



Virginia Health Benefit Exchange Introduction

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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 Virginia's Insurance Marketplace- For Virginians, by Virginia

- On September 29, 2022, the SCC awarded a nine-year contract to GetInsured for Virginia's platform and consumer assistance center.
- GetInsured operates in 9 of the 19 state-based Exchanges nationwide.
- Successfully transitioned NV, NJ, and PA, from the FFE to their own state-based platforms.
- Virginia's platform and consumer assistance center will be integrated and will be staffed by customer service representatives fully trained and dedicated to Virginia.

What is Virginia's Marketplace?

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

Virginia remains a Medicaid Determination State. Virginia's Marketplace will provide eligibility determinations for Qualified Health and Dental Plans, Medicaid, Marketplace Affordability programs, health plan shopping and enrollment services for individuals and families.

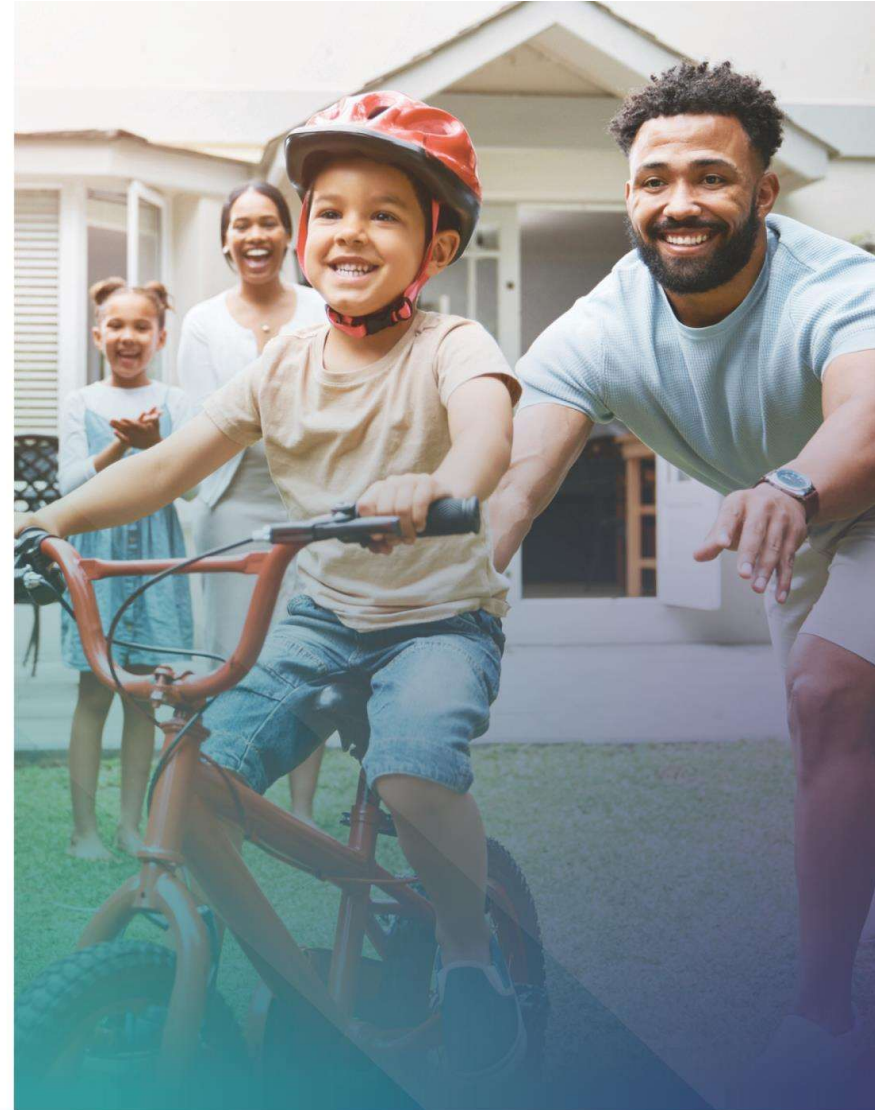
To be eligible for Virginia's Marketplace coverage, individuals / households must:

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

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

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



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. 2,400 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

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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 Welcom 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

Stakeholder Engagement



CARRIERS

- 1:1 Weekly onboarding sessions
- Monthly Town Halls
- Platform Demos
- Weekly Email Updates
- FAQs



AGENTS

- Monthly Town Halls
- Platform Demos
- Email updates
- Training & Certification Program
- Exchange Liaison



NAVIGATORS ASSISTERS

- Monthly Town Halls
- Platform Demos
- Email updates
- Training & Certification Program
- Exchange Liaison



PARTNER AGENCIES

- Weekly technical meetings
- System and Process Coordination
- Staff Updates



COMMUNITY

- Outreach and education
- Community events
- Regular meetings
- Email updates

Stay Engaged!

➤ Social Media:

➤ Follow us on social media

- [Facebook](#)
- [Instagram](#)
- [YouTube](#)

➤ Share social media messages—coming soon!

➤ **Coming soon: Partner Toolkits to include social media, one-pagers, FAQs.**

➤ **For questions, email us at:**

ExchangeDivision@scc.virginia.gov



Contacts

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