

# Virginia Health Benefit Exchange Advisory Committee Meeting

Sabrina Corlette, Chair  
Ikeita Cantú Hinojosa, Vice Chair



# Meeting Etiquette

- Only committee members should have cameras turned on.
- Stay muted until you are called on to speak.
- Please refrain from asking questions until our guest speakers have completed their presentation
- The transcript of this meeting will be made available online at:

<https://www.marketplace.virginia.gov/virginia-health-benefit-exchange>

# Welcome and Call to Order

## **Ex-officio Members:**

- Secretary Janet Kelly– Health and Human Resources
- Director Cheryl Roberts – Dept. of Medical Assistance Services
- Commissioner James Williams– Dept. of Social Services
- Commissioner Scott White – Bureau of Insurance
- Dr. Karen Shelton – State Health Commissioner

## **Appointed / Voting Members:**

- Sabrina Corlette, Chair
- Ikeita Cantu Hinojosa, Vice Chair
- Lee Biedrycki
- Scott N. Castro
- Elizabeth Cunningham
- Doug Gray
- Sheenu J. Kachru
- Kip Piper
- Louis Rossiter
- Craig Connors

# Roll Call

# Agenda

1. Call to Order
2. VAHBE Update
3. Subcommittee Reports
4. Other Business
5. Public Comment
6. Adjournment



# Director's Update

Virginia's Insurance  
**Marketplace**

# 2024 Open Enrollment Metric Categories

Metric	PY 2024 Q2 2024 (As of 6/30/2024)	PY 2024 Q1 2024 (As of 3/31/2024)	PY 2024 End of Open Enrollment (As of 1/16/2024)
Health Plan Enrollees	416,859	403,894	400,058
New Consumers	88,593	68,070	57,029
Re-enrolled Consumers	328,266	335,824	343,029
Auto Re-enrolled Consumers	Not Reported	Not Reported	269,924
Consumers w/ agent or assister assistance	46%	45%	44%
Consumers w/ financial assistance			351,570
Consumers with Premium Tax Credits	363,542	355,465	350,008
Consumers w/ Cost Sharing Reductions	141,205	136,111	130,496
Median monthly PTC amount	\$342.88	\$344.39	\$344.39
Dental Enrollees	70,720	65,333	71,291
Eligible for Medicaid or FAMIS	47,405	35,475	29,497
Website Users - Consumers	Not Reported	Not Reported	129,603
Website Users - Assisters and Agents	Not Reported	Not Reported	2,338
CAC Call Volume	121,929	174,809	196,171
CAC Average Wait Time	17	17	50 seconds
Consumer satisfaction score	Not Reported	Not Reported	94

Source:  
Virginia's Insurance Marketplace internal data analysis, 2024

# Additional Metric Categories

Metric	PY 2024 Q2 2024 (As of 6/30/2024)	PY 2024 Q1 2024 (As of 3/31/2024)	PY 2024 End of Open Enrollment (As of 1/16/2024)
Enrollees by income < 100% FPL	21,220	20,686	20,661
Enrollees by income ≥ 100% FPL and ≤ 138% FPL	55,369	56,283	56,894
Enrollees by income > 138% FPL and ≤ 150% FPL	59,090	56,235	54,018
Enrollees by income > 150% FPL and ≤ 200% FPL	79,192	77,341	76,514
Enrollees by income > 200% FPL and ≤ 250% FPL	62,233	60,621	60,046
Enrollees by income > 250% FPL and ≤ 300% FPL	37,479	36,098	35,792
Enrollees by income > 300% FPL and ≤ 350% FPL	25,611	24,704	24,389
Enrollees by income > 350% FPL and ≤ 400% FPL	14,571	13,886	13,508
Enrollees by income > 400% FPL	35,712	33,889	33,847
Enrollees by income > 500% FPL	19,520	18,477	18,504
Enrollees by income-- not reported	26,382	24,151	24,389

# Additional Metric Categories

Metric	PY 2024 Q2 2024 (As of 6/30/2024)	PY 2024 Q1 2024 (As of 3/31/2024)	PY 2024 End of Open Enrollment (As of 1/16/2024)
Avg. Health Enrollee monthly APTC amt.	\$402.70	\$404.01	\$403.64
Avg. Health Enrollment monthly Premium Amt. After APTC	\$108.94	\$109.22	\$108.81
<b>Avg. Health Enrollment Monthly Premium Amt. After APTC by FPL</b>			
Income < 100%	\$25.69	\$16.79	\$15.39
Income ≥ 100% FPL and ≤ 138% FPL	\$23.19	\$23.97	\$23.75
Income > 138% FPL and ≤ 150% FPL	\$20.24	\$20.84	\$20.20
Income > 150% FPL and ≤ 200% FPL	\$49.90	\$49.87	\$49.30
Income > 200% FPL and ≤ 250% FPL	\$101.03	\$100.99	\$100.58
Income > 250% FPL and ≤ 300% FPL	\$186.60	\$187.89	\$189.87
Income > 300% FPL and ≤ 350% FPL	\$292.31	\$294.73	\$298.11
Income > 350% FPL and ≤ 400% FPL	\$435.49	\$438.20	\$443.34
Income > 400% FPL	\$660.87	\$670.96	\$678.07
Income > 500% FPL	\$793.80	\$813.75	\$823.72



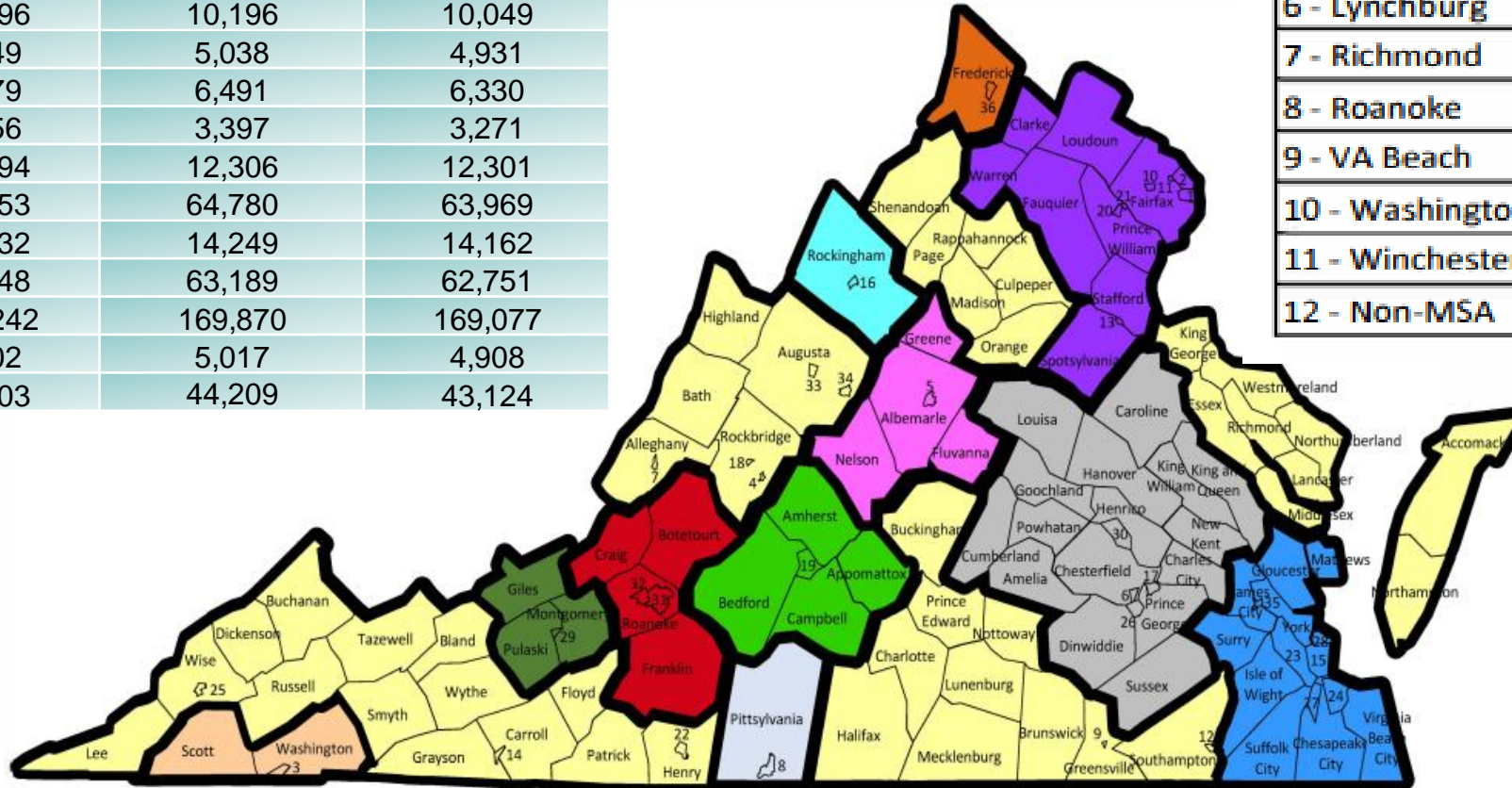
# Additional Metric Categories

Metric	PY 2024 Q2 2024 (As of 6/30/2024)	PY 2024 Q1 2024 (As of 3/31/2024)	PY 2024 End of Open Enrollment (As of 1/16/2024)
<b>Enrollees by Metal Level</b>			
Enrollees in Platinum Plans	4,603	4,283	4,116
Enrollees in Gold Plans	102,438	97,194	94,941
Enrollees in Silver Plans	147,682	142,676	138,917
Enrollees in Bronze Plans	166,411	162,348	160,289
Enrollees in Catastrophic Plans	1,996	1,820	1,795
<b>Enrollees by Carrier</b>			
Enrollees by Carrier- Aetna Health, Inc.	19,227	17,002	16,095
Enrollees by Carrier Aetna Life Insurance Company	9,747	9,315	9,470
Enrollees by Carrier- CareFirst BlueChoice, Inc.	7,206	6,891	6,786
Enrollees by Carrier Cigna Health & Life Insurance Company	56,397	59,320	59,925
Enrollees by Carrier HealthKeepers, Inc.	146,756	141,931	135,989
Enrollees by Carrier Innovation Health Plan, Inc.	37,405	34,958	33,896
Enrollees by Carrier Kaiser Foundation Health Plan of the Mid Atlantic States, Inc.	39,042	37,370	36,652
Enrollees by Carrier- Optimum Choice, Inc.	29,158	28,798	29,066
Enrollees by Carrier- Oscar Insurance Company	448	402	370
Enrollees by Carrier- Sentara Health Plans	77,967	72,634	71,809

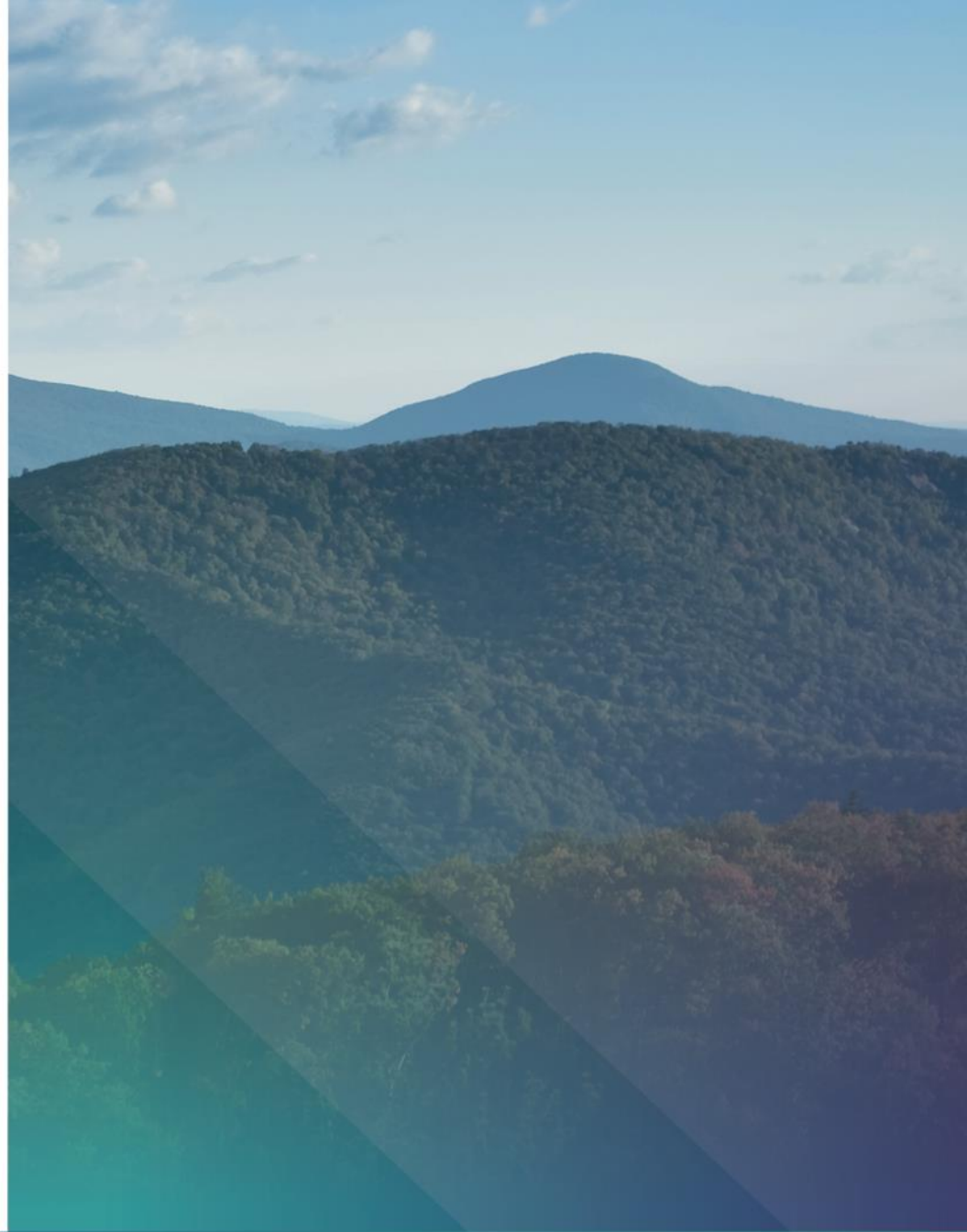
# Additional Metric Categories

Enrollees by Region	PY 2024 Q2 2024 (As of 6/30/2024)	PY 2024 Q1 2024 (As of 3/31/2024)	PY 2024 End of Open Enrollment (As of 1/16/2024)
1	5,530	5,266	5,185
2	10,596	10,196	10,049
3	5,249	5,038	4,931
4	6,779	6,491	6,330
5	3,556	3,397	3,271
6	12,894	12,306	12,301
7	66,353	64,780	63,969
8	14,932	14,249	14,162
9	65,448	63,189	62,751
10	175,242	169,870	169,077
11	4,802	5,017	4,908
12	45,703	44,209	43,124

Metropolitan Statistical Areas (Rating Areas)	
Area	Color Key
1 - Blacksburg	
2 - Charlottesville	
3 - Danville	
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	
7 - Richmond	
8 - Roanoke	
9 - VA Beach	
10 - Washington/Arlington/Alexandria	
11 - Winchester	
12 - Non-MSA	



# Virginia Health Benefit Exchange Recent Updates



# Recent Developments

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Navigator Grants Awarded for Plan Year 2025

- Virginia Poverty Law Center
- Boat People SOS
- Health Betterment Initiative

Updated Assister Training

- XXXX Agents trained
- XXX Assisters trained

New Provider Directory Implemented

- VAHBE Cancellation Policy and Enforcement established.

# Regulatory and Policy Developments

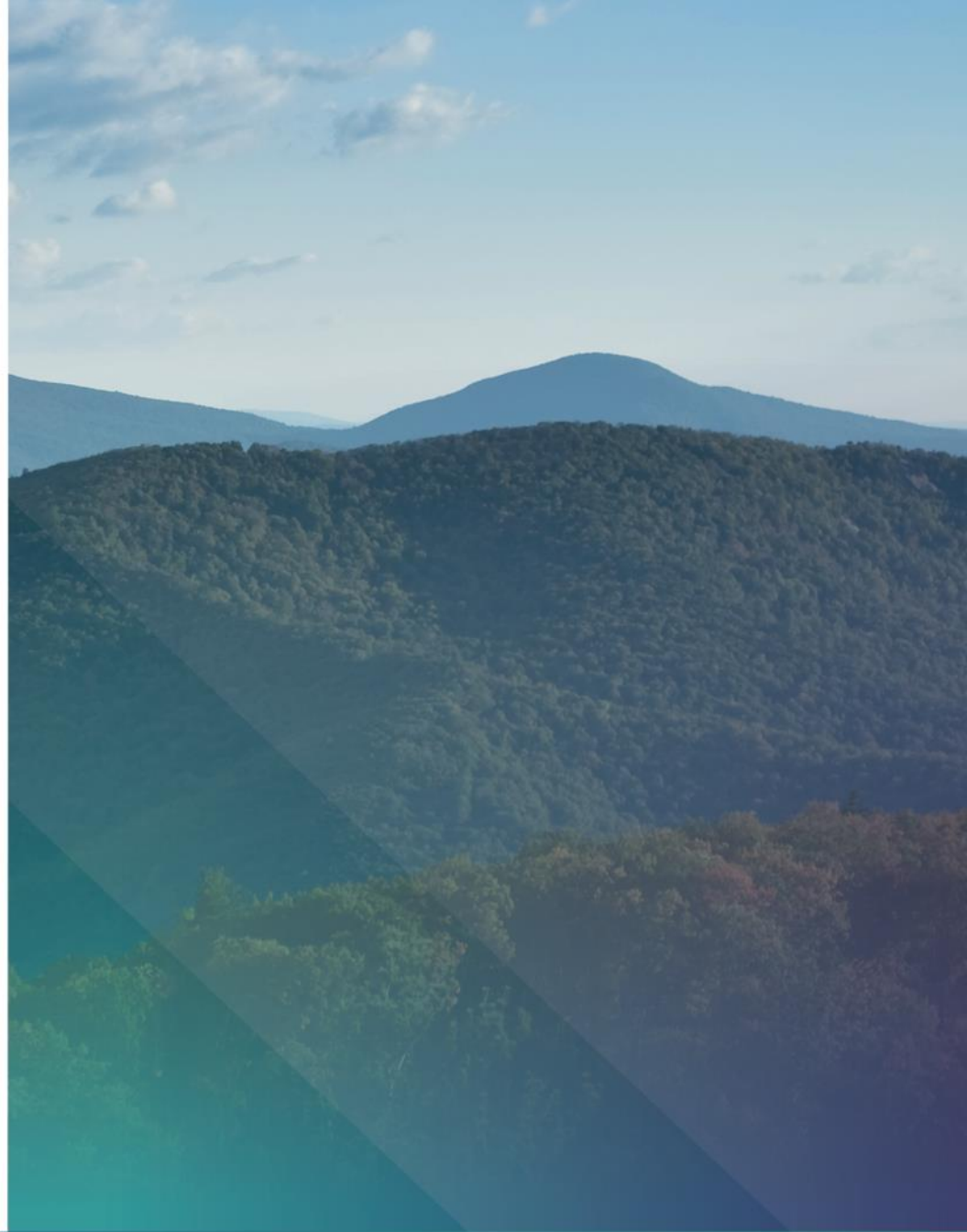
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Failure to Reconcile	<ul style="list-style-type: none"><li>• CMS is resuming enforcement of the FTR requirement effective PY 2025.</li><li>• Individuals with two consecutive years of FTR will become ineligible for premium tax credits until reconciliation requirements are met.</li><li>• VAHBE will send 1-year notification to impacted individuals in accordance with federal requirements.</li></ul>
Unauthorized Enrollments (and Plan Switching)	<ul style="list-style-type: none"><li>• VAHBE Cancellation Policy and Enforcement established.</li></ul>
Deferred Action for Childhood Arrivals Final Rule	<ul style="list-style-type: none"><li>• Changes to lawful presence definition enables eligibility to purchase Qualified Health Plans and access premium tax credits.</li></ul>

# New for 2025

Eligibility Determination Notice - Ineligibility Reasons	<ul style="list-style-type: none"><li>• Notice includes denial reasons for the QHPs, APTCs, and CSRs.</li></ul>
Cost-Share Overlay	<ul style="list-style-type: none"><li>• Shows impact of Cost-Sharing Reductions during plan shopping</li></ul>
Dynamic Metal Level Descriptions	<ul style="list-style-type: none"><li>• Plan display compares co-pays and out-of-pocket costs between metal levels.</li></ul>
Provider Network Density	<ul style="list-style-type: none"><li>• Allows for zoom in on a map and view around zip code provided.</li><li>• Viewed on Plan Details and Plan Compare page and displays in-network providers in a specific area.</li></ul>
Broker Mobile App	<ul style="list-style-type: none"><li>• Provides access to agent's BOB for Apple and Android users.</li></ul>
Auto re-enrollments	<ul style="list-style-type: none"><li>• The Exchange will auto re-enroll consumers into health and dental plans if they have given consent to rerun eligibility and separate consent for auto-re-enrollment.</li></ul>
Metrics on Average Health Enrollments Premium Amount after APTC and FPL	<ul style="list-style-type: none"><li>• This metric will allow HBE to track premiums after financial assistance is applied and can be used for data collection and ongoing policy discussions.</li></ul>
Facilitated Enrollment	<ul style="list-style-type: none"><li>• Option to request health coverage information from Virginia's Insurance Marketplace on individual state-tax returns.</li></ul>
ICHRA/QSEHRA Calculator	<ul style="list-style-type: none"><li>• Assists determination of employer coverage affordability and APTC eligibility.</li></ul>

# Marketing Strategies for PY 2025



# Paid Media Plan: Brand Awareness Campaign

Run dates	Channel	Channel Details
July 15 – Oct 31	Google Search	Text ads promoted on Google Search results pages for audiences that search with relevant search terms.
July 15 – Oct 31	Connected TV	Video ads placed on streaming platforms through the internet (e.g., YouTube TV, Amazon Prime Video, Sling TV, Hulu, Discovery+).
Aug 14 – Oct 31	Display	Static or animated banners on websites (news, entertainment, etc.) across the internet.
Aug 14 – Oct 31	YouTube	Video-sharing and social media platform owned by Google. Ads show before, after, and in between video content.
Aug 19 – Oct 31	Radio + Streaming Audio	15- or 30-second audio spots on top radio stations. Streaming audio ads will run on music-streaming platforms in between content.

**Goal is to educate consumers about the Marketplace and the upcoming open enrollment period.**



# Open Enrollment Campaign- Nov. 1-Jan. 15

Channel	Channel Details
Programmatic Display & Video	Static or animated banners and video ads served on websites across the internet (news, entertainment, etc.).
Digital Out-of-Home	Ads appearing on digital displays around the state (e.g., at gas pumps digital billboards, and bus stations). <b>Priority focus on rural placements to maximize visibility with uninsured Virginians.</b>
Site Direct	Partner with Spanish-language sites to run our ads to the Spanish enclave audience.
Radio	15- or 30-second audio spots on top radio stations throughout Virginia ( <a href="#">station list</a> ).
Google Search	Text ads promoted on Google Search results page for audiences searching with relevant search terms.
High-Impact Display	Premium display ad units that are interactive and encourage site engagement through multiple touch points.
Social Media	Static banners and videos promoted on social media platforms such as Facebook, Instagram, and YouTube.
TV (Linear and Connected)	Traditional TV ads on top channels with smart retargeting. Station list in the notes.
Twitch	Video game streaming platform that indexes highly among young adults ages 18-35.
Satellite Media Tour	

**Goal is to educate consumers about the Marketplace and to drive them to the Marketplace’s website to purchase health insurance.**

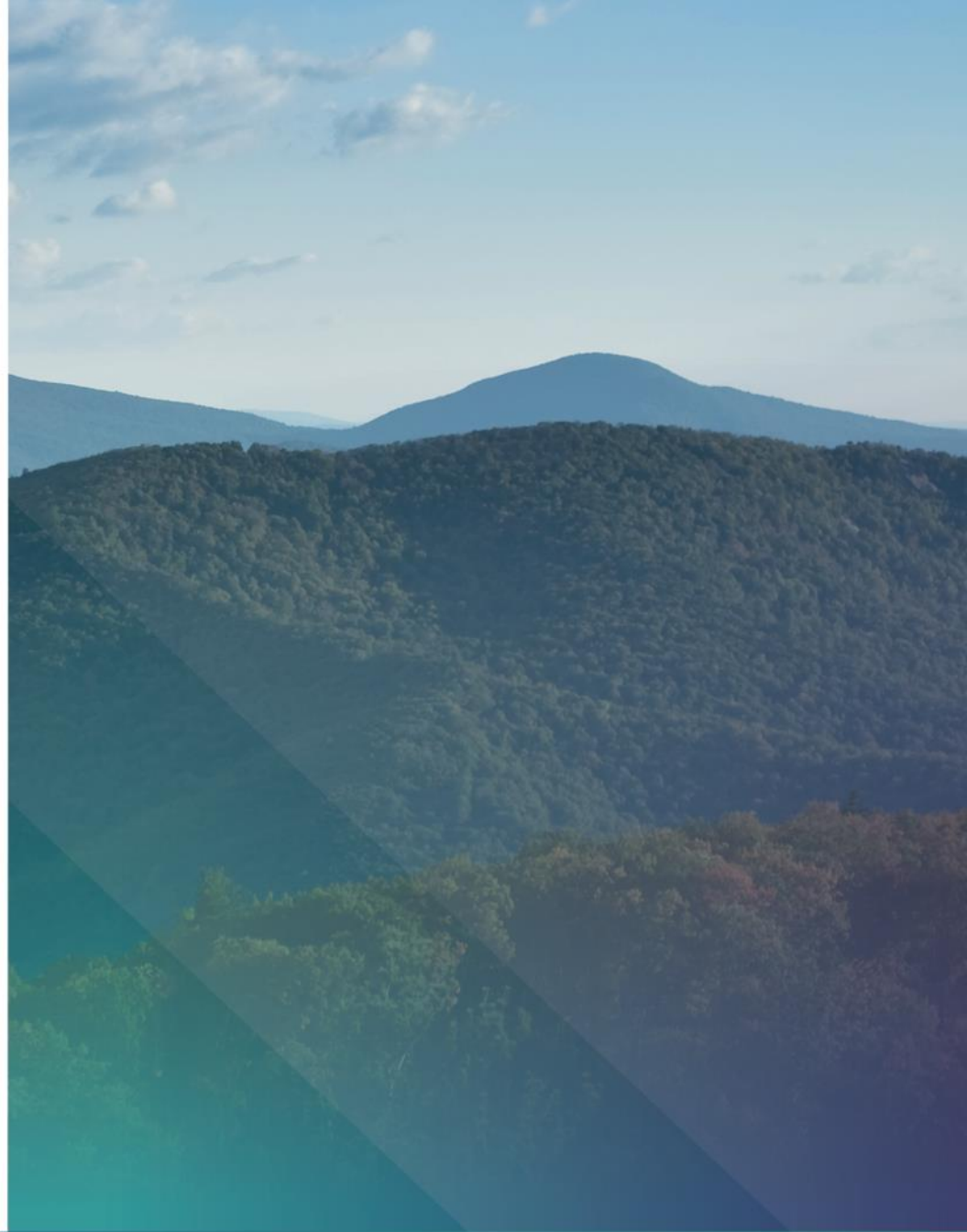
# Marketplace Consumer Testimonials

- Captured real stories of Marketplace customers.
- Video shoots in three locations, gathering multiple stories from customers featuring varying audience segments with a focus on the diverse low-coverage and rural low-coverage segments.
- Filmed 5 consumers in Roanoke, Richmond and Hampton.
- Create compilation video that use segments of real stories to deliver a cohesive message and storyline promoting the use of the Marketplace.



60 sec compilation

# Subcommittee Report




# Upcoming Meeting Date

- Friday, December 12th, 2pm - 4pm (virtual)

# Other Business

- Post-Meeting Information
- Upcoming Meeting Date
- Presentation by Zac Baron



Public Comments are accepted on  
an on-going basis at:

[ExchangeDivision@scc.virginia.gov](mailto:ExchangeDivision@scc.virginia.gov)

Thank You for Attending

