i>(18,032)</i>	<i>59,423</i>	<i>40,075</i>	<i>(61,502)</i>	<i>1,294</i>	<i>(52,200)</i>
<i>% between reporting periods</i>	<i>-5.1%</i>	<i>17.6%</i>	<i>10.1%</i>	<i>-14.1%</i>	<i>0.3%</i>	<i>-13.9%</i>
<i>% of total</i>	<i>36.7%</i>	<i>36.3%</i>	<i>36.1%</i>	<i>28.9%</i>	<i>29.5%</i>	<i>29.4%</i>
HealthPartners Inc.						
Medical Assistance	134,707	163,740	181,723	207,842	186,276	160,385
Parents, Kids ⁽²⁾	94,496	112,567	121,493	137,168	122,758	111,158
Childless Adults (Expansion)	28,486	36,988	44,070	52,106	46,587	34,893
Senior Care Plus ⁽³⁾	2,076	1,991	2,415	3,382	3,705	2,336
MN Senior Health Options	3,563	4,443	5,011	5,520	5,808	5,325
Special Needs BasicCare	6,086	7,751	8,734	1	0	
Preferred Integrated Networks	0			9,665	7,418	6,673
Minnesota Care ⁽⁴⁾	19,456	22,167	25,674			
Total HealthPartners Inc.	154,163	185,907	207,397	25,509	22,434	18,086
<i>+/- between reporting periods</i>	<i>(5,599)</i>	<i>31,744</i>	<i>21,490</i>	233,351	208,710	178,471
<i>% between reporting periods</i>	<i>-3.5%</i>	<i>20.6%</i>	<i>11.6%</i>	<i>25,954</i>	<i>(24,641)</i>	<i>(30,239)</i>
<i>% of total</i>	<i>16.8%</i>	<i>17.0%</i>	<i>17.2%</i>	<i>12.5%</i>	<i>-10.6%</i>	<i>-14.5%</i>
Itasca Medical Care						
Medical Assistance	7,360	8,572	9,110	10,020		
Parents, Kids ⁽²⁾	5,169	6,017	6,254	6,819		
Childless Adults (Expansion)	1,521	1,868	2,163	2,461		

Plan Name	2019	2020	2021	2022	2023	Sep-24
Senior Care Plus ⁽³⁾	240	285	324	374		
MN Senior Health Options	430	402	369	366		
Special Needs BasicCare	0	0	0	0		
Preferred Integrated Networks	0	0	0	0		
Minnesota Care ⁽⁴⁾	646	572	544	485		
Total Itasca Medical Care	8,006	9,144	9,654	10,505		
<i>+/- between reporting periods</i>	<i>(156)</i>	<i>1,138</i>	<i>510</i>	<i>851</i>		
<i>% between reporting periods</i>	<i>-1.9%</i>	<i>14.2%</i>	<i>5.6%</i>	<i>8.8%</i>		
<i>% of total</i>	<i>0.9%</i>	<i>0.8%</i>	<i>0.8%</i>	<i>0.8%</i>		

Medica Health Plans

Medical Assistance	25,644	26,981	26,840	29,226	36,550	35,769
Parents, Kids ⁽²⁾	0	0	0	1,623	6,007	7,307
Childless Adults (Expansion)	0	0	0	831	2,864	3,223
Senior Care Plus ⁽³⁾	4,040	4,223	4,711	5,238	5,110	4,007
MN Senior Health Options	10,436	10,716	10,238	9,870	9,855	9,883
Moving Home Minnesota (MHM)				4	4	14
Special Needs BasicCare	11,168	12,042	11,891	11,660	12,710	11,335
Preferred Integrated Networks	0	0	0	0	0	0
Minnesota Care ⁽⁴⁾	0	0	0	501	2,082	2,213
Total Medica Health Plans	25,644	26,981	26,840	29,727	38,632	37,982
<i>+/- between reporting periods</i>	<i>(1,338)</i>	<i>1,337</i>	<i>(141)</i>	<i>2,887</i>	<i>8,905</i>	<i>(650)</i>
<i>% between reporting periods</i>	<i>-5.0%</i>	<i>5.2%</i>	<i>-0.5%</i>	<i>10.8%</i>	<i>30.0%</i>	<i>-1.7%</i>
<i>% of total</i>	<i>2.8%</i>	<i>2.5%</i>	<i>2.2%</i>	<i>2.3%</i>	<i>3.0%</i>	<i>3.4%</i>

Hennepin Health

Medical Assistance	22,615	29,277	33,804	35,743	32,472	24,693
Parents, Kids ⁽²⁾	7,064	8,500	9,418	10,036	9,190	8,257
Childless Adults (Expansion)	13,582	18,633	22,206	23,529	21,112	14,491
Senior Care Plus ⁽³⁾	0	0	0	0	0	0
MN Senior Health Options	0	0	0	0	0	0
Special Needs BasicCare	1,969	2,144	2,180	2,178	2,170	1,945
Preferred Integrated Networks	0	0	0	0	0	0

Plan Name	2019	2020	2021	2022	2023	Sep-24
Minnesota Care ⁽⁴⁾	1,558	1,868	2,326	2,261	2,543	1,955
Total Metropolitan/Hennepin Health	24,173	31,145	36,130	38,004	35,015	26,648
<i>+/- between reporting periods</i>	<i>(1,582)</i>	<i>6,972</i>	<i>4,985</i>	<i>1,874</i>	<i>(2,989)</i>	<i>(8,367)</i>
<i>% between reporting periods</i>	<i>-6.1%</i>	<i>28.8%</i>	<i>16.0%</i>	<i>5.2%</i>	<i>-7.9%</i>	<i>-23.9%</i>
<i>% of total</i>	<i>2.6%</i>	<i>2.9%</i>	<i>3.0%</i>	<i>2.9%</i>	<i>2.7%</i>	<i>2.4%</i>
PrimeWest Health						
Medical Assistance	37,436	43,671	47,255	50,419	55,629	47,879
Parents, Kids ⁽²⁾	26,262	30,517	32,592	34,213	38,540	34,499
Childless Adults (Expansion)	6,268	7,809	9,114	10,293	11,062	7,980
Senior Care Plus ⁽³⁾	852	998	1,126	1,354	1,425	941
MN Senior Health Options	1,885	1,875	1,888	1,938	1,881	1,945
Special Needs BasicCare	2,169	2,472	2,535	2,621	2,721	2,514
Moving Home Minnesota	0	0	0	0	0	0
Preferred Integrated Networks	0	0	0	0	0	0
Minnesota Care ⁽⁴⁾	3,103	3,020	3,152	2,890	4,537	4,054
Total PrimeWest Health	40,539	46,691	50,407	53,309	60,166	51,933
<i>+/- between reporting periods</i>	<i>(1,176)</i>	<i>6,152</i>	<i>3,716</i>	<i>2,902</i>	<i>6,857</i>	<i>(8,233)</i>
<i>% between reporting periods</i>	<i>-2.8%</i>	<i>15.2%</i>	<i>8.0%</i>	<i>5.8%</i>	<i>12.9%</i>	<i>-13.7%</i>
<i>% of total</i>	<i>4.4%</i>	<i>4.3%</i>	<i>4.2%</i>	<i>4.1%</i>	<i>4.7%</i>	<i>4.7%</i>
South Country Health Alliance						
Medical Assistance	34,767	26,503	28,783	31,162	28,397	23,446
Parents, Kids ⁽²⁾	23,361	17,254	18,478	19,758	18,352	15,711
Childless Adults (Expansion)	5,966	4,651	5,445	6,269	5,742	4,096
Senior Care Plus ⁽³⁾	851	779	953	1,125	906	653
MN Senior Health Options	1,754	1,517	1,467	1,492	1,261	1,108
Moving Home Minnesota	0	0	0	1	1	2
Special Needs BasicCare	2,835	2,302	2,440	2,517	2,135	1,876
Preferred Integrated Networks	0	0	0	0	0	0
Minnesota Care ⁽⁴⁾	3,072	1,973	2,240	2,089	2,470	2,038
Total South Country Health Alliance	37,839	28,476	31,023	33,251	30,867	25,484
<i>+/- between reporting periods</i>	<i>(2,345)</i>	<i>(9,363)</i>	<i>2,547</i>	<i>2,228</i>	<i>(2,384)</i>	<i>(5,383)</i>

Plan Name	2019	2020	2021	2022	2023	Sep-24
<i>% between reporting periods</i>	-5.8%	-24.7%	8.9%	7.2%	-7.2%	-17.4%
<i>% of total</i>	4.1%	2.6%	2.6%	2.6%	2.4%	2.3%
UCare Minnesota						
Medical Assistance	265,508	334,717	373,301	448,580	436,194	383,068
Parents, Kids ⁽²⁾	177,305	221,951	242,531	288,869	276,581	254,323
Childless Adults (Expansion)	41,304	58,946	72,967	96,408	92,120	68,724
Senior Care Plus ⁽³⁾	5,490	6,695	7,986	9,783	10,666	8,230
MN Senior Health Options	12,721	13,841	14,618	15,986	17,152	16,294
Moving Home Minnesota (MHM)	0	0	0	4	1	9
Special Needs BasicCare	28,688	33,284	35,199	37,530	39,674	35,488
Preferred Integrated Networks	0	0	0	0	0	0
Minnesota Care ⁽⁴⁾	25,875	31,401	36,677	39,243	42,113	35,071
Total UCare Minnesota	291,383	366,118	409,978	487,823	478,307	418,139
<i>+/- between reporting periods</i>	3,974	74,735	43,860	77,845	(9,516)	(60,168)
<i>% between reporting periods</i>	1.4%	25.6%	12.0%	19.0%	-2.0%	-12.6%
<i>% of total</i>	31.7%	33.6%	33.9%	37.5%	37.5%	37.9%
UnitedHealthcare Minnesota						
Medical Assistance			0	34,670	34,276	29,186
Parents, Kids ⁽²⁾			0	23,938	22,785	20,723
Childless Adults (Expansion)			0	10,732	11,129	8,144
Senior Care Plus ⁽³⁾			0	0	30	20
MN Senior Health Options			0	0	30	34
Moving Home Minnesota (MHM)			0	0	0	0
Special Needs BasicCare			0	0	302	265
Preferred Integrated Networks			0	0	0	0
Minnesota Care ⁽⁴⁾			0	3,489	4,432	3,539
Total UnitedHealthcare Minnesota			0	38,159	38,708	32,725
<i>+/- between reporting periods</i>			0	38,159	549	(5,983)
<i>% between reporting periods</i>			0	0.0%	1.4%	-15.5%
<i>% of total</i>			0	2.9%	3.0%	3.0%
Total Minnesota by Plan Type						

Plan Name	2019	2020	2021	2022	2023	Sep-24
Medical Assistance	834,521	997,921	1,103,036	1,196,844	1,162,772	1,006,492
Parents, Kids ⁽²⁾	565,389	667,345	722,598	770,918	744,359	677,267
Childless Adults (Expansion)	160,117	210,353	253,011	288,680	276,343	203,893
Senior Care Plus ⁽³⁾	16,803	19,139	22,338	26,740	28,411	20,716
MN Senior Health Options	39,297	41,089	42,110	44,324	46,523	44,485
Special Needs BasicCare	52,915	59,995	62,979	66,171	67,130	60,096
Preferred Integrated Networks	0	0	0	0	0	0
Moving Home Minnesota (MHM)	0	0	0	11	6	35
Minnesota Care ⁽⁴⁾	84,295	93,033	104,960	102,350	113,758	96,912
Total Minnesota	918,816	1,090,954	1,207,996	1,299,194	1,276,530	1,103,404
+/- between reporting periods	(26,254)	172,138	117,042	91,198	(22,664)	(173,126)
% between reporting periods	-2.8%	18.7%	10.7%	7.5%	-1.7%	-13.6%

(1) Minnesota Department of Human Services includes in its Medicaid managed care total enrollment in Senior Health Options Dual Special Needs Plans.

(2) For 2013, "Parents, Kids" figure includes Non-Citizens Medical.

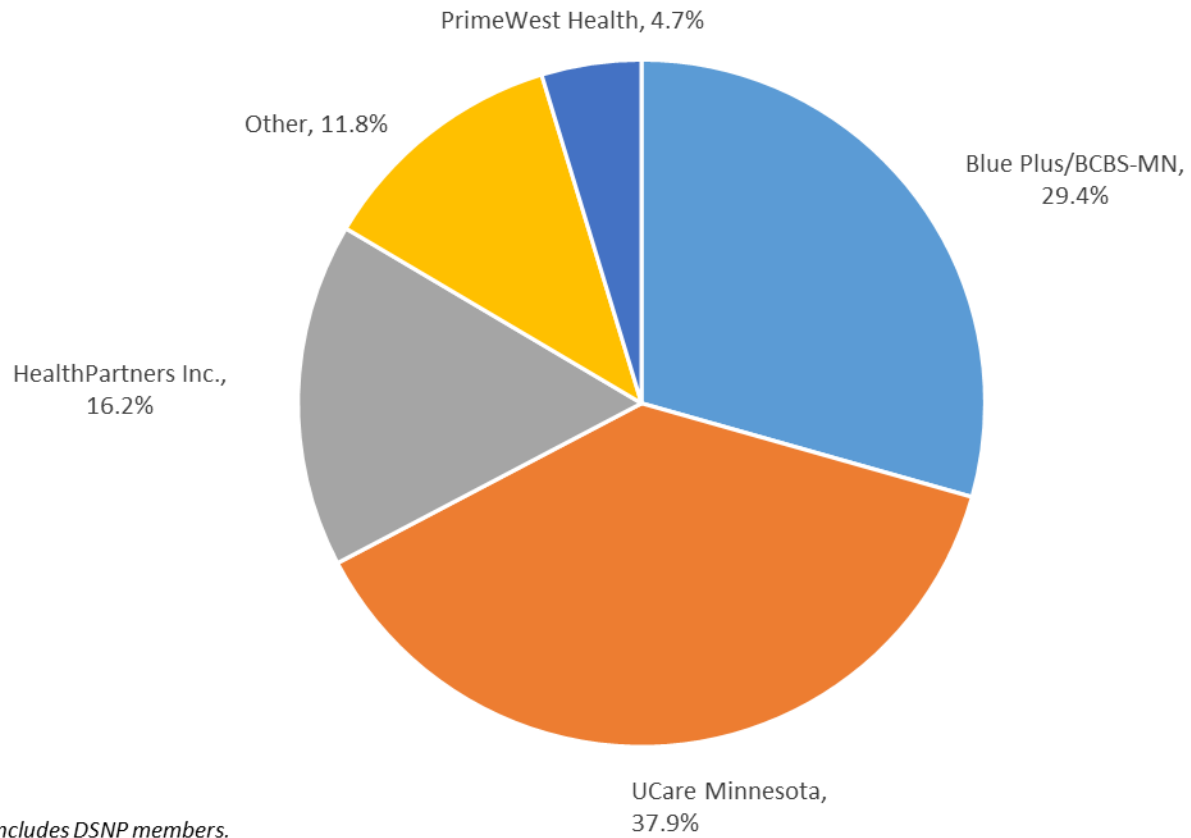
(3) Senior Care Plus is a managed care plan for seniors eligible for Medicaid who don't enroll in the Senior Health Options Dual Special Needs Plan.

(4) For families at 138% to 200% of the federal poverty level. Includes Minnesota Care and Minnesota Care Child.

(5) Medica no longer accepting enrollment for Families and Children effective May 1, 2017

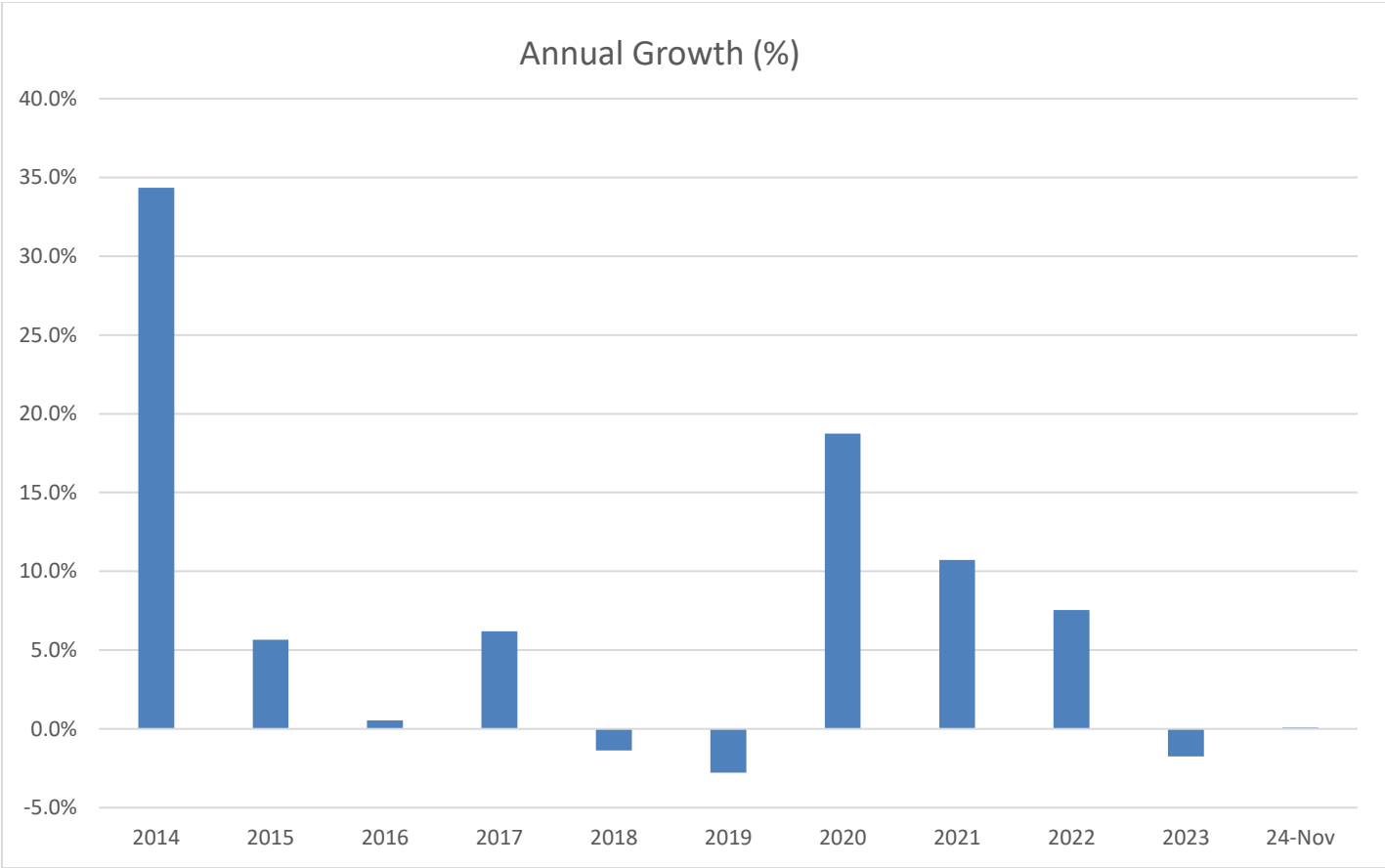
Source: Minnesota Department of Human Services, HMA

Minnesota Medicaid Managed Care Market Share by Enrollment⁽¹⁾, September 2024



(1) Includes DSNP members.

Source: MN Dept. of Human Services, HMA



MEDICAID FEE FOR SERVICE VS. MANAGED CARE PENETRATION

Total Medicaid enrollment in Minnesota was about 1.4 million in 2023. About 94% of Medicaid beneficiaries were enrolled in a managed care plan. The remainder are in fee-for-service Medicaid. Total Medicaid expenditures in Minnesota was \$17.9 billion in 2023, with about 54.3% through managed care and the rest through fee-for-service.

Table 2. Minnesota Expenditures and Enrollment for Total Medicaid vs. Medicaid Managed Care, 2014-23

Year	Total Medicaid Expenditures	Medicaid Managed Care Expenditures ¹	Medicaid Managed Care Expenditures as % of Total	Total Medicaid/CHIP Enrollment	Medicaid MCO Enrollment	Medicaid MCO Enrollment as % of Total
2023	\$17,871,002,078	\$9,710,602,419	54.3%	1,358,116	1,276,530	94.0%
2022	\$16,158,756,247	\$8,439,423,588	52.2%	1,380,680	1,299,194	94.1%
2021	\$14,844,071,687	\$7,773,452,673	52.4%	1,278,802	1,207,996	94.5%
2020	\$13,611,654,951	\$6,789,090,362	49.9%	1,173,856	1,090,954	92.9%
2019	\$12,720,672,282	\$6,067,601,416	47.7%	\$1,020,753	\$918,816	90.0%
2018	\$12,324,543,789	\$6,113,139,572	49.6%	1,043,936	945,070	90.5%
2017	\$11,351,993,115	\$5,527,509,974	48.7%	1,060,478	958,285	90.4%
2016	\$10,893,812,759	\$5,087,187,527	46.7%	1,039,203	903,822	87.0%
2015	\$10,704,378,051	\$5,370,925,138	50.2%	1,013,971	897,547	88.5%
2014	\$9,834,459,896	\$4,802,199,647	48.8%	1,037,554	858,097	82.7%

(1) Includes evaluation and management, vaccine codes, Community First Choice, and preventive services Grade A or B, ACIP vaccines and their administration, Prepaid Ambulatory Health Plans, and Prepaid Inpatient Health Plans.

Sources: CMS64 for expenditures. CMS for total Medicaid/CHIP enrollment. States, NAIC for Medicaid managed care enrollment.

SNPS AND DUAL ELIGIBLE

Minnesota had 59,416 SNP members as of November 2024.

As of 2024, Minnesota is enhancing its efforts to integrate care for dual eligibles. The state's MSHO program continues to serve as a comprehensive model for integrating Medicare and Medicaid services. Minnesota also participates in the Integrated Care for Dual Eligibles demonstration program, which seeks to further align care services and improve health outcomes for dually eligible individuals. MSC+ provides MA coverage for individuals who may also have Medicare coverage. Incumbents are Blue Plus, HealthPartners, Itasca Medical Care, Medica, PrimeWest Health, South Country Health Alliance, UCare, and UnitedHealthcare.

Table 4. Minnesota SNP Enrollment by Plan, November 2024

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UCare Minnesota	26,696	26,643	0	53	44.9%
Medica Health Plans	12,215	12,215	0	0	20.6%
BCBS-MN	9,960	9,960	0	0	16.8%
Healthpartners, Inc.	5,655	5,655	0	0	9.5%
Primewest Health System	2,444	2,444	0	0	4.1%
South Country Health Alliance	1,583	1,583	0	0	2.7%
Itasca Medical Care	330	330	0	0	0.6%
UnitedHealthcare	533	132	0	401	0.9%
Totals, 8 Plans	59,416	58,962	0	454	100%

Sources: CMS, HMA

MANAGED MEDICAID PLAN FINANCIALS

Average medical loss ratio among Minnesota Medicaid plans was 86.7% in 2023. Per member per month premiums among the five plans was \$731.94.

(Note: Financial metrics and comparisons presented in this overview are based on health plan NAIC filings in the state. Measures like per member per month premiums and medical loss ratios may vary greatly by plan and by state depending on the mix of business (e.g., TANF, ABD, etc.), scope of the state’s Medicaid benefit package, geographic variations in the cost of care, and other factors.)

Table 5. Minnesota Medicaid Managed Care Plan Financials, 2023

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premium Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Blue Plus/BCBS-M/HMO MN	N	377,196	4,662,218	\$633.25	\$2,952,330	\$2,454,314	\$2,517,342
HealthPartners Inc.	N	209,459	2,575,120	\$699.91	\$1,802,347	\$1,462,895	\$1,406,253
Hennepin/Metropolitan	N	32,771	415,159	\$996.15	\$413,559	\$357,863	\$353,441
Medica Health Plans	N	28,852	327,536	\$1,365.56	\$447,269	\$351,790	\$400,172
UCare Minnesota	N	480,401	5,882,234	\$770.26	\$4,530,843	\$4,125,398	\$4,118,228
Total, MN Plans		1,128,679	13,862,267	\$731.94	\$10,146,348	\$8,752,260	\$8,795,436

(1) After reinsurance recoveries.

Source: NAIC data accessed through S&P Global Market Intelligence, accessed June-July 2024, HMA

Table 6. Minnesota Medicaid Managed Care Plan Financials, 2022

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premium Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Blue Plus/BCBS-M/HMO MN	N	375,549	4,384,286	\$620.29	\$2,719,530	\$2,234,921	82.2%
HealthPartners Inc.	N	233,928	2,730,471	\$671.22	\$1,832,744	\$1,508,779	85.0%
Hennepin/Metropolitan	N	35,992	414,323	\$1,028.99	\$426,333	\$369,142	85.8%
Medica Health Plans	N	19,928	225,171	\$1,700.62	\$382,929	\$326,383	85.2%
UCare Minnesota	N	488,135	5,679,331	\$776.56	\$4,410,313	\$3,755,478	85.1%
Total, MN Plans		1,153,532	13,433,582	\$727.42	\$9,771,849	\$8,194,704	84.3%

(1) After reinsurance recoveries.

Source: NAIC data accessed through S&P Global Market Intelligence, accessed June-July 2023, HMA



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