

Minnesota: *six in ten* MA members need a new plan

AEP closes Dec 7, and you still don't know which of your clients lose their plan. This is the kit for Minnesota: every plan that ends, where CMS moves each member, and what is still sold, county by county.

344,313

members with no 2027 plan to land in

CMS crosswalk run, Oct 23, 2026

62%

of 551,833 MA members counted

CMS CPSC, Oct 2026

50,827

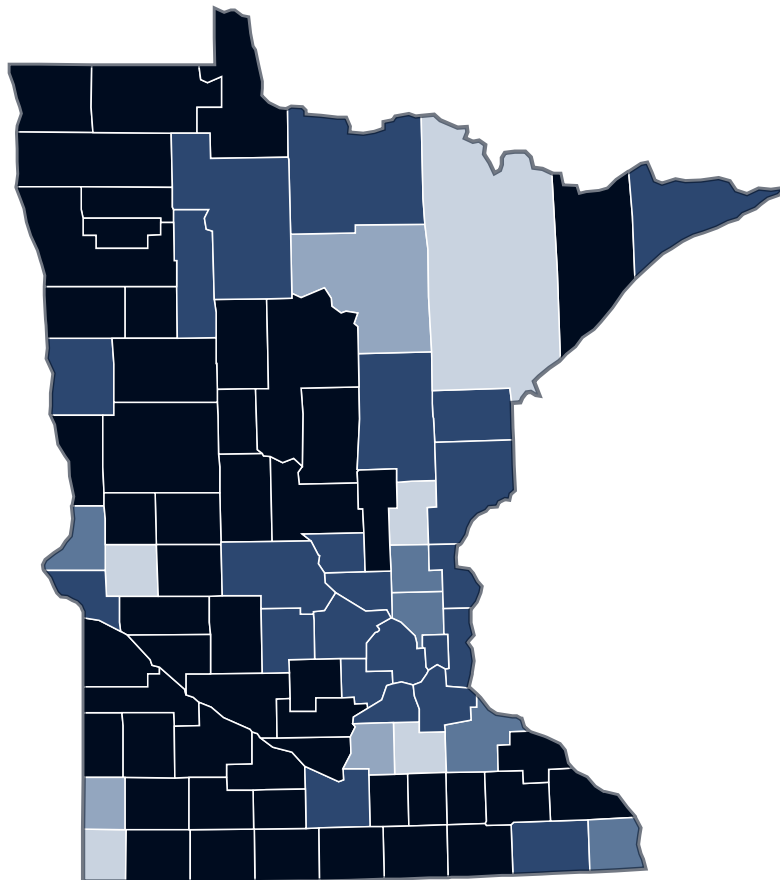
moved by CMS to another plan

Same files

85 of 87

counties with fewer plans for 2027

CMS plan files



START HERE

Who to call first in Minnesota

THE PROBLEM

AEP closes Dec 7, and you still don't know which of your clients lose their plan. In Minnesota the answer is most of them.

- **344,313** MA members sit in a plan that ends with no 2027 plan to land in. They pick a new plan by Dec 7 or fall back to Original Medicare. Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor.
- **Blue Cross Medicare Advantage Choice (PPO)** is the largest plan that ends: 127,084 members in 74 counties. Source: same files.
- **50,827** more are moved by CMS into a plan they never picked. Their network and costs can change on Jan 1. Source: same files.
- **Hennepin, Ramsey** and **Dakota** counties hold the most members to place: 67,103, 27,871 and 26,808. Source: same files.
- **85 of 87** counties have fewer plans to sell for 2027. Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county; counts from the CMS MA Penetration file, October 2026.

Your first week

- Call the clients in the plans on page 3. They have no plan in 2027.
- Then call the clients CMS moved, on page 4. Their plan changed without a choice.
- Use page 5 to see what is still sold in each county.

In this kit

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PLANS THAT END

39 plans end with members in Minnesota

Every member in these plans needs a new plan by Dec 7. The 16 largest are below. The kit workbook lists all 39, county by county.

2026 PLAN	INSURER	WHY	COUNTIES	MEMBERS
Blue Cross Medicare Advantage Choice (PPO)	Aware Integrated	Plan terminated	74	127,084
Blue Cross Medicare Advantage Core (PPO)	Aware Integrated	Plan terminated	70	37,749
Blue Cross Medicare Advantage Comfort (PPO)	Aware Integrated	Plan terminated	30	33,117
Blue Cross Medicare Advantage Complete (PPO)	Aware Integrated	Plan terminated	60	19,042
Blue Cross Medicare Advantage Comfort (PPO)	Aware Integrated	Plan terminated	60	16,863
HealthPartners Journey Stride (PPO)	HealthPartners	Plan terminated	25	16,226
AARP Medicare Advantage from UHC MN 0005 (PPO)	UnitedHealth	Plan terminated	14	13,854
Medica Advantage Solution H8889 008 (PPO)	Medica	Plan terminated	31	13,540
HealthPartners Journey Steady (PPO)	HealthPartners	Plan terminated	22	7,245
Blue Cross Medicare Advantage Choice (PPO)	Aware Integrated	Plan terminated	21	7,028
Medica Advantage Solution H8889 005 (PPO)	Medica	Plan leaves this county	47	6,983
Blue Cross Medicare Advantage Complete (PPO)	Aware Integrated	Plan terminated	20	6,238
Medica Advantage Solution H8889 002 (PPO)	Medica	Plan leaves this county	32	6,013
Blue Cross Medicare Advantage Freedom Blue (PPO)	Aware Integrated	Plan leaves this county	39	5,652
Medica Advantage Solution H8889 004 (PPO)	Medica	Plan terminated	30	4,910
Blue Cross Medicare Advantage Core (PPO)	Aware Integrated	Plan terminated	19	3,806

Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. Plan names as CMS prints them. Built Oct 24, 2026.

Members with no plan to land in, by insurer

Aware Integrated	258,752
Medica	33,400
HealthPartners	24,480
UnitedHealth	16,130
Humana	9,382
and Aetna Insurance Holding Company	2,169
CVS Health (Aetna)	0

Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. Built Oct 24, 2026.

THE CROSSWALK SHEET

Where CMS moves your clients for 2027



Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. Stay plus moved plus no plan equals 551,833 members counted. Built Oct 24, 2026.

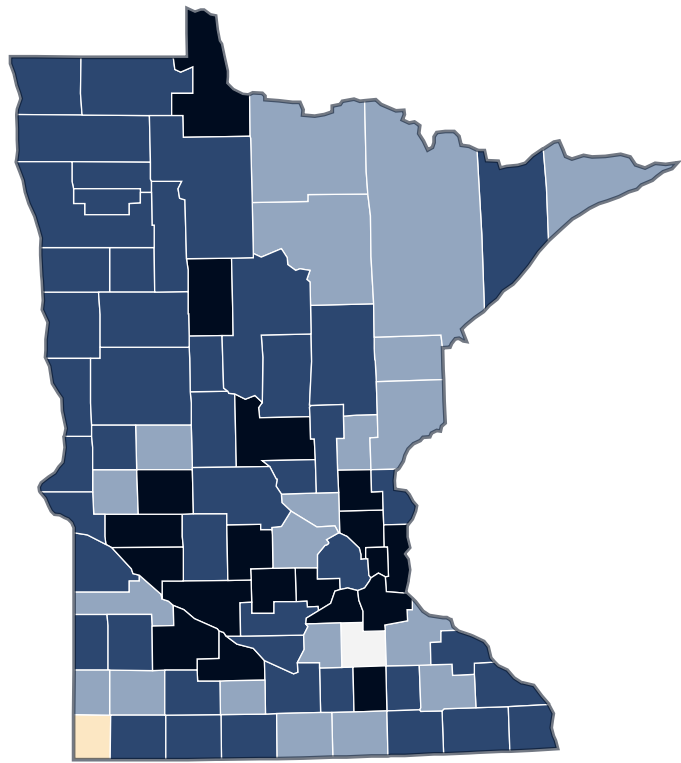
These members did not choose a new plan. CMS moved them. Their premium, drug list and doctors can change on Jan 1.

2026 PLAN	2027 PLAN CMS MOVES THEM TO	CROSSWALK STATUS	COUNTIES	MEMBERS
Medica Advantage Solution H8889 001 (PPO)	Medica Advantage Select (PPO)	Renewal Plan	8	20,099
HealthPartners Journey Pace (PPO)	HealthPartners Journey Pace (PPO)	Renewal Plan with SAR	15	10,710
Medica Advantage Solution H8889 005 (PPO)	Medica Advantage Value (PPO)	Renewal Plan with SAR	8	8,783
HealthPartners Journey Smart (PPO)	HealthPartners Journey Smart (PPO)	Renewal Plan with SAR	15	7,848
Medica Advantage Solution H8889 003 (PPO)	Medica Advantage Preferred (PPO)	Renewal Plan	8	3,387

Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. "Renewal Plan with SAR" means the plan shrinks its service area. Built Oct 24, 2026.

YOUR COUNTIES

County by county, with what is left to sell



Minnesota counties lose plans almost everywhere. The table lists the 12 counties with the most members to place; the workbook has all 87.

Change in MA plans offered, 2026 to 2027

10+ fewer 5 to 9 fewer 1 to 4 fewer same more

Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county; counts from the CMS MA Penetration file, October 2026. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

COUNTY	MA MEMBERS	NO PLAN	MOVED	PLANS	\$0 PREMIUM 2027	MOOP RANGE 2027
Hennepin	123,912	67,103	20,551	32 to 25	13	\$0 to \$9,850
Ramsey	52,978	27,871	7,311	37 to 27	14	\$0 to \$9,850
Dakota	46,921	26,808	5,971	37 to 27	14	\$0 to \$9,850
Anoka	41,424	19,789	5,743	37 to 27	14	\$0 to \$9,850
Washington	31,195	19,021	4,530	37 to 27	14	\$0 to \$9,850
Stearns	17,673	12,832	758	16 to 11	4	\$0 to \$9,850
Crow Wing	11,445	10,861	0	11 to 2	1	\$9,850 to \$9,850
Wright	15,779	9,287	729	31 to 27	13	\$0 to \$9,850
Scott	14,141	8,077	1,867	37 to 27	14	\$0 to \$9,850
Olmsted	8,965	7,976	0	9 to 5	2	\$4,450 to \$9,850
Otter Tail	9,486	7,539	0	13 to 7	2	\$6,900 to \$9,850
Sherburne	9,745	7,219	560	16 to 12	5	\$0 to \$9,850

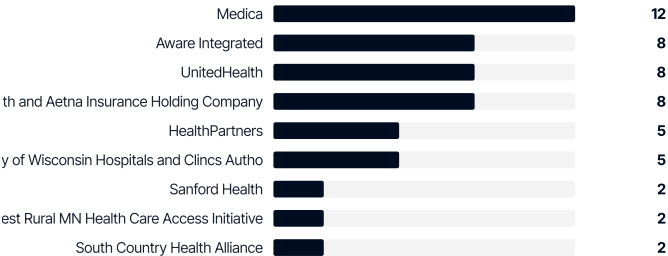
Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. CMS CY2027 plan file (data last updated Oct 18, 2026), MA, MA PD and SNP plans; premium is the monthly consolidated premium; MOOP is the in network maximum out of pocket. A \$0 MOOP is the HealthPartners Minnesota Senior Health Options D-SNP, which CMS lists at \$0. Built Oct 24, 2026.

WHAT IS STILL SOLD

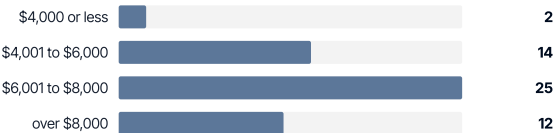
53 plans are sold in Minnesota for 2027

18 of them have a \$0 monthly premium. The workbook lists every plan sold in each county with its premium, MOOP and stars. The kit names no best plan; the choice is your client's.

2027 plans by insurer



2027 plans by in network MOOP



Source: CMS CY2027 plan file (data last updated Oct 18, 2026), MA, MA PD and SNP plans; premium is the monthly consolidated premium; MOOP is the in network maximum out of pocket. Built Oct 24, 2026.

2027 plans by type

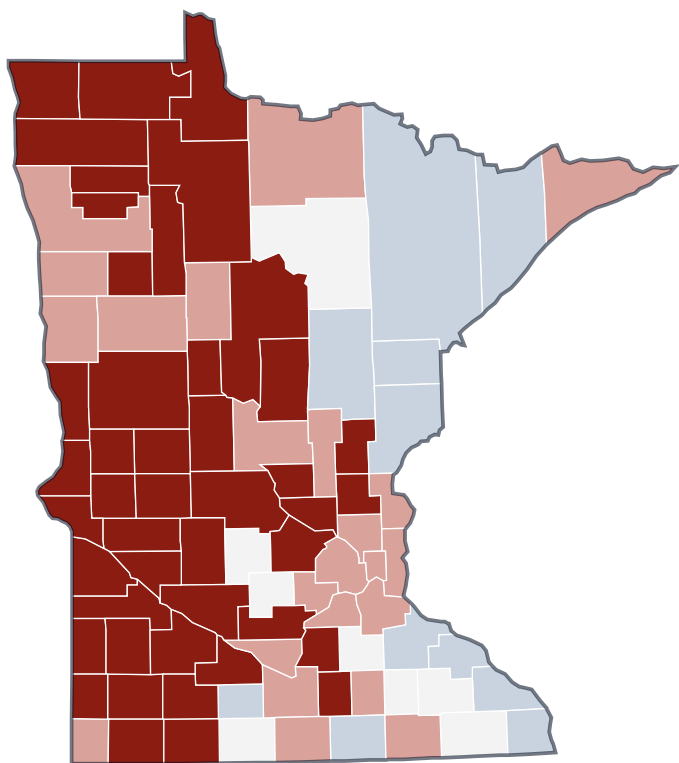
PLAN TYPE	PLANS
PPO	35
HMO D-SNP	8
PPO C-SNP	5
HMO	5

A plan counts once here even when it sells in many counties. Counts by county sit on page 5.

Source: CMS CY2027 plan file (data last updated Oct 18, 2026), MA, MA PD and SNP plans; premium is the monthly consolidated premium; MOOP is the in network maximum out of pocket. Built Oct 24, 2026.

BONUS: STAR SHIFT SHEET

Stars fall in 71 counties and rise in 16



The 12 largest counties

COUNTY	MEMBERS	2026	2027	CHANGE
Hennepin	133,216	4.24	4.07	-0.17
Ramsey	61,075	4.25	4.09	-0.16
Dakota	52,109	4.27	4.05	-0.22
Anoka	45,388	4.22	4.01	-0.22
Washington	36,043	4.32	4.12	-0.20
Stearns	18,330	4.32	4.03	-0.30
Wright	16,781	4.27	3.97	-0.31
Scott	15,048	4.26	4.03	-0.24
Carver	12,347	4.24	4.0	-0.23
Crow Wing	12,024	4.26	4.0	-0.27
Olmsted	11,635	4.03	4.08	+0.05
Sherburne	10,428	4.32	4.04	-0.29

Change in member weighted stars, 2026 to 2027

■ down 0.25 or more
 ■ down under 0.25
 ■ about the same
■ up under 0.25
 ■ up 0.25 or more

Source: CMS 2027 Star Ratings Data Tables (Oct 8, 2026) and 2026 Summary Ratings (Jul 22, 2026); members from CMS Monthly Enrollment by CPSC, October 2026. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

Stars change what a plan can pay for. A client asking why their extras shrank can find the answer here.

BONUS: RESUMEN EN ESPAÑOL

Minnesota, plan año 2027

- **344,313** afiliados de Medicare Advantage en Minnesota están en un plan que termina el 31 de diciembre de 2026, sin plan para 2027 en su condado.
- **50,827** afiliados más pasan, por decisión de CMS, a otro plan para 2027.
- Para 2027 se venden **53** planes en Minnesota. **18** tienen prima mensual de \$0.
- El período de inscripción anual termina el **7 de diciembre de 2026**.

Fuente: CMS 2027 Plan Crosswalk (1 de octubre de 2026), archivos de planes CY2026 y CY2027, inscripción mensual CPSC de octubre de 2026. Hecho el 24 de octubre de 2026.

Every kit carries this page for the state, so an agent can hand it to a Spanish speaking client. It names no plan.

Bonus: 4 chart cards

Each kit comes with four cards at 1080 by 1350 pixels for your own posts and emails. They carry county and state totals only: no plan names, no plan advice. This kit's four, shrunk:

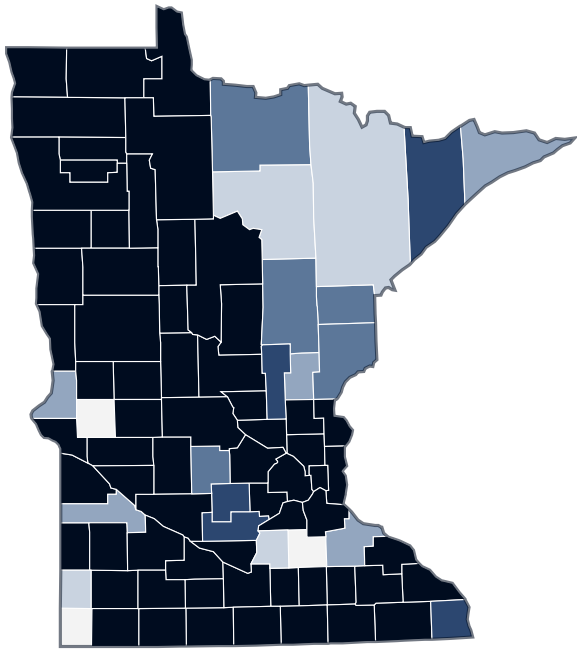


Cards made by Health and Tech Now from the files named on each card. Free to use with credit.

NEW: CENSUS JOIN

Who the 2027 exits hit, per 1,000 seniors

Raw member counts favor big counties. This page divides members with no 2027 plan to land in by residents 65 and over, so a small county hit hard shows up. Across MN the rate is 347.0 per 1,000 residents 65+.



Members with no 2027 plan to land in, per 1,000 residents 65+

0 under 25 25 to 50 50 to 100 100 to 200 200 or more

WHY MINNESOTA TOPS THE LIST.

We traced the Minnesota outliers back to the CMS files on Oct 24, 2026. The numbers hold. Blue Cross and Blue Shield of Minnesota (parent Aware Integrated) ends eight PPO plans on contract H5959, listed as "Terminated/Non renewed Contract" in the CMS 2027 Plan Crosswalk. That alone leaves 250,927 Minnesota members with no plan to land in. Medica and HealthPartners end or pull other plans. Statewide, 344,313 of 551,833 individual MA members counted (62%) have no 2027 plan to land in. In Wadena County the CMS CY2027 plan file lists 2 MA plans, both for people with Medicaid, down from 11. 18 Minnesota counties have no MA plan for 2027 open to people without Medicaid; 15 of them still have a Medicare cost plan.

Source: CMS 2027 Plan Crosswalk (Oct 1, 2026); CMS CY2026 (Sep 2, 2026) and CY2027 (Oct 18, 2026) plan files; CPSC enrollment October 2026. Built Oct 24, 2026.

Source: Members with no 2027 plan to land in: CMS 2027 Plan Crosswalk (Oct 1, 2026), CY2027 plan file (Oct 18, 2026), CPSC enrollment October 2026; residents 65 and over: US Census Bureau ACS 2020 to 2024 5 year, table B01001. Our join, Oct 24, 2026. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

The 8 hardest hit counties

COUNTY	RESIDENTS 65+ (± MARGIN)	MA MEMBERS PER 100 RESIDENTS 65+	NO PLAN TO LAND IN	PER 1,000 RESIDENTS 65+
Wadena	2,881 ±200	74.8	1,944	675
Crow Wing	16,563 ±545	72.6	10,861	656
Lake of the Woods	1,026 ±134	64.9	632	616
Red Lake	892 ±60	65.7	533	598
Sherburne	12,400 ±631	84.1	7,219	582
Morrison	7,286 ±311	74.2	4,203	577
Roseau	2,930 ±185	66.6	1,628	556
Benton	5,827 ±330	81.0	3,193	548

Source: Members with no 2027 plan to land in: CMS 2027 Plan Crosswalk (Oct 1, 2026), CY2027 plan file (Oct 18, 2026), CPSC enrollment October 2026; residents 65 and over: US Census Bureau ACS 2020 to 2024 5 year, table B01001. Our join, Oct 24, 2026. The ± column is the ACS 90% margin of error. Built Oct 24, 2026.

NEW: CENSUS AND BEA

How deep Medicare Advantage runs, county by county

992,385

residents 65 and over

ACS 2020 to 2024, B01001

60

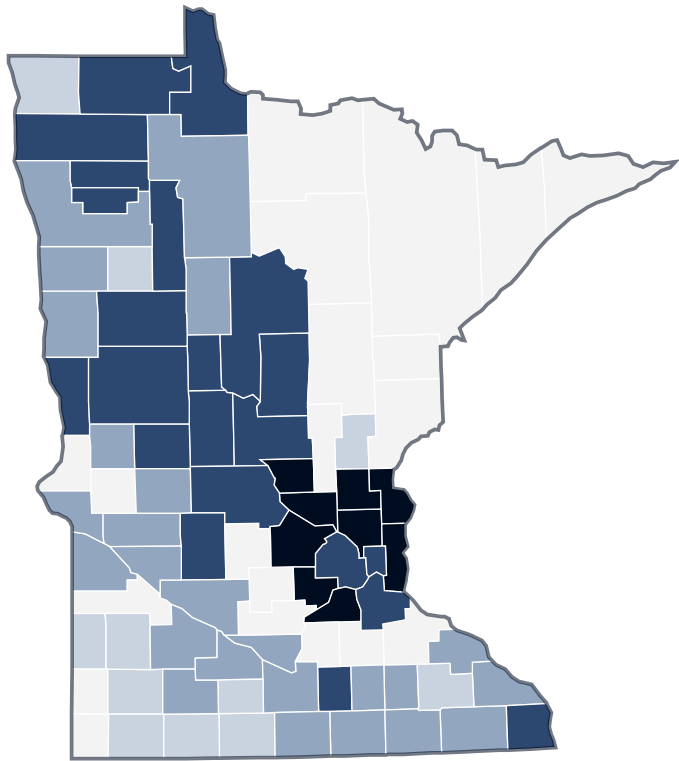
MA members per 100 residents 65+

CMS October 2026 over ACS

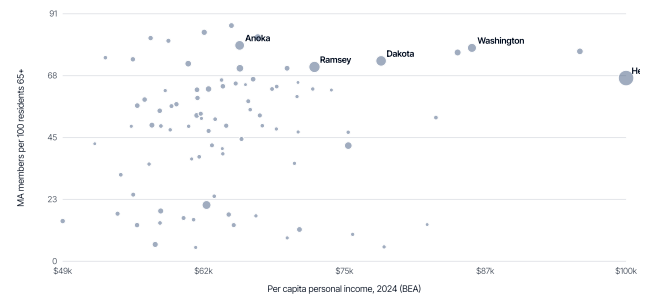
87

counties joined

Census FIPS to CMS county



Income against MA depth



Each dot is a county, sized by residents 65+.

MA members per 100 residents 65+, October 2026

under 30 30 to 45 45 to 60 60 to 75 75 or more

Source: US Census Bureau, ACS 2020 to 2024 5 year estimates, table B01001, residents 65 and over (Summary File posted Jan 29, 2026); MA members from the CMS county lookup, October 2026; our join, Oct 24, 2026. US Bureau of Economic Analysis, Regional table CAINC1 line 3, per capita personal income, 2024 (BEA API, pulled Oct 24, 2026; next county release Dec 2, 2026). MA also enrolls people under 65 with disabilities, so this ratio is market depth, not penetration. Built Oct 24, 2026.

NEW: SSA AND CENSUS SAHIE

Who draws Social Security, and who turns 65 without coverage

Two numbers shape a fall plan review: how many seniors live on a Social Security check, and how many people near 65 have no coverage today. The second group has no current coverage to compare against when Medicare starts.

953,470

Social Security beneficiaries 65+ in MN

SSA, December 2024

\$2,089

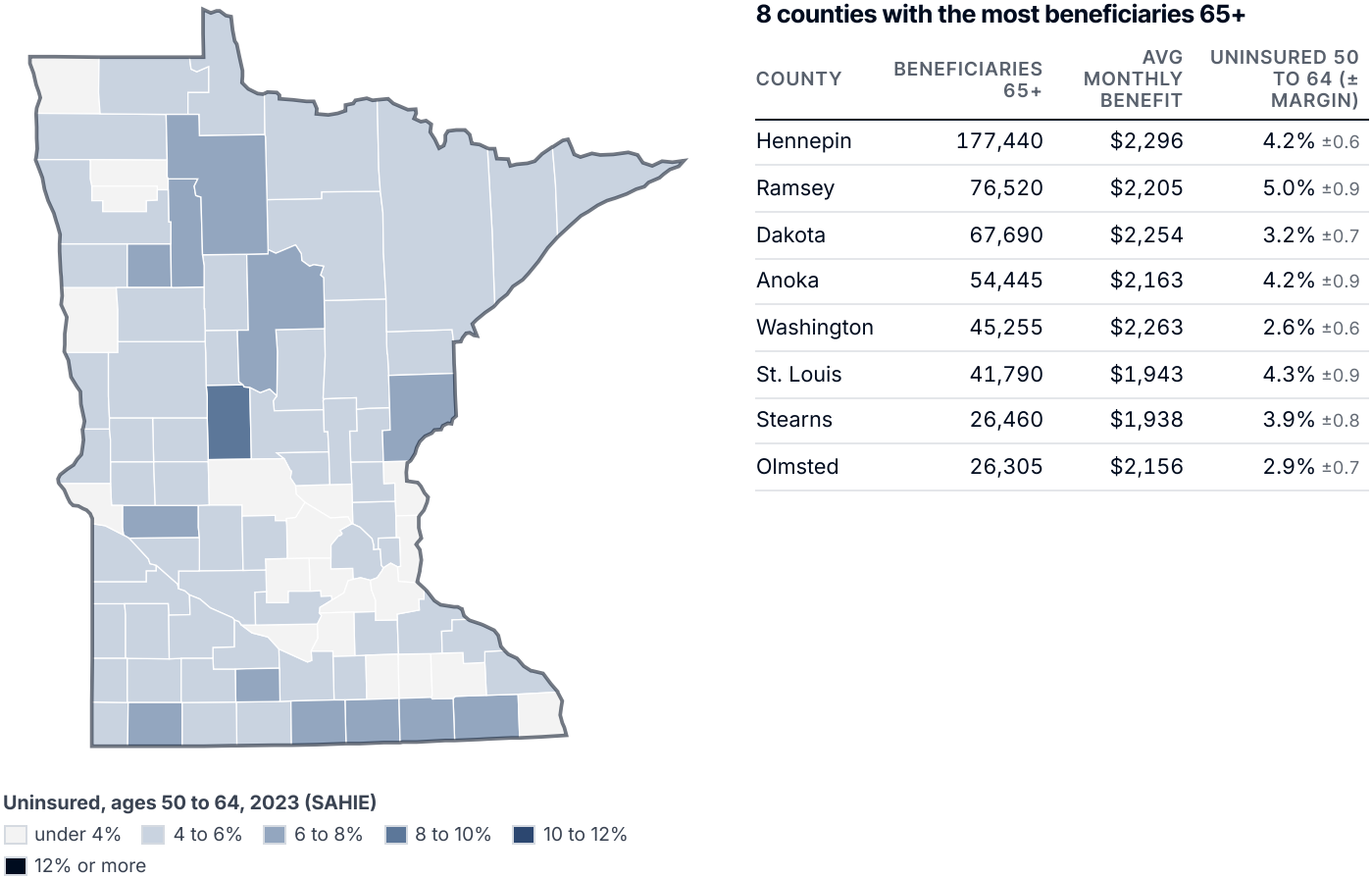
average monthly benefit, 65+

SSA Table 5 over Table 4

44,537

uninsured people aged 50 to 64

SAHIE 2023, sum of counties



Source: Social Security Administration, OASDI Beneficiaries by State and County, 2024 (released Aug 2025), Tables 4 and 5, December 2024; county counts use SSA controlled rounding to multiples of 5. Pulled Oct 24, 2026. US Census Bureau, Small Area Health Insurance Estimates (SAHIE) 2023, Census API timeseries/healthins/sahie, all incomes, pulled Oct 24, 2026. SAHIE covers people under 65 only. The ± column is the SAHIE 90% margin of error. Built Oct 24, 2026.

THE PRICE AND THE PROMISE

Your state, before AEP closes

What you get

- Every plan that ends in your counties, and how many members each one holds.
- Where CMS moves each county's members for 2027.
- Every 2027 plan still sold, with the \$0 premium count and the MOOP range.
- A PDF, a workbook and a Check sheet.

Kit bonuses

- Spanish summary
- Star Shift sheet
- 4 chart cards
- One free month of the State Desk
- A February Landing Report for kits bought by Dec 7

The price

\$450 a state

All states: \$1,500.

Our promise

Order by Nov 30, 2026. If your kit arrives after Dec 1, 2026, it is free: we refund the full price and you keep the files.

How fast

2 business days after you approve the scope.

METHOD AND SOURCES

How we built every number

1. **Match.** Each 2026 plan in each county is matched to its 2027 fate in the CMS Plan Crosswalk: stays, moved by CMS to another plan, or ends. A plan that ends, or leaves the county, with no 2027 plan to land in counts as "no plan to land in".
2. **Count.** Members come from the CMS CPSC file for October 2026, by contract, plan and county. CMS hides counts of 10 or fewer. We count them as 0, so every member figure is a floor.
3. **Group.** Contracts roll up to the parent organization as CMS prints it that month.
4. **Check.** Minnesota ties out: stays plus moved plus no plan equals members counted ($156,693 + 50,827 + 344,313 = 551,833$). A Check sheet in every client file ties each number to its file and date.

Files used in this sample

FILE	RELEASE OR DATA DATE
CMS 2027 Plan Crosswalk	Oct 1, 2026
CMS CY2027 Medicare Advantage plan file	data last updated Oct 18, 2026
CMS CY2026 Medicare Advantage plan file	data last updated Sep 2, 2026
CMS Monthly Enrollment by CPSC, October 2026	posted Oct 14, 2026
CMS Monthly Enrollment by CPSC, September 2026	Sep 2026
CMS CY2027 plan file, premium and MOOP columns	data last updated Oct 18, 2026
CMS 2027 Star Ratings Data Tables	Oct 8, 2026
CMS 2026 Star Ratings Summary Ratings	Jul 22, 2026
US Census Bureau cartographic boundary files, counties and states, 1:20,000,000	2024
US Census Bureau ACS 2020 to 2024 5 year, table B01001	Summary File posted Jan 29, 2026
BEA CAINC1 per capita personal income by county	2024 data; pulled Oct 24, 2026
Census SAHIE county estimates, Census API	2023 estimates; pulled Oct 24, 2026
SSA OASDI Beneficiaries by State and County, Tables 4 and 5	December 2024; released Aug 2025

Limits

Where members land for 2027 is MISSING until CMS posts the January 2027 enrollment file; the February Landing Report fills it. This is a sample built from public files. It endorses no plan and is not enrollment advice.

Images: all charts and maps made by Health and Tech Now from the files above. Census shapes are public domain US government data. Non CMS numbers carry their own source line on each page; anything we could not pull is marked MISSING.