



Virginia Health Benefit Exchange Informational Update July 2024



Agenda

- Welcome
- Open Enrollment Timeline
- Medicaid Unwinding SEP
- Update on Certification
- Upcoming Changes to the Platform
- Facilitated Enrollment
- Failure to Reconcile
- Form 1095 for 2024
- Marketing Update
- ICHRAs and QSEHRAs
- DACA Rule Changes
- Unauthorized Enrollments

Meeting Reminders

Mics are muted



Please type questions
in the chat



HBE is logging all
questions and will
provide answers in
weekly email
updates/FAQs

Overview of Timeline

Event:	Date
PY2025 Plans are loaded into platform	Late September
Auto-Reenrollment Begins	Late September, runs through October
Release of Latest Platform Updates	Late September – Early October
Window Shopping Feature Available to Agents, Assistants, and Consumers	Early October
Notices go to Consumers	Late October
Open Enrollment PY 2025 Begins	November 1, 2024

Medicaid Unwinding SEP

- ❖ Virginians who **lose** Medicaid coverage between March 31, 2023, and December 31, 2024 are eligible for a Special Enrollment Period to apply for PY2024 health coverage.
- ❖ Virginians who lose Medicaid and want to apply for health insurance during this Special Enrollment Period may apply for coverage at any point up to December 31, 2024.
 - After visiting Virginia's Insurance Marketplace and submitting an application, they will have 90 days to complete plan enrollment.

➤ Training and Certification:

The Learning Management System will open in mid August

Agents who are certified on Virginia's Insurance Marketplace for PY2024, will be automatically enrolled and will receive an email notification when they are enrolled in training.

Agents who are new to Virginia's Insurance Marketplace should email MarketplaceLMS@scc.virginia.gov to request an account and visit [Agents | Virginia's Insurance Marketplace](#) for information on agent certification.

The signed VAHBE – Agent Agreement will now be part of the training process rather than being uploaded separately upon completion



Upcoming Changes to the Platform

- Broker Mobile App:
 - Will provide access to agent's BOB
 - Will be available through Apple and Android App Stores
 - Tentatively scheduled for release late Sept./early. Oct.
 - More details will be provided as we get closer to release
- Auto re-enrollment
 - Auto-re-enroll consumers into health and dental plans
 - if they have given consent to rerun eligibility, they will be re-enrolled with any financial assistance they qualify for;
 - if they **do not give consent** to rerun eligibility, they will be re-enrolled without financial assistance. They will have the opportunity to update their application during OE and financial assistance will be applied based on eligibility.
 - Renewal notices will go to consumers in late October
 - Consumers enrolling in November and December through an SEP should check to see if their enrollment carried over for 2025. Agents may need to add them to the 2025 plan
 - **Be sure you know if consumer selected to have their eligibility rerun**

Upcoming Changes to the Platform

- APTC-Rebalancing
 - Begin with PY2025
 - Changes within the month such as adding or removing a dependent will trigger a rebalancing of the APTC to reflect the change and assist with the accuracy of tax data
- In-House Provider Directory
 - Provider Directory will no longer be managed by a 3rd party; will now be housed and managed on the Marketplace Platform
 - Carrier updates will be required weekly
- Provider Network Density
 - Users will be able to zoom in on a map and adjust the area viewed around the zip code provided in the Provider Search to see in-network providers in that area on the map on the Plan Details and Plan Compare page for health and dental plans
 - Default for the search map is set to 50-mile radius

Upcoming Changes to the Platform

- Dynamic Metal Level Descriptions
 - Display metal tier descriptions for Bronze and Silver plans based on cost-sharing reduction eligibility
 - Allows consumer to see difference in co-pay and other out-of-pocket expenses between metal levels
- Cost-Share Overlay
 - Content will be added to plan tile in the Plan Shopping page
 - Allows consumer to see how Cost-Sharing Reduction can impact their costs while buying a plan
 - Will be in the form of a pop-up box on the screen

Upcoming Changes to the Platform

- Agency Admin Staff L2 will be able to maintain agent information in Agent Profile and Information tab
 - Currently read access only
- Ineligibility Reasons
 - Eligibility Determination notices will have denial reasons related to residency issues, immigration status, expiration of ROPs, attestations related to tax reconciliation, consent to verify income, other forms of coverage, and ineligibility for CSRs

Upcoming Changes: Facilitated Enrollment

- Collaboration between TAX and VAHBE
- Consumers will have the option to indicate on their tax form if they do not have insurance and would like follow up from Virginia's Insurance Marketplace
- For consumer's indicating yes, an application will be pre-populated with their basic information to simplify enrollment
- Consumers indicating yes will be contacted by Virginia's Insurance Marketplace and offered assistance to complete the enrollment process

Failure to Reconcile

- CMS is resuming enforcement of failure to reconcile requirements, for plan year 2025.
- Consumers who fail to file their federal income tax return and reconcile their APTC for **two** consecutive tax years will not be eligible for APTC.
 - This extends the previous requirement to reconcile from one to two years, providing additional opportunity to consumers to meet requirements.
 - HBE will provide a warning notice to consumers after one year, reminding them of the requirement to reconcile.
 - If they failed to reconcile for tax years 2022 and 2023, they are at risk of losing premium tax credits.



Form 1095

- All consumers will receive a Form 1095 by mail unless they specifically requested not to on the Communications Preferences Page
 - NOTE: this is a separate paperless indicator from the one that controls all other notices
 - Address used in address block on Form 1095 is the address the consumer used for their communications preferences page (and may be different from their home address)
 - Address printed on the 1095 Form is the home address and is the same address used when the plan was quoted
- All consumers will receive an electronic Form 1095 in their secure inbox in the platform
 - If a consumer has specifically opted out of receiving a paper 1095, they will only receive an electronic 1095
 - Consumers **cannot** opt out of receiving an electronic 1095

Form 1095 (continued)

- If a consumer is enrolled in more than one QHP during a year (i.e. one is terminated and a new one is selected), the consumer will receive more than one Form 1095
- If an enrollee is filing taxes separate from the rest of the household, the enrollee will receive a separate Form 1095
- Only consumers who have enrolled in a QHP will receive or be included on the Form 1095
- Consumers enrolled in catastrophic plans or stand-alone dental plans will not receive the Form 1095
- **For tax questions, please consult a tax professional or the IRS**

Marketing Update

Special Enrollment Period Campaign & Medicaid Unwinding

- **Goal:** Educate audiences about Special Enrollment Periods and how to qualify for one with an emphasis on Medicaid Unwinding to reach Virginians who lose Medicaid.
- **Objectives:** Awareness and Traffic
- **Key Audiences:**
 - Virginians who have experienced [qualifying life events](#), which include but are not limited to:
 - Virginians who have lost health coverage, including Medicaid coverage
 - Virginians who have had changes in their household, such as getting married or having a baby
 - Virginians who have recently changed residences
 - **Run Time:** February 1 – October 31, 2024
- **Channels:** Google Search, Display ads, ClueP, Connected TV, Streaming Audio, Social Media

Brand Awareness Campaign

- **Goal:** Create awareness about Virginia's Insurance Marketplace and the upcoming open enrollment period
- **Objective:** Awareness
- **Key Audiences:**
 - Uninsured Virginians
 - Small business owners
 - Virginians eligible to use the Marketplace following Medicaid redetermination
- **Run Time:** July 15–October 31
- **Channels:** Connected TV, Display ads, YouTube, Radio, Streaming Audio, Digital Out of Home

Open Enrollment Campaign

Goal: Drive audiences to the Marketplace's website to shop for health insurance.

Objectives: Awareness and traffic

Key Audiences:

- Uninsured Virginians
- Small business owners
- Virginians eligible to use the Marketplace following Medicaid redetermination

Run Time: November 1, 2024 – January 15, 2025

Channels: Google Search, Display ads, Digital Out of Home, High Impact Display, Radio Social Media, Site Direct, Broadcast TV

Marketplace Customer Testimonials

- Captured real stories of Marketplace customers who filmed and interviewed to tell their story.
- Video shoots in three locations: Roanoke, Richmond & Hampton
- Will create a compilation ad using segments of these real stories to deliver a cohesive message promoting the use of the Marketplace.
- Thank you to everyone who assisted with finding Marketplace consumers for this project !!!!



Refresher on HRAs

- There are two types of Health Reimbursement Arrangements (HRAs) that can help offset the cost of health insurance and qualifying medical expenses, such as copayments and deductibles
 - ICHRA: Individual Coverage Health Reimbursement Arrangement
 - QSEHRA: Qualified Small Employer Health Reimbursement Arrangement
- HRAs are account-based health plans that employers can offer to their employees. If offered an HRA outside of Open Enrollment, consumers may qualify for an SEP – and it is important to ensure coverage begins when the HRA begins.
- If an employer offers an HRA, they will send an "HRA Letter" to their employees. This includes critical information such as the type of HRA offered, dollar amount the employer will contribute, and how the HRA can be used.
- When an employers offers or provides an HRA, eligibility for Marketplace savings is determined by:
 - The type of HRA
 - The dollar amount contributed by the employer
 - Household income
 - Including if other household members can use the HRA
- Before a consumer accepts the HRA offer, they should determine whether the HRA is considered "affordable". Depending on the type of HRA and employer offer, they may save more with Marketplace savings than the HRA.
- Marketplace Update: There will be a calculator through the platform to assist consumers in determining affordability and the application of APTCs based on their HRA offer.

Changes to DACA Eligibility Rules

DACA recipients will no longer be excluded from the eligibility rules for enrolling in a Qualified Health Plan through the Marketplace.

- HHS Lawfully Present changes:
 - Deferred Action for Childhood Arrivals (DACA)
 - Special Immigrant Juvenile Status (SIJS)
 - Document Citation: 89 FR 39392, visit the Federal Register for full list of changes
- Virginians who have a lawfully residing/present status and qualifying income level, but are not eligible for Medicaid due to their immigration status, are now eligible for PTC and CSR
- Final Rule takes effect November 1st, 2024
 - DACA recipients can apply beginning November 1st and can receive PY24 Coverage beginning December 1st.
- Virginia will implement this final rule in time for the PY25 Open Enrollment Period
- **PLEASE NOTE: Each circumstance is unique and may require additional research and evaluation. If you believe the Marketplace has made an eligibility error, please file a ticket and/or an appeal to review the specific circumstances.**

Unauthorized Enrollments

- In May, CMS released a statement on the increase of Unauthorized Enrollments on the federal platform.
- While the issue has not been largely present in Virginia, we continue to track the issue and take any complaints very seriously.
- If a consumer believes an unauthorized enrollment has occurred, Virginia's Insurance Marketplace has a formal process to investigate, validate, and fully resolve any received complaints. Details can be found at [Unauthorized Enrollment and Unauthorized Plan Switches Policy.pdf \(virginia.gov\)](#)
- All concerns should be reported by contacting the Consumer Assistance Center at 888-687-1501 (TTY 711).

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:

ExchangeAgents@scc.virginia.gov



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