

A photograph of a man and a young girl with dark skin and curly hair. The man is on the right, looking down at the girl on the left. They are both smiling warmly. The background is a blurred indoor setting with a white wall and some furniture.

Virginia Health Benefit Exchange Introduction

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Agenda

- Background: Medicaid Unwinding
- Background: Marketplace Insurance
- Creation of Health Benefits Exchange and Transition to State-Based Marketplace
- Eligibility Determination
- What's Covered
- When and How to Apply
- Snapshot of Virginia's Insurance Coverage
- How to Get Help
- Marketing and Communication

Background: Medicaid Unwinding

- During the Public Health Emergency, states received funds from the federal government to maintain enrollment of nearly all Medicaid enrollees
 - Called continuous enrollment condition
 - Authorized by Families First Coronavirus Response Act (FFCRA)
- The Consolidated Appropriations Act of 2023 delinked the FFCRA's Medicaid continuous enrollment condition from the end of the COVID-19 Public Health Emergency
 - States are now able to resume normal operations, including terminating individuals who no longer qualify for Medicaid
 - Called Medicaid Unwinding
 - States have until March 31, 2024 to return to normal operations
- **Result: It is expected that approximately 300,000 Virginians will lose coverage and need to shop for individual qualified health plans**

Background: Marketplace Insurance

- 2010: ACA passed
- 2013: Federally Facilitated Marketplace, Healthcare.gov, was created as a way for individuals to purchase qualified health plans
 - States had the option of setting up their own state-based marketplace
 - Required time and resources
 - Many states, including Virginia, opted to use Healthcare.gov
- 2020: General Assembly directed the State Corporation Commission to establish the Virginia Health Benefits Exchange and begin the process of transitioning Virginia from Healthcare.gov to a state-based marketplace
 - Beginning with Open Enrollment for 2024 plans, Virginians will purchase individual qualified health plans through Virginia's Insurance Marketplace

Virginia Health Benefit Exchange Statutory Duties

1

Transition Virginia from Healthcare.gov to a Virginia-based marketplace.

2

Better coordinate with Virginia agencies to support health insurance continuity.

3

Work to reduce the number of uninsured Virginians.

Transition to a State-Based Marketplace

- On September 29, 2022, the SCC awarded a nine-year contract to GetInsured for Virginia's platform and consumer assistance center.
- Contract serves as the foundation for a state-based health insurance marketplace that is operated in Virginia for Virginians.
- GetInsured operates in 9 of the 19 state-based Exchanges nationwide.
- Successfully transitioned NV, NJ, and PA, from the FFM to their own state-based platforms.
- Virginia's platform and consumer assistance center will be integrated and will be staffed by customer service representatives dedicated to Virginia.

What is Virginia's Marketplace?

Virginia's Marketplace fully replaces HealthCare.gov for Virginia.

It will provide health plan shopping and enrollment services for individuals and families.

To be eligible for Virginia's Marketplace coverage, individuals / households must:

1. Reside in Virginia;
2. Be U.S. citizens, U.S. nationals, or lawfully present immigrants for the entire time they plan to have coverage; and
3. Not be incarcerated (unless pending disposition of charges).
4. Be uninsured, generally not eligible for Medicaid or Medicare, not have an offer of affordable employer-based coverage.

Eligibility Determinations

Virginia's Marketplace will determine eligibility for:

- MAGI eligibility for Medicaid and the Family Access to Medical Insurance Security Plan (FAMIS)
- Coverage in Virginia's Marketplace plans
- Financial Assistance Programs, including:
 - Advance payments of the premium tax credit (PTC) toward monthly premiums
 - Have a household income starting at 100%
 - Cost-sharing reductions (CSRs) to lower what consumers pay for out-of-pocket costs, like deductibles, copayments, and coinsurance
 - Have a household income of between 100% - 250% of FPL, be eligible for PTC, and enroll in a Silver plan through the Marketplace
- **Single, streamlined application!**



Federal Poverty Levels and Premium Tax Credits

Household size	2023 Federal Poverty Level for the 48 Contiguous States (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$14,580	\$19,391	\$20,120	\$21,870	\$29,160	\$43,740	\$58,320
2	\$19,720	\$26,228	\$27,214	\$29,580	\$39,440	\$59,160	\$78,880
3	\$24,860	\$33,064	\$34,307	\$37,290	\$49,720	\$74,580	\$99,440
4	\$30,000	\$39,900	\$41,400	\$45,000	\$60,000	\$90,000	\$120,000
5	\$35,140	\$46,736	\$48,493	\$52,710	\$70,280	\$105,420	\$140,560
6	\$40,280	\$53,572	\$55,586	\$60,420	\$80,560	\$120,840	\$161,120
7	\$45,420	\$60,409	\$62,680	\$68,130	\$90,840	\$136,260	\$181,680
8	\$50,560	\$67,245	\$69,773	\$75,840	\$101,120	\$151,680	\$202,240

Add \$5,140 for each person in household over 8 persons

To be eligible for a premium tax credit, household income must be at least 100% FPL

- An individual can qualify for PTC with an annual income above \$14,580
- A family of 4 can qualify for PTC with an annual income above \$30,000

Note: Individuals who are eligible for Medicaid, are not eligible for Premium Tax Credits.

What is Covered?

10 Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Pregnancy, maternity, and newborn care
5. Mental health and substance use disorder services. Includes behavioral health treatment such as counseling and psychotherapy
6. Prescription drugs
7. Rehabilitative and habilitative services and devices. Services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

Health Plan Categories

Catastrophic

- Actuarial Value below 60%.
- Limited eligibility (under age 30 or needs exemption.)

Bronze

- AV of 60 percent (Consumers pay 40 percent of costs on average)

Silver

- AV of 70 percent (Consumers pay 30 percent on average)

Gold

- AV of 80 percent (Consumers pay 20 percent on average)

Platinum

- 90 percent AV (Consumers pay 10 percent on average)

When Can Consumers Enroll?

- **Virginia's Annual Open Enrollment Period:**

November 1, 2023- January 15, 2024

- **Special Enrollment Periods (SEPs):**

- Allow consumers to purchase a Virginia Marketplace plan or make changes to an existing one after the Open Enrollment Deadline.

- **Qualifying Life Events:**

- Consumers must experience a Qualifying Life Event (QLE) to be eligible for an SEP. Examples include, but are not limited to:
 - Loss of Minimum Essential Coverage (MEC)
 - Marriage or divorce
 - Child-birth or adoption
 - Moving

Ways to Apply



Virginia's Marketplace [Marketplace.virginia.gov](https://marketplace.virginia.gov)

Website will be translated into Spanish



Marketplace Enrollment Assisters and Navigator Programs

[Enroll Virginia](#)
[Boat People SOS](#)



Virginia's Marketplace Consumer Assistance Center

Language assistance is available
through interpreters



Marketplace-Registered agents



Carrier Onboarding and Marketplace Participation

HBE has successfully certified and transferred 127 QHPs and 33 QDPs to the platform in September. There are at least 2 carriers offering QHPs in every county and city in Virginia.

2024 Carriers Offering Plans on Virginia's Insurance Marketplace or SHOP



*A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA

Stand Alone Dental Plan Coverage

2024 Carriers Offering Stand-Alone Dental Plans on Virginia's Insurance Marketplace

Dental Carriers:

Anthem Health Plans of Virginia, Inc.

Delta Dental of Virginia

DentaQuest National Insurance Company, Inc.

Dominion Dental Services, Inc.

Educators Health Plans Life, Accident & Health

Guardian Life Insurance Company of America

UnitedHealthcare Insurance Company

Consumer Assistance

Navigators

- Two PY 2024 grantees: Enroll Virginia (VPLC) and Boat People SOS
- 35 Navigators and 34 Certified Application Counselor Designated Organizations (CDOs)
- Services are free and include unbiased information regarding insurance options and assistance with applications for programs such as Medicaid, FAMIS, CHIP, PTCs, and CSRs

Certified Designated Organizations (CDOs)

- CDOs must be designated by the Virginia Exchange to operate in Virginia
- Oversee Certified Application Counselors (CACs),

Certified Application Counselor (CAC)


- A staff member or volunteer who is certified by a CDO and trained to help consumers look for health coverage options through the Virginia Exchange and Virginia's Medicaid program
- This includes helping consumers complete the eligibility and enrollment process
- Services are free and unbiased

Agents


- Approx. 3,000 currently certified statewide with many more currently working on certification
- Licensed by the Bureau of Insurance and certified by the Exchange
- Provide free, personalized assistance with applications for financial assistance and enrollment into health plans.
- Can make recommendations for health plans based on consumer information

Marketing Campaigns

Medicaid Unwinding: Messaging to support affected individuals will be ongoing through July 2024



Brand Awareness Campaign: Create awareness about the transition from HealthCare.gov to Virginia's Insurance Marketplace; early fall



Open Enrollment Campaign: Drive audiences to the Marketplace's website to buy insurance; Nov. 1 to Jan. 15

Communications Plan

Date	Communications plan
Approx. Oct. 4	CMS/Marketplace mails paper notice to enrolled consumers regarding state's transition
Approx. Oct. 10	Soft launch of website and call center
Approx. Oct. 10	Virginia Welcome Letter mailed to consumers
Approx. Oct. 10	Virginia Welcome Email sent to consumers
Oct. 12-Nov. 1	Additional staged email communications sent to consumers
Approx. Oct. 13	Window Shopping feature opens for consumers, agents, and assisters
Nov. 1st	Marketplace opens for PY24 coverage

Stay Engaged!

➤ Social Media:

➤ Follow us on social media

- Facebook
- Instagram
- YouTube

➤ Share social media messages

➤ Now available at [Home Page | VIM \(virginia.gov\)](#): **Tool kits**

➤ For questions, email us at:

ExchangeDivision@scc.virginia.gov



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