



**Virginia Health Benefit Exchange
October 2024**

 **Virginia's Insurance
Marketplace**

Agenda

- Welcome
- Open Enrollment Timeline
- Renewal and Eligibility Notices
- SEPs
 - Newly Eligible DACA
 - Medicaid Unwinding
- Reminder on Certification
- Auto-Reenrollment Update
- Upcoming Changes to the Platform
- Failure to Reconcile for 2022 and 2023
- Form 1095
- Unauthorized Enrollments
- Broker Mobile Demo by GetInsured

Overview of Timeline

Event:	Date
PY2025 Plans are loaded into platform	Completed
Auto-Reenrollment has started	Ongoing
Release of Latest Platform Updates	Released on 9/24/24
Window Shopping Feature Available to Agents, Assistors, and Consumers	Opened 10/1/24
Notices go to Consumers	Late October
Open Enrollment PY 2025 Begins	November 1, 2024

Important Dates:

- New Open Enrollment Dates:
 - Enroll in coverage by **Dec. 31, 2024** for coverage beginning Jan. 1, 2025
 - Enrollments between Jan. 1, 2025 and Jan. 15, 2025 will have an effective date of Feb. 1, 2025.
- Cut-off for auto-reenrollment is **December 12, 2024.**
 - Individuals enrolled in 2024 coverage after December 12, 2024 will not be auto-reenrolled
 - They will need to manually enroll in PY2025 coverage by Dec. 31, 2024 in order to maintain their coverage on Jan. 1, 2025
 - Enrollments in PY2025 coverage that occur between Jan. 1 and Jan. 15 will be effective Feb. 1, 2025

Renewal and Eligibility Notices

- Consumers will get a Renewal Notice, followed by an Eligibility notice, in late October
 - If consumers had not given consent to re-run financial eligibility, and did not update consent by Sept. 15, their initial Notices may not reflect any financial savings
 - They must update consent no later than Dec. 31, 2024 to have financial savings applied to their January premium
 - Once they update consent, they will receive a new Eligibility Notice

Changes to Eligibility for Certain Immigrant Statuses

- On May 5, 2024, the Centers for Medicare and Medicaid Services (CMS) released a final rule clarifying the definition of someone deemed lawfully present. Effective, November 1, 2024, Deferred Action for Childhood Arrivals (DACA) recipients will no longer be excluded from the definition of lawfully present and, assuming they meet all other eligibility requirements, will be eligible to enroll in a Qualified Health Plan (QHP) and receive financial assistance in the form of Advanced Premium Tax Credits and Cost Sharing Reductions .
- Beginning November 1, 2024, DACA recipients will have 60 days to enroll in coverage through Virginia's Insurance Marketplace. To enroll, DACA recipients should utilize the "Gain Eligible Immigration Status" Special Enrollment Period and should be prepared to upload supporting documentation, if requested. Coverage will begin the first of the month following plan selection.
- Please note, due to a pending lawsuit impacting the implementation of this rule, implementation may be halted. Should this occur, we will provide an update accordingly.

Medicaid Unwinding SEP

- ❖ CMS has extended the Medicaid Unwinding period to **December 31, 2025**
- ❖ We are closely monitoring the status of Unwinding in Virginia, and will adjust our SEP if appropriate
 - ❖ Currently, the Medicaid Unwinding SEP in VA has been extended to Dec. 31, 2024
- ❖ Virginians who lose Medicaid due to Medicaid Unwinding 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 is now open for PY2025 certification

Agents who are certified on Virginia's Insurance Marketplace for PY2024 were automatically enrolled and should have received an email notification that they have been 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



Important Notes About Certification:

- ❖ Now that the PY2025 certification training is open, the PY2024 certification training is no longer available
- ❖ Renewal training must be completed by **10/25/24** to be automatically renewed in the platform. Failure to complete the renewal training on time will result in account suspension effective November 1, 2024.
 - ❖ New agents wishing to be certified should send an email request to MarketplaceLMS@scc.virginia.gov

Auto-Reenrollment



- Consumers with PY2024 coverage on Virginia's Insurance Marketplace have been auto-reenrolled in PY2025 coverage
 - Renewal notices will be mailed to consumers in late October
 - If consumers gave consent to rerun financial eligibility by 9/15/24, they have been re-enrolled with any financial assistance for which they qualify
 - If consumers **did not give consent** to rerun financial eligibility before 9/15/24, they have been re-enrolled but their renewal notice may not reflect financial savings.
 - Consumers will have the opportunity to update their application during OE and financial assistance will be applied based on eligibility.
 - For financial assistance to be effective 1/1/25, consumers must provide consent by 12/31/24
- Consumers enrolling in PY2024 coverage through a SEP after **Dec. 12, 2024** will need to **also** enroll in PY2025 coverage
 - **These consumers will not be auto-reenrolled**
- **Be sure to update any household information to ensure that APTCs are calculated properly**

Auto-Reenrollment, Con't.

- All consumers should log in and review their application and coverage prior to the end of Open Enrollment even if they were auto-reenrolled
 - Consumers can make changes to their plans at any time during OE
- **Important note about canceling PY2024 coverage after auto-reenrollment:** If a consumer, agent, or assister cancels a consumers PY2024 coverage after they have been auto-reenrolled for PY2025, **they will need to cancel PY2025 coverage as well!**
 - PY2025 coverage will not be automatically canceled when the PY2024 coverage is canceled

How do I know if my consumer consented?

Year=2024

Español   Help & Support

Sign and Submit

Steps

- Start Your Application
- Family and Household
- Income Information
- Additional Information
- Review and Sign
 - Review and Sign
 - Final Review
 - Sign and Submit**

Read and check the box next to each statement if you agree

Are any applicants incarcerated (in prison or jail)?* [Learn more](#)

No. No one listed on this health insurance application is incarcerated (in prison or jail).

To make it easier to reduce the cost of my health insurance coverage in future years, I agree to allow Virginia's Insurance Marketplace to use data sources, such as the Internal Revenue Service (IRS), to check my income. I also agree to allow Virginia's Insurance Marketplace to use my income data, including information from my tax returns, to determine whether I am eligible to continue to receive financial assistance. If those sources show I am still eligible for continued financial assistance, my insurance coverage and financial assistance will be renewed for another 12 months. I understand Virginia's Insurance Marketplace will send me a notice explaining that I have been renewed in coverage and allow me to make any changes necessary. I acknowledge that if I elect not to give this consent, my insurance will be renewed without financial assistance for the following year. I also acknowledge I can revoke or change my consent at any time.* [Learn more](#)

I agree

I disagree

I understand that if anyone on my application enrolls in a Marketplace health plan and is later found to have other qualifying health coverage (including Medicare, Medicaid, or FAMIS), Virginia will be required to take action, including, but not limited to, automatically ending their Marketplace health plan or eliminating their advanced premium tax credits or cost-sharing reductions.*

By typing my name in the box below, I consent to my information being shared with the Virginia Department of Social Services for the purposes of making a Medicaid or Family Access to Medical Insurance Security (FAMIS) eligibility determination if my application fits specific criteria to be potentially eligible or if I otherwise

Provider Network Density

- **Update Postponed:** The release of the Provider Network Density tool was scheduled to release late last month but has been delayed. We will update our Stakeholders as new information becomes available.
- 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

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

The screenshot displays a comparison tool for health plans. On the left, there are filters for 'SORT BY' (Expense Estimate, Monthly price, Preferred Provider or Facility, Deductible, Out-of-Pocket (OOP) Max) and 'FILTER BY' (PLAN TYPE: HMO, EPO; PLAN FEATURES: HSA Qualified, Standardized Plan; METAL TIER: Platinum, Gold, Silver, Bronze). The 'METAL TIER' filter is circled in red. The main area shows three plan cards:

Plan Name	Expense Level	Plan Type	Monthly Premium	Primary Care Visit	Generic Drugs	Deductible	OOP Max	Network	Overall Quality Rating
Bronze: Aetna network of doctors & hospitals + \$0 walk-in & telemedicine via MinuteClinic at CVS	LOWER EXPENSE \$	BRONZE HMO	\$269.15 /month	\$40 Copay 50% Coinsurance	\$25 Copay after deductible	\$8800	\$9100	HMO_Virginia_Richmond	Currently unavailable
Cigna Simple Choice 9100	MEDIUM EXPENSE \$\$	BRONZE EPO	\$275.24 /month	No Charge after deductible	No Charge after deductible	\$9100	\$9100	Virginia Connect Network	Currently unavailable
Cigna Connect 7800	MEDIUM EXPENSE \$\$	BRONZE EPO	\$275.86 /month	50% Coinsurance after deductible	50% Coinsurance after deductible	\$7800	\$9100	Virginia Connect Network	★★★★☆

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

Cost-Share Overlay screenshots

Virginia's Insurance Marketplace

83 Health Plans Dental Plans

Estimated Monthly Savings: **\$160.00/month** For 1 Member in ZIP code 23235. Edit Family Info
Coverage will start on 11/01/2024

Cost-sharing reductions (CSR) are a form of financial help that help to reduce the out-of-pocket costs associated with private health insurance, such as deductibles, co-insurance and co-payments. If you qualify for cost-sharing reductions, you can only get those savings if you pick a silver plan. (This silver plan limit does not apply to members of federally recognized tribes)

CSR You qualify for cost-sharing reductions.

1 of 7

Sort By:

- Expense Estimate
- Monthly price**
- Preferred Provider or Facility
- Deductible
- Out-of-Pocket (OOP) Max

Filter By:

Plan Type:

- HMO
- EPO

Plan Features:

- CSR Eligible (includes special discounts)
- HSA Qualified (eligible for Health Savings Account (HSA))
- Standardized Plan (Standard set of benefits for clear comparison)

Metal Tier:

- Platinum (highest premiums, lowest deductibles)
- Gold (higher premiums, lower deductibles)
- Silver (lower premiums, higher deductibles)
- Bronze (lowest premiums, highest deductibles)
- Catastrophic (Coverage only for worst-case scenarios)

LOWER EXPENSE \$	MEDIUM EXPENSE \$	MEDIUM EXPENSE \$
<p>Bronze: Aetna network of doctors & hospitals + \$0 walk-in & telemedicine via MinuteClinic at CVS</p> <p>\$58.82 /month after \$160.00 tax credit</p> <p>BRONZE HMO</p> <p>Primary Care Visit: \$40 Copay, 50% Coinsurance</p> <p>Generic Drugs: \$25 Copay after deductible</p> <p>Deductible: \$8800, OOP Max: \$9100</p> <p>Network: HMO_Virginia_Richmond</p> <p>Overall Quality: Currently unavailable</p>	<p>Cigna Simple Choice 9100</p> <p>\$63.77 /month after \$160.00 tax credit</p> <p>BRONZE EPO</p> <p>Primary Care Visit: No Charge after deductible</p> <p>Generic Drugs: No Charge after deductible</p> <p>Deductible: \$9100, OOP Max: \$9100</p> <p>Network: Virginia Connect Network</p> <p>Overall Quality: Currently unavailable</p>	<p>Cigna Connect 7800</p> <p>\$64.28 /month after \$160.00 tax credit</p> <p>BRONZE EPO</p> <p>Primary Care Visit: 50% Coinsurance after deductible</p> <p>Generic Drugs: 50% Coinsurance after deductible</p> <p>Deductible: \$7800, OOP Max: \$9100</p> <p>Network: Virginia Connect Network</p> <p>Overall Quality: ★★★★★</p>

Standardized Plan (Standard set of benefits for clear comparison)

Metal Tier:

- Platinum (highest premiums, lowest deductibles)
- Gold (higher premiums, lower deductibles)
- Silver (lower premiums, higher deductibles)
- Bronze (lowest premiums, highest deductibles)
- Catastrophic (Coverage only for worst-case scenarios)

Deductible:

- \$2500 and less
- \$5000 and less
- \$7500 and less
- \$10000 and less

Company:

- Aetna 38234
- Aetna 93187
- Cigna 41921
- HealthKeepers 88380
- Optima HLT 20507
- Optimum Choice, Inc.
- Oscar 25922

Quality Ratings:

- ★★★★★
- ★★★★☆
- ★★★☆☆
- ★★☆☆☆
- ★☆☆☆☆

LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$
<p>Silver 3: Aetna network of doctors & hospitals + \$0 walk-in & telemedicine via MinuteClinic at CVS</p> <p>\$134.02 /month after \$160.00 tax credit</p> <p>SILVER HMO</p> <p>Primary Care Visit: \$30 Copay</p> <p>Generic Drugs: \$15 Copay</p> <p>Deductible: \$6400, OOP Max: \$8850</p> <p>Network: EPO_Virginia_Richmond</p> <p>Overall Quality: Currently unavailable</p>	<p>Silver 2: Aetna network of doctors & hospitals + \$0 walk-in & telemedicine via MinuteClinic at CVS</p> <p>\$134.02 /month after \$160.00 tax credit</p> <p>SILVER HMO</p> <p>Primary Care Visit: \$30 Copay</p> <p>Generic Drugs: \$15 Copay</p> <p>Deductible: \$5500, OOP Max: \$7100</p> <p>Network: HMO_Virginia_Richmond</p> <p>Overall Quality: Currently unavailable</p>	<p>Cigna Connect 2500-2</p> <p>\$134.02 /month after \$160.00 tax credit</p> <p>SILVER EPO</p> <p>Primary Care Visit: No Charge</p> <p>Generic Drugs: No Charge</p> <p>Deductible: \$2500 / \$3100</p> <p>OOP Max: \$7250</p> <p>Network: Virginia Connect Network</p> <p>Overall Quality: ★★★★★</p>

Cost saving reduction on this plan

	Without Cost Saving Reductions	Now you pay
Primary Care Visit	\$95 Copay	\$30 Copay
Generic Drugs	\$15 Copay	\$15 Copay
Deductible	\$6400	\$5500
OOP Max	\$8850	\$7100

63 /month after \$160.00 tax credit

SEP for Facilitated Enrollment

- Beginning with 2024 taxes in 2025, Virginia consumers can indicate on their tax forms if they want more information on Virginia's Insurance Marketplace
- If a consumer marks yes, their information will be sent to Virginia's Insurance Marketplace, and an application will be pre-populated for them
- They will have a SEP allowing them to enroll in coverage for 60 days beginning from the date they receive a notice from Virginia's Insurance Marketplace

Exceptional Circumstances for Major/Natural disasters

- FEMA designated several Virginia localities based on the impact of Tropical Storm Helene
- Affected Virginia residents of FEMA-designated localities who meet eligibility requirements for QHPs will be granted a Special Enrollment Period (SEP). Current designated localities:
 - Giles, Grayson, Smyth, Tazewell, Washington, and Wythe counties and the independent city of Galax
- Consumers will need to call the Consumer Assistance Center (888-687-1501) and verify that they reside in one of the impacted localities.
- Start date: September 25, 2024
- End date: affected individuals will have up to 60 days from the end of the FEMA designated incident period

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.
- If consumers reconcile taxes after they receive our notice, they may call and attest, and will be given APTC if they qualify
- Data will be rechecked early in 2025 and appropriate action will be taken at that time if they have not reconciled



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**

Communications Preferences Pg 1

Virginia's Insurance Marketplace

Español Help & Support My Account

Welcome, [Redacted]

My Stuff

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences

Quick Links

- Find Local Assistance

Communication Preferences

Alerts

Please select how you would like Virginia's Marketplace to alert you when you have a notice in your Secure Inbox.


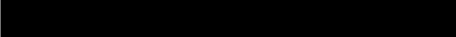
Phone Number* (343) 565-5476

By clicking this box, I consent to receive calls or text messages, initiated by electronic means, including an automatic telephone dialing system by, or on behalf of, Virginia's Insurance Marketplace to the phone number provided. These calls or text messages may be for any purpose, including products and/or services that I have previously purchased, ones that I have not previously purchased, or general marketing. I acknowledge that I do not have to consent in order to receive assistance or coverage from Virginia's Insurance Marketplace and that my refusal to consent will in no way affect the availability of the amount of assistance or coverage I receive from Virginia's Insurance Marketplace. I also acknowledge that this consent may be revoked at my request but that until such consent is revoked, I may receive calls or text messages from Virginia's Insurance Marketplace at the phone number I provided. Carrier charges may apply.

Email Address [Redacted]

Send me important alerts to this email address.

Communications Preferences Pg 2

Email Address  

Send me important alerts to this email address.

Mailing Address 45, Smart St, Richmond, VA, 23059

[Update Mailing Address](#)

Notices

Please select how you would like to receive notices from Virginia's Marketplace. Regardless of your selection here, you will always have access to your notices in your Secure Inbox.

Go Paperless We'll send you a text message or email when a Notice or Letter lands in your Secure Inbox.

Postal Mail
Notice will be sent to this address:
45, Smart St, Richmond, VA, 23059

1095-A Tax Form


If you are found eligible for and enroll with financial help in the form of federal Advance Premium Tax Credits (APTC), you must report your financial help on your taxes. The tax form to report your APTC is Form 8962. Virginia's Insurance Marketplace will send you a 1095-A Form with the information you will need.

Go Paperless We'll send you a text message or email when a Notice or Letter lands in your Secure Inbox.

Postal Mail
1095-A Tax Forms will be sent to this address:
45, Smart St, Richmond, VA, 23059

Language

Please tell us your preferred language. Virginia's Marketplace will deliver notices in that language when available. Customer Service is available in 100+ languages.



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).

Broker Mobile Demo by GetInsured

Stay Engaged!

➤ Social Media:

➤ Follow us on social media

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

➤ Share social media messages

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

➤ For questions, email us at:

ExchangeAgents@scc.virginia.gov,
Assisterprograms@scc.virginia.gov, or
ExchangeCarriers@scc.virginia.gov

