2027 Renewal Guidance

As employers prepare for 2027, the actions required will depend on their current plan and future coverage elections.

State Plan → Same State Plan:

No annual plan-election renewal filing identified. Continue state participation and premiums

State Plan → Private Plan:

Submit and obtain approval for an Equivalent Plan Substitution

Private Plan → Same Private Plan:

Approval generally continues; a new substitution request is not required solely because of annual renewal

Private Carrier → Different Private Carrier:

Coordinate the change through the Minnesota Department of Employment and Economic Development (DEED)'s equivalent-plan process and follow applicable amendment and employee-notice requirements

Private Plan → State Plan:

Provide required notices and observe the **three-year state-plan requirement**

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