

March 31, 2026

Subject: Notice to Opt-In to the MN APCD

Minnesota Employers,

High and rising health care costs are a struggle for Minnesotans. More than one in five say that there was a time in 2025 when they had to delay or forego seeking needed health care because of costs. Minnesota businesses also face cost pressures related to offering health benefits. Employers often feel “in the dark” about their health care spending due to lack of detail regarding whether they are getting a fair deal or how to design affordable benefit plans that deliver high value. Ultimately, like all consumers, businesses must navigate a highly complex health care system with little transparency.

Minnesota policymakers are increasingly concerned about rising costs, but also struggle with a lack of transparency regarding the drivers of health care spending growth. To address this, legislators established the [Minnesota All Payer Claims Database \(MN APCD\)](#), a comprehensive and secure repository that collects and integrates Minnesotans’ medical claims, pharmacy claims, and health care pricing data. They also created the [Center for Health Care Affordability](#) to drive policy innovation. The MN APCD is already being used to identify spending drivers in the state, assess the presence of low-value services, and evaluate the role health care prices play in health spending growth.

Following recent changes to [Minnesota law](#), legislators are seeking to strengthen the MN APCD and establish it as a resource for Minnesota employers. Beginning in 2026, employers will be able to:

- **Assess statewide** pricing, utilization, and spending drivers using current and upcoming online tools.
- **Request data directly** under data-sharing provisions to benchmark your health care spending trends.
- Collaborate with MDH staff to **develop customized reports** based on employer-provided data.

You are receiving this notice because [Minnesota Statutes, chapter 62, section 62U.04, subdivision 5a](#), requires third-party administrators (TPAs) to notify their self-insured employer clients annually of their **right to elect to have the TPA submit data to the MN APCD on their behalf for the upcoming plan year**. Under this law, TPAs must report summary data to the Minnesota Department of Health (MDH), including the total number of clients, covered lives, and claim volumes for clients who both opt in and opt out of the MN APCD.

To help employers weigh their options and answer questions, **MDH will host a webinar on Wednesday, May 13 from 12 to 1 PM CDT**. Employers and their staff may register by emailing the MN APCD team at health.apcd@state.mn.us.

During the webinar, you will receive background on the MN APCD, examples of current and future analyses, and details on data protection. We will also provide an overview of the opt-in and data request processes. We encourage employers to join the conversation and help shape this important initiative.

SUBMITTING DATA TO THE MN APCD

As health care costs rise, the urgency to address affordability grows. When more employers submit data to the MN APCD, it supports a deeper understanding of marketplace changes and better informs policy decisions. Most importantly, richer data allows employers to shape their health benefit strategies and manage health care spending while fulfilling their fiduciary duties to employees.

By voluntarily submitting **de-identified** health care claims data to the MN APCD, employers would be able to:

- Empower TPAs and health benefit designers to better serve your organization.
- Strengthen benchmark data available to you during contract negotiations.
- Establish reliable data to monitor trends in pricing and medical utilization.
- Close existing gaps in understanding long-term health care costs.
- Advance the development of standard and custom resources on critical topics, including:
 - Cumulative growth in health care spending, prices, and utilization.
 - Trends in generic and biosimilar drug substitutions.
 - Mental health costs and utilization by visit type.
 - Rising use and spend on weight-loss and diabetes medication, and more.

Participation in the MN APCD is at the employer's sole discretion. While the opt-in process typically begins during annual registration, employers may elect to participate at any time during the year.

There are two simple options:

- 1. Opt-In to Submit Data to the MN APCD** – Notify your TPA of your decision to voluntarily submit data. Your TPA will then update its existing data submission to transmit de-identified data monthly to the MN APCD on your behalf. If you have already opted to participate, no action is required to continue voluntarily submitting data.
- 2. Do Not Opt-In to Submit Data to the MN APCD** – Your TPA is responsible for completing the annual MN APCD registration process and anonymously including your decision in the summary report. You will receive another notice next year about the opportunity to participate.

MDH staff are available at any time to assist employers as they weigh their decision. Beyond our formal webinars, we welcome one-on-one conversations to walk through the data, address questions, explore barriers, and learn from your perspective.

Additional information is available on the [MN APCD website](#) and on the [Health Economics Program's homepage](#).

Thank you for your consideration and support.

Sincerely,



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