

# Virginia Health Benefit Exchange Advisory Committee Meeting

Ikeita Cantú Hinojosa, Vice Chair  
December 12, 2024



# Meeting Etiquette

- Only committee members should turn on their cameras.
- The chat box is disabled. Please remain muted and use the hand-raise function to speak.
- Refrain from asking questions until the speakers have finished their presentations.
- 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:

- Ikeita Cantu Hinojosa, Vice Chair - ICH Services, LLC
- Lee Biedrycki - Benefinder
- Scott N. Castro - Medical Society of Virginia
- Craig Connors - VA Hospital & Healthcare Association
- Elizabeth Cunningham - Virginia Legal Aid Society
- Doug Gray - Virginia Association of Health Plans
- Sheenu J. Kachru - Optum Life Sciences
- Kip Piper - Health Result Group, LLC
- Louis Rossiter - Research Professor, William & Mary

# Roll Call

# Agenda

1. Call to Order
  - Position Information
2. Health Benefit Exchange Updates
  - Director's Update
  - Marketing Update
3. Other Business
  - Chair and Vice Chair Nominations
  - Chair and Vice Chair Elections
4. Public Comments
5. Adjournment

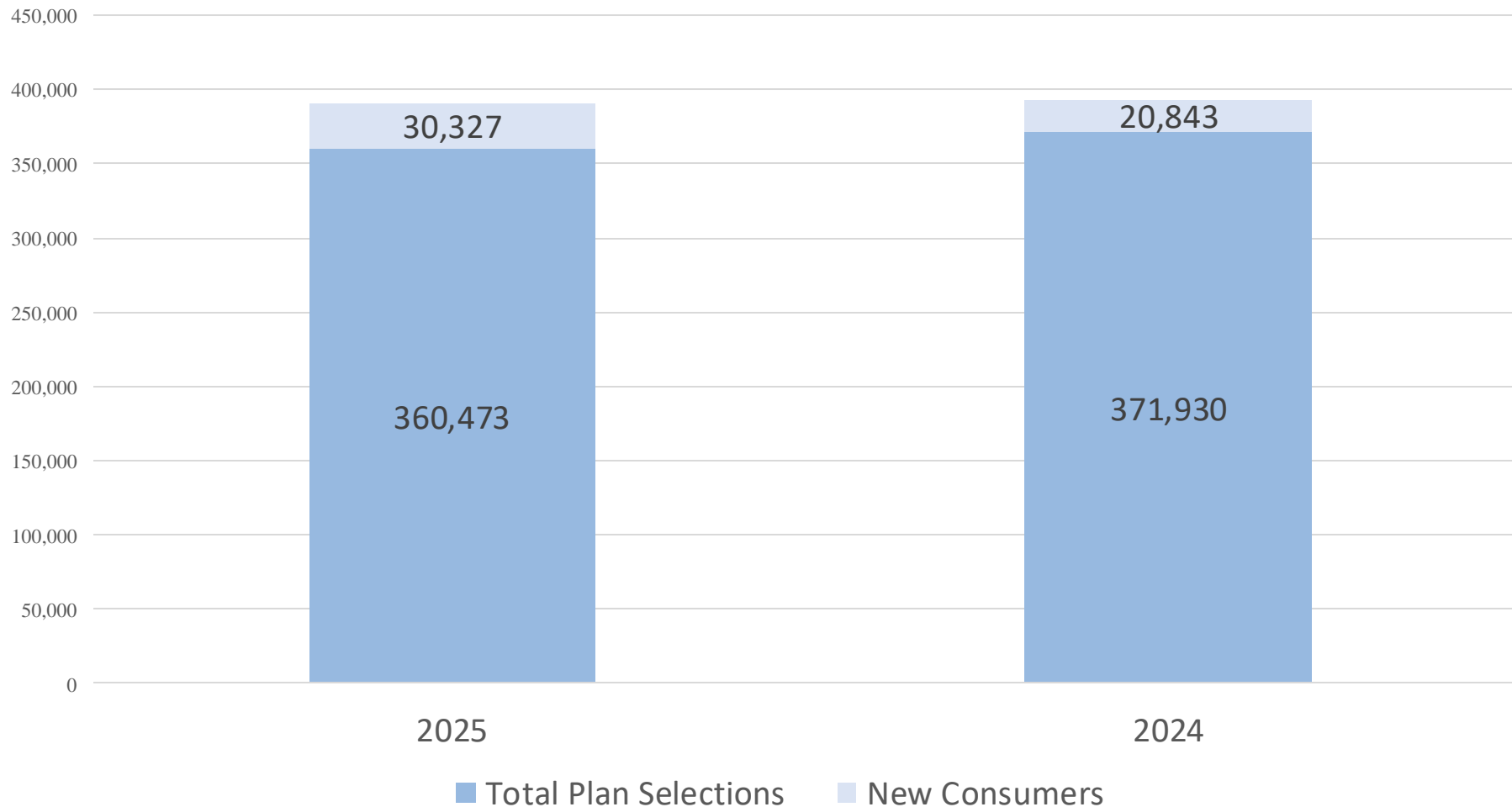
# Director's Update

Keven B. Patchett



# 2025 Open Enrollment Status

Enrollments by Plan Year



**Enhanced Premium Tax Credits**



# Introduction to Premium Tax Credits

- Federal income tax credits created under the Affordable Care Act in 2010
- Available to consumers of Qualified Health Plans
- Initially capped at income levels at 400% Federal Poverty Level
- Available to be paid directly to insurance carriers to reduce monthly premium amount
- Calculated on a sliding scale insurance premium as a percentage of income



# Background on Enhanced Premium Tax Credits

- The American Rescue Plan Act of 2021:
  - ✓ Removed the “subsidy cliff” making PTCs available for consumers with incomes over 400% FPL
  - ✓ Reduced the percent of household income in the PTC calculation for consumers with income over 400% FPL
- Enhanced Premium Tax Credits will expire in December 2025

# Impact: Loss of Enhanced Premium Tax Credits

- Projected increase to out-of-pocket premium payment:
  - 22% on average
  - 16-33% across the Commonwealth
- Enrollment increased by over 33% since the enhancement applied; 122,000 individuals
  - Congressional Budget Office estimates 26% enrollment decrease nationwide if enhancements expire (over 100,000 Virginians).
  - Congressional Budget Office and the Joint Commission on Taxation estimate a 25% enrollment increase nationwide if enhancements are extended.

Source: <https://www.rwjf.org/en/insights/our-research/2024/10/marketplace-pulse-whats-at-stake-for-enrollees-over-400-fpl-if-enhanced-ptc-expire.html>.

# Sample Impacts on Virginians of Expiration of Current Enhanced Subsidy Funding

Income level	300% FPL (\$61,320)			401% FPL (\$81,770)			500% FPL (\$102,210)		
<b>Scenario 1: Monthly Premium for 60-year-old couple</b>	With Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase	With Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase	With Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase
<b>Chesterfield/Henrico</b>	\$ 415.38	\$ 550.38	<b>\$ 135.00</b>	\$ 803.48	\$ 1,707.38	<b>\$ 903.90</b>	\$ 832.38	\$ 1,707.38	<b>\$ 875.00</b>
<b>VA Beach</b>	\$ 436.34	\$ 572.34	<b>\$ 136.00</b>	\$ 825.02	\$ 1,699.34	<b>\$ 874.32</b>	\$ 854.34	\$ 1,699.34	<b>\$ 845.00</b>
<b>Fairfax County</b>	\$ 488.38	\$ 623.38	<b>\$ 135.00</b>	\$ 875.72	\$ 1,695.38	<b>\$ 819.66</b>	\$ 905.38	\$ 1,695.38	<b>\$ 790.00</b>
<b>Roanoke County</b>	\$ 456.94	\$ 592.94	<b>\$ 136.00</b>	\$ 730.94	\$ 1,827.94	<b>\$ 1,097.00</b>	\$ 874.94	\$ 1,827.94	<b>\$ 953.00</b>

Note: Sample scenarios are based upon counties with areas of high impact. These counties have high enrollment of Virginians, and in particular high enrollment at 400% FPL and above. Premiums provided are for a popular gold plan by enrollment offered across each of these counties.

# Sample Impacts on Virginians of Expiration of Current Enhanced Subsidy Funding

Income level	300% FPL (\$93,600)			401% FPL (\$124,810)			500% FPL (\$156,010)		
	With Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase	With Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase	With Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase
<b>Scenario 2:</b> Monthly premium for 40-year-old couple with 2 children, ages 10 and 5									
<b>Chesterfield/Henrico</b>	\$ 477.24	\$ 684.24	<b>\$ 207.00</b>	\$ 896.24	\$ 1,213.24	<b>\$ 317.00</b>	\$ 1,114.24	\$ 1,213.24	<b>\$ 99.00</b>
<b>VA Beach</b>	\$ 566.20	\$ 772.20	<b>\$ 206.00</b>	\$ 984.20	\$ 1,279.20	<b>\$ 295.00</b>	\$ 1,203.20	\$ 1,279.20	<b>\$ 76.00</b>
<b>Fairfax County</b>	\$ 604.22	\$ 811.22	<b>\$ 207.00</b>	\$ 1023.22	\$ 1,276.22	<b>\$ 253.00</b>	\$ 1,241.22	\$ 1,276.22	<b>\$ 35.00</b>
<b>Roanoke County</b>	\$ 582.00	\$ 788.00	<b>\$ 206.00</b>	\$ 1,000.00	\$ 1,379.00	<b>\$ 379.00</b>	\$ 1,221.00	\$ 1,376.00	<b>\$ 155.00</b>

Note: Sample scenarios are based upon counties with areas of high impact. These counties have high enrollment of Virginians, and in particular high enrollment at 400% FPL and above. Premiums provided are for a popular gold plan by enrollment offered across each of these counties.

# Sample Impacts on Virginians of Expiration of Current Enhanced Subsidy Funding

Income level	200% FPL (\$30,130)			300% FPL (\$45,180)			401% FPL (\$60,250)		
	Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase	Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase	With Enhanced Subsidies	No Enhanced Subsidies	Monthly Premium Increase
<b>Scenario 3: Monthly premium for 45-year-old person</b>									
<b>Chesterfield/Henrico</b>	\$ 88.15	\$ 172.18	<b>\$ 84.03</b>	\$ 255.18	\$ 354.18	<b>\$ 99.00</b>	\$ 454.18	\$ 454.18	\$ -
<b>VA Beach</b>	\$ 93.98	\$ 178.40	<b>\$ 84.42</b>	\$ 260.07	\$ 360.07	<b>\$ 100.00</b>	\$ 452.07	\$ 452.07	\$-
<b>Fairfax County</b>	\$ 106.91	\$ 192.10	<b>\$ 85.19</b>	\$ 274.02	\$ 374.02	<b>\$100.00</b>	\$ 451.02	\$ 451.02	\$ -
<b>Roanoke County</b>	\$ 90.25	\$ 184.28	<b>\$ 94.03</b>	\$ 266.28	\$ 386.28	<b>\$ 120.00</b>	\$ 468.28	\$ 486.28	<b>\$ 18.00</b>

Note: Sample scenarios are based upon counties with areas of high impact. These counties have high enrollment of Virginians, and in particular high enrollment at 400% FPL and above. Premiums provided are for a popular gold plan by enrollment offered across each of these counties.

# Plan Year 2025 Updates



# Plan Year 25 Updates

## Unwinding

- HBE has extended its Medicaid Unwinding SEP to **June 30, 2025**.
- Consumers **losing** Medicaid coverage before June 30th will be eligible for an SEP to apply for PY24 health coverage.

## Network Adequacy

- Starting in PY26, HBE will oversee compliance with network adequacy requirements, ensuring adherence to the federal minimum standards for time and distance.

## Standardized Plans

- For PY 2025 and 26, Virginia will continue to adhere to the PY24 CMS standards.
- HBE will collaborate with stakeholders to develop a strategy for standardized plans for PY27.

# Change in Plan Display

## Analyzing Consumer Preferences

The prior plan display default sorted plans by premium cost.

This screenshot shows two plan cards from the previous interface, sorted by premium cost. The first card is for Aetna CVS Health, a Bronze S: HMO plan with a premium of \$291.98/month. The second card is for Cigna, a Connect Bronze CMS Standard plan with a premium of \$293.95/month. Both cards display detailed benefit information such as copays, deductibles, and networks.

Plan Name	Network	Premium
aetna CVSHealth. Bronze S: HMO Aetna network of doctors & hospitals	HMO_Virginia	\$291.98 /month
cigna Connect Bronze CMS Standard	Virginia Connect Network	\$293.95 /month

As of November 14, 2024, the default display sorts plans by total cost.

This screenshot shows the updated plan display as of November 14, 2024, sorted by total cost. The first card is for Sentara Health Plans, a Bronze M Bronze 7200 De... plan with a total cost of \$268.89/month. The second card is for Aetna CVS Health, a Bronze S: HMO plan with a total cost of \$291.98/month. The third card is for Cigna, a Connect Bronze CMS Standard plan with a total cost of \$293.95/month. The cards are more concise, focusing on the total cost and providing an 'ADD' button.

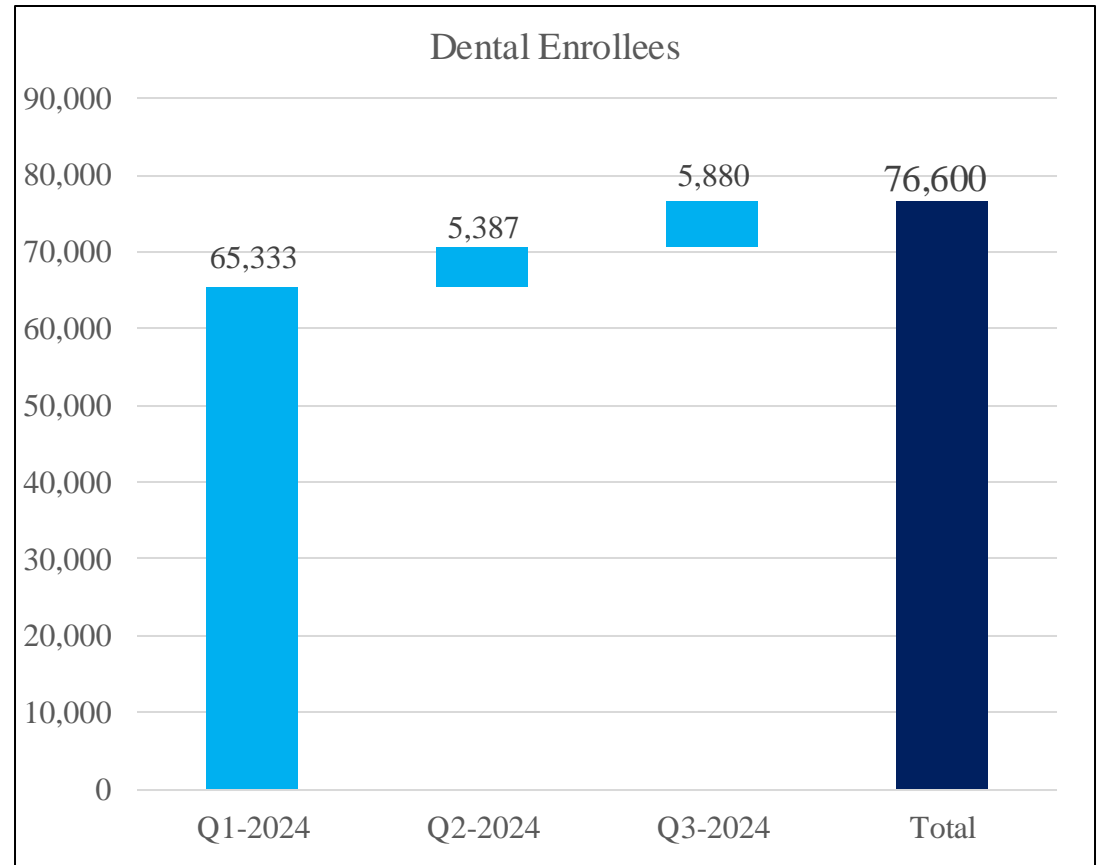
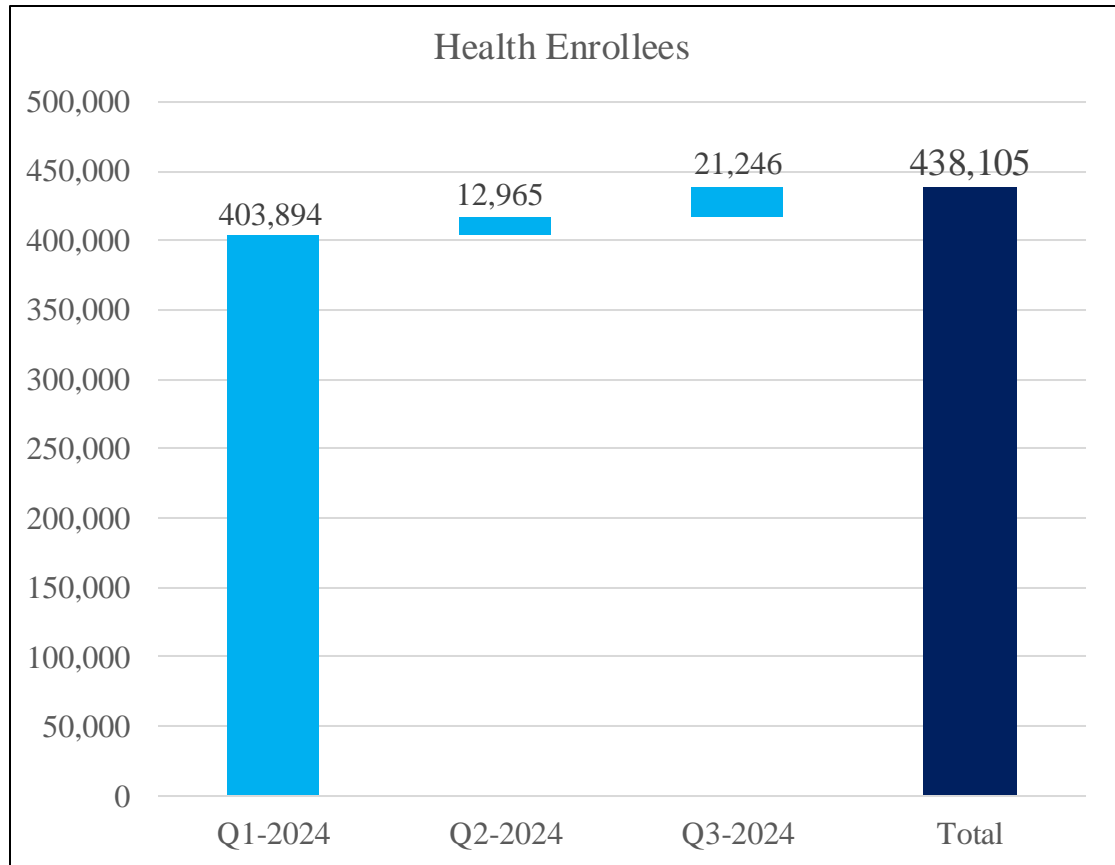
Plan Name	Network	Total Cost
Sentara Health Plans Sentara M Bronze 7200 De...	BRONZE HMO	\$268.89 /month
aetna CVSHealth. Bronze S: HMO Aetna netw...	BRONZE HMO	\$291.98 /month
cigna Connect Bronze CMS Stand...	BRONZE EPO	\$293.95 /month



**By the Numbers**

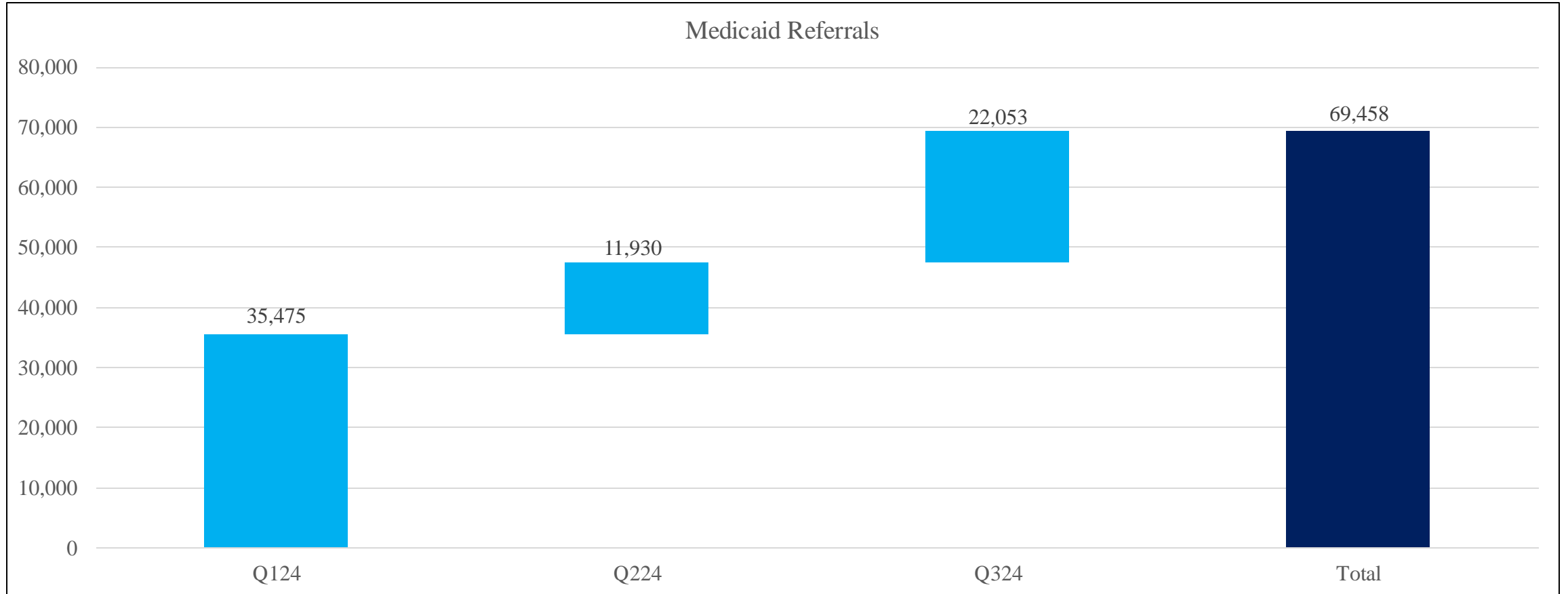


# Health and Dental Enrollees - Plan Year 2024



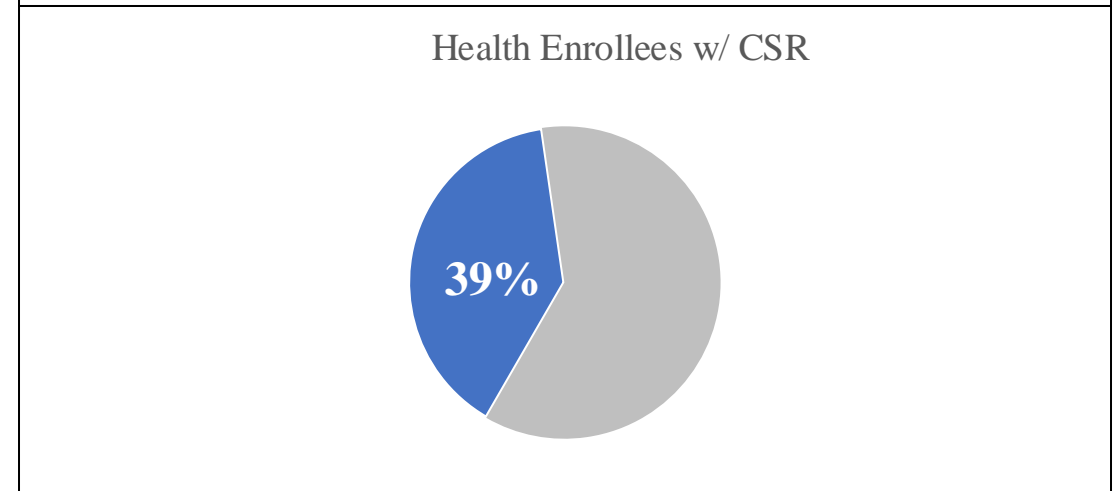
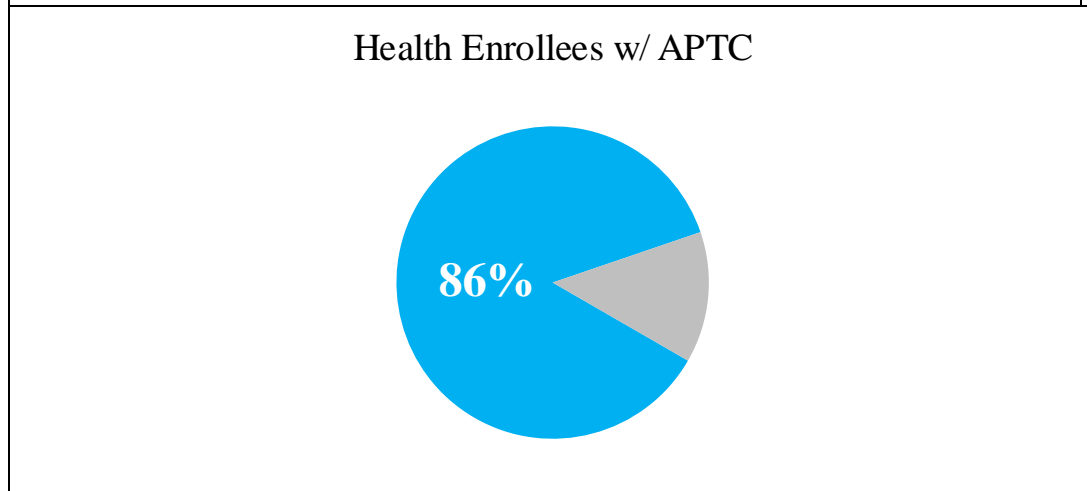
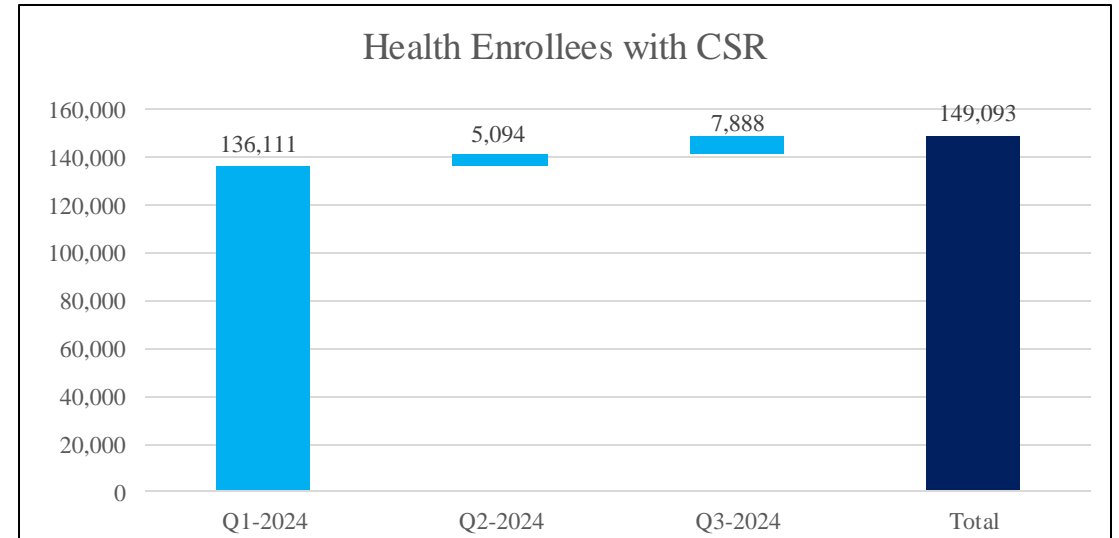
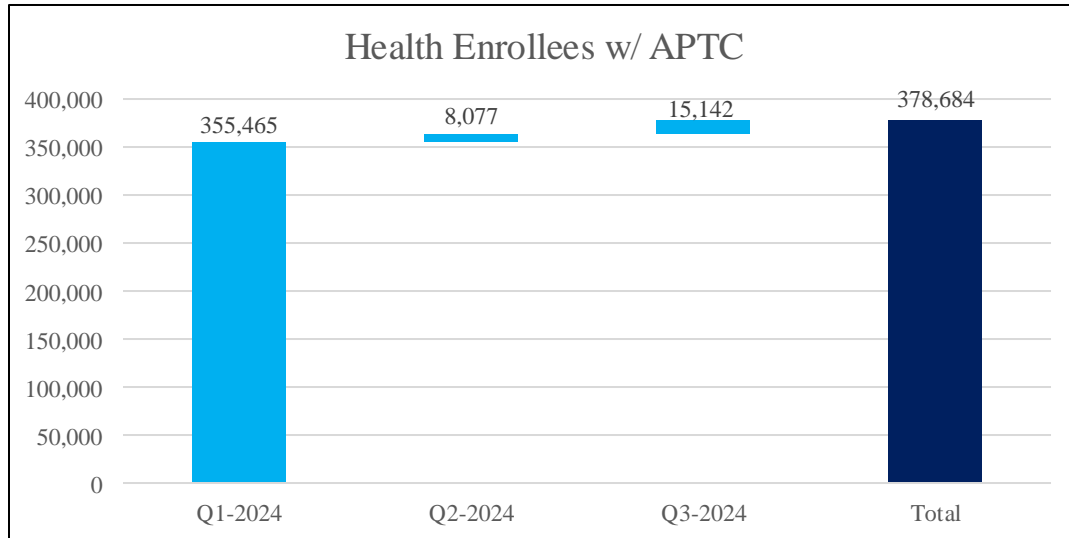
# Enrollees Eligible for Medicaid or FAMIS

Consumers determined or assessed eligible for Medicaid or FAMIS have been steady throughout the first three quarters of the year.



# Health Enrollees with APTCs or CSRs

Health enrollees with Advance Premium Tax Credit or cost-share reductions.



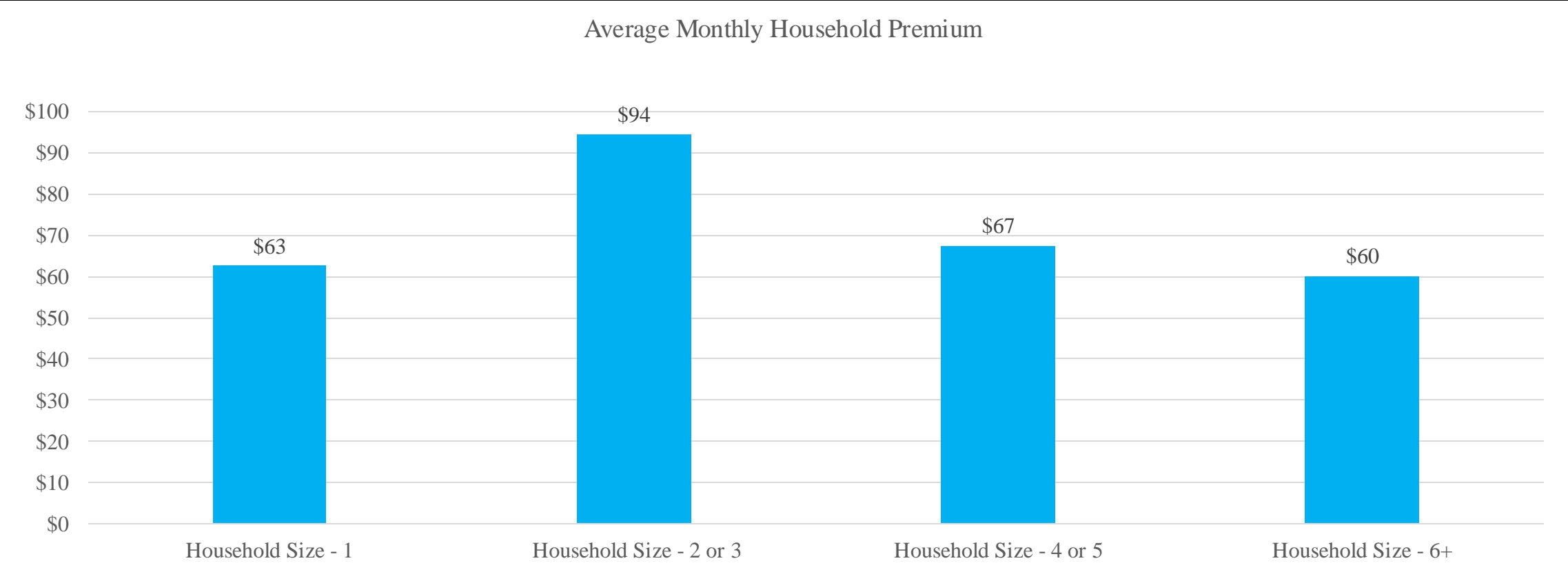
# Health Enrollees by Region

Health enrollees by metropolitan statistical area

#	Region	Enrollments	% Population
1	Blacksburg	5,849	3.5%
2	Charlottesville	11,214	5.1%
3	Danville	5,486	5.3%
4	Harrisonburg	7,168	5.3%
5	Bristol	3,724	4.0%
6	Lynchburg	13,618	5.2%
7	Richmond	70,573	5.1%
8	Roanoke	15,754	5.0%
9	VA Beach	68,682	4.0%
10	Wash./Arl./Alex.	183,345	6.1%
11	Winchester	5,100	4.2%
12	Non-MSA	47,966	4.4%

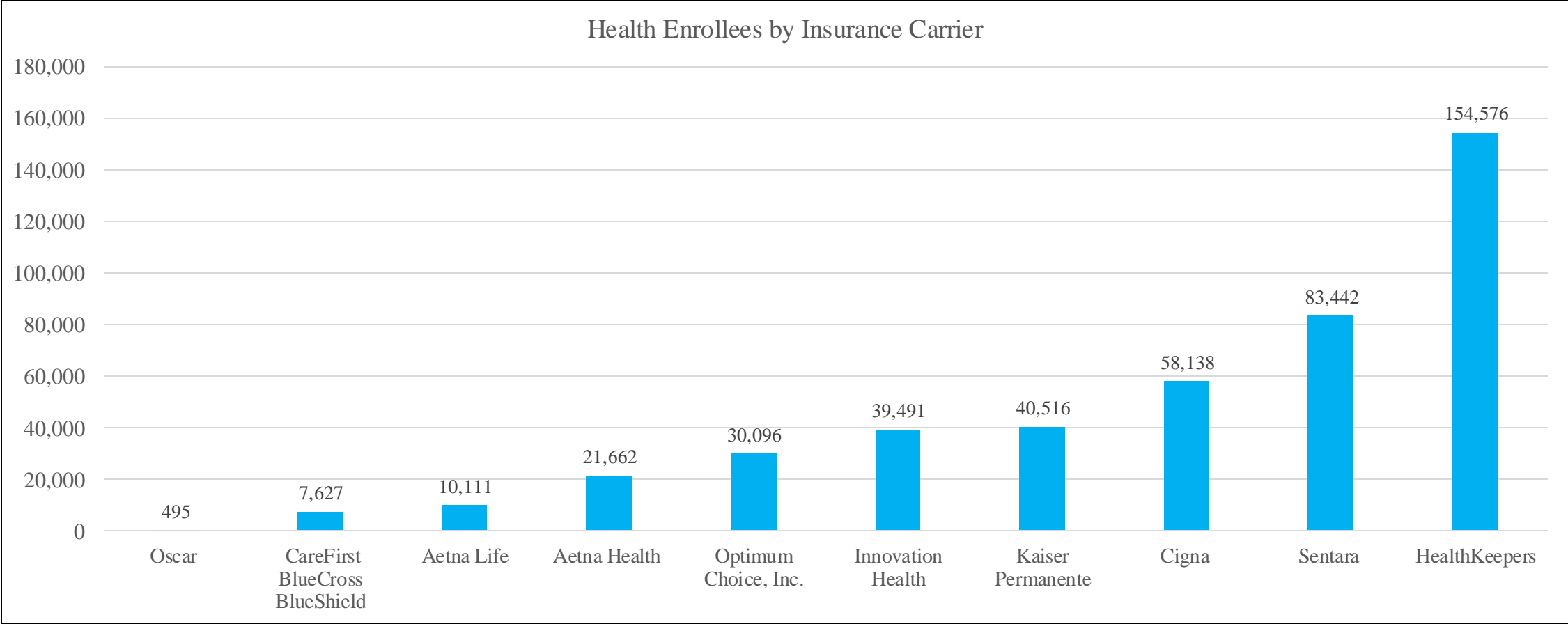
# Average Monthly Premium Amount

Average household monthly premium amount after Advance Premium Tax Credit, by household size.

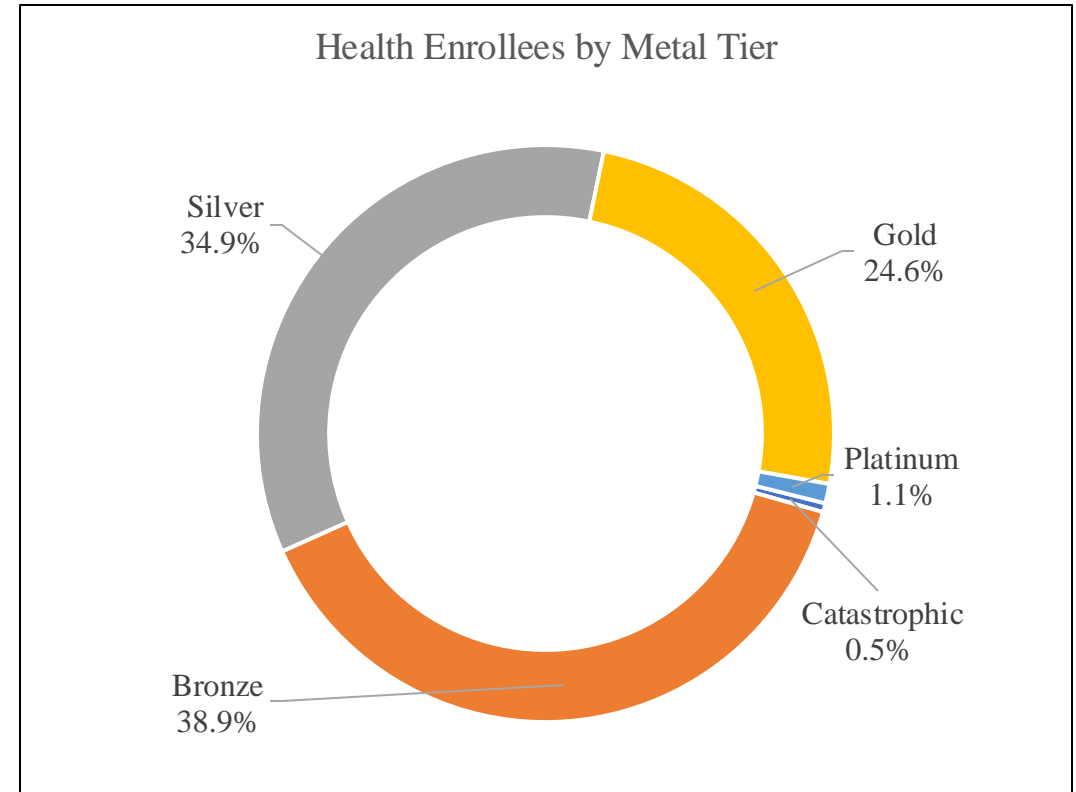
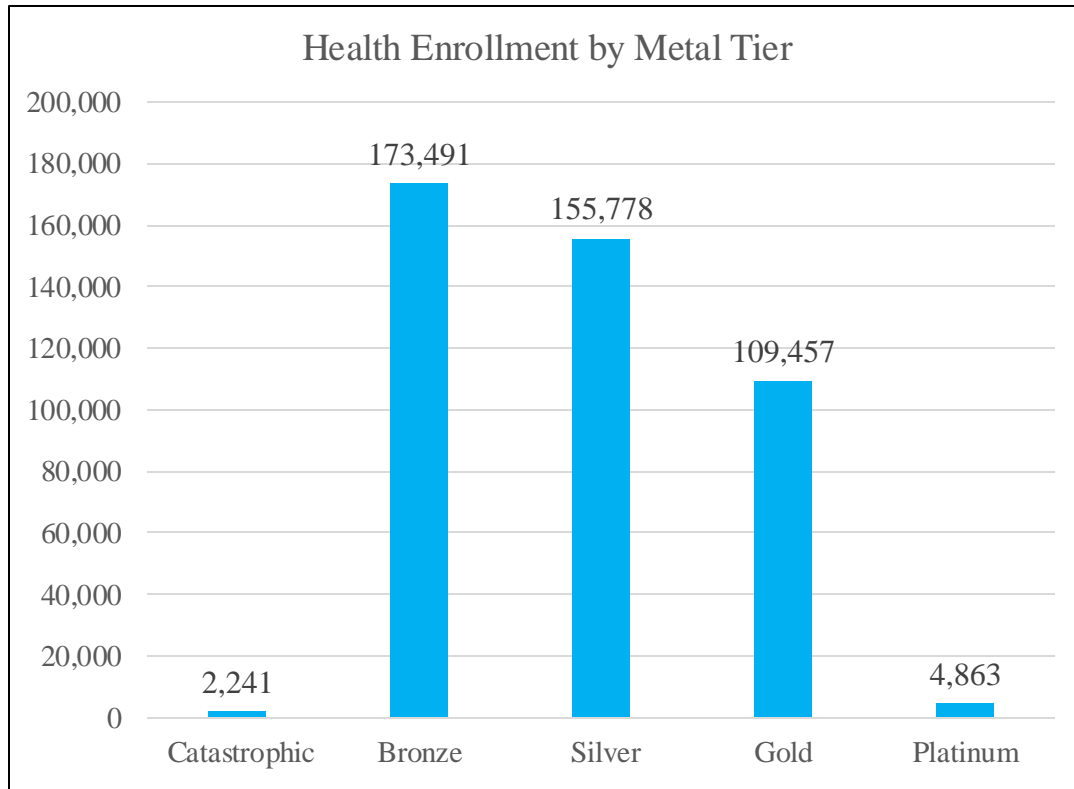


# Health Enrollees by Insurance Carrier

Every region in Virginia offers a choice of at least two carriers.



# Health Enrollees by Metal Tier



The sum of all Metal Tier metrics can be greater than the Health Enrollees total due to enrollee(s) switching between insurance policies with different metal levels during the plan year.



# Open Enrollment Marketing Campaign

Brionna Jones



# Campaign Overview

Plan Year 2025 Open Enrollment campaign objectives:

- 1) Build awareness about Open Enrollment
- 2) Drive eligible Virginians to enroll

Plan Year 2025 Open Enrollment campaign strategies:

- 1) Owned Media Strategy
- 2) Earned Media Strategy
- 3) Paid Media Strategy

# Owned Media Strategies

- Promotions via social media, email, and website
- Creation of an Open Enrollment toolkit
- Consumer stories

## Shorts

The image shows four YouTube Shorts thumbnails arranged in a row. Each thumbnail has a title below it. From left to right: 1. A man looking at a laptop with the text 'Thankfully, Virginia's Insurance Marketplace has got you covered.' and title 'Enroll to Keep Your Coverage'. 2. A woman sitting at a desk with a laptop and three green dollar signs (\$\$\$) with the title 'Open Enrollment for 2025'. 3. A woman talking on a phone with the text 'Get answers via call or chat or in person with an assister.' and title 'Health Insurance Enrollment Assistance'. 4. A teal background with a white checkmark icon and the text 'Shop, compare, and enroll in a health plan on the Marketplace.' and title 'Enroll by December 31'.

The image shows three social media posts from Virginia's Insurance Marketplace. The first is a Facebook post from Nov 12 with the text: 'All plans on Virginia's Insurance Marketplace cover essential health services like doctor visits, prescriptions, and more. Get covered and enroll today: marketplace.virginia.gov/new-customers'. It features a grid of four boxes listing benefits: 'All 10 Essential Health Benefits Covered.', 'Doctor visits, ER visits, Hospital stays, Prescriptions', 'Mental health care and substance use disorder care, Preventative services, Rehabilitative services', and 'Outpatient services, Pregnancy and childbirth care, Pediatric services'. The second is a Facebook post from Nov 19 with the text: 'Stay covered this year by enrolling in a health insurance plan on Virginia's Insurance Marketplace. Enroll by December 31 to have coverage starting January 1: marketplace.virginia.gov/existing-customers'. It features an image of a man and a child camping and the text 'Stay covered by the Marketplace and reenroll.'. The third is a video thumbnail featuring a woman, Victoria, with the text 'Victoria | Springfield, VA Marketplace Customer' and 'My name is Victoria. I'm from Springfield, Virginia and I'm a...'

# Earned Media Strategies

- Keven Patchett participated in a **virtual media tour** on November 14.
- Virtual media tour results:
  - 10 television broadcasts
  - 6 radio broadcasts
  - 2 online placements
  - Reached 2.2 million listeners/viewers across all regions of Virginia



# Paid Media Strategies

Combines **traditional** and **digital** advertising

- **Digital** advertising channels include:
  - Programmatic display and video
  - High-impact display
  - Digital out-of-home, social media
  - Google Search
  - Site direct
  - Streaming audio
  - Connected TV
  - Twitch\*
  - Influencer marketing\*

- **Traditional** advertising channels include:
  - Broadcast TV
  - Radio

*Ads are available in English and Spanish.*

\*Denotes new tactic

# Marketing Campaign Examples



# TV Commercials

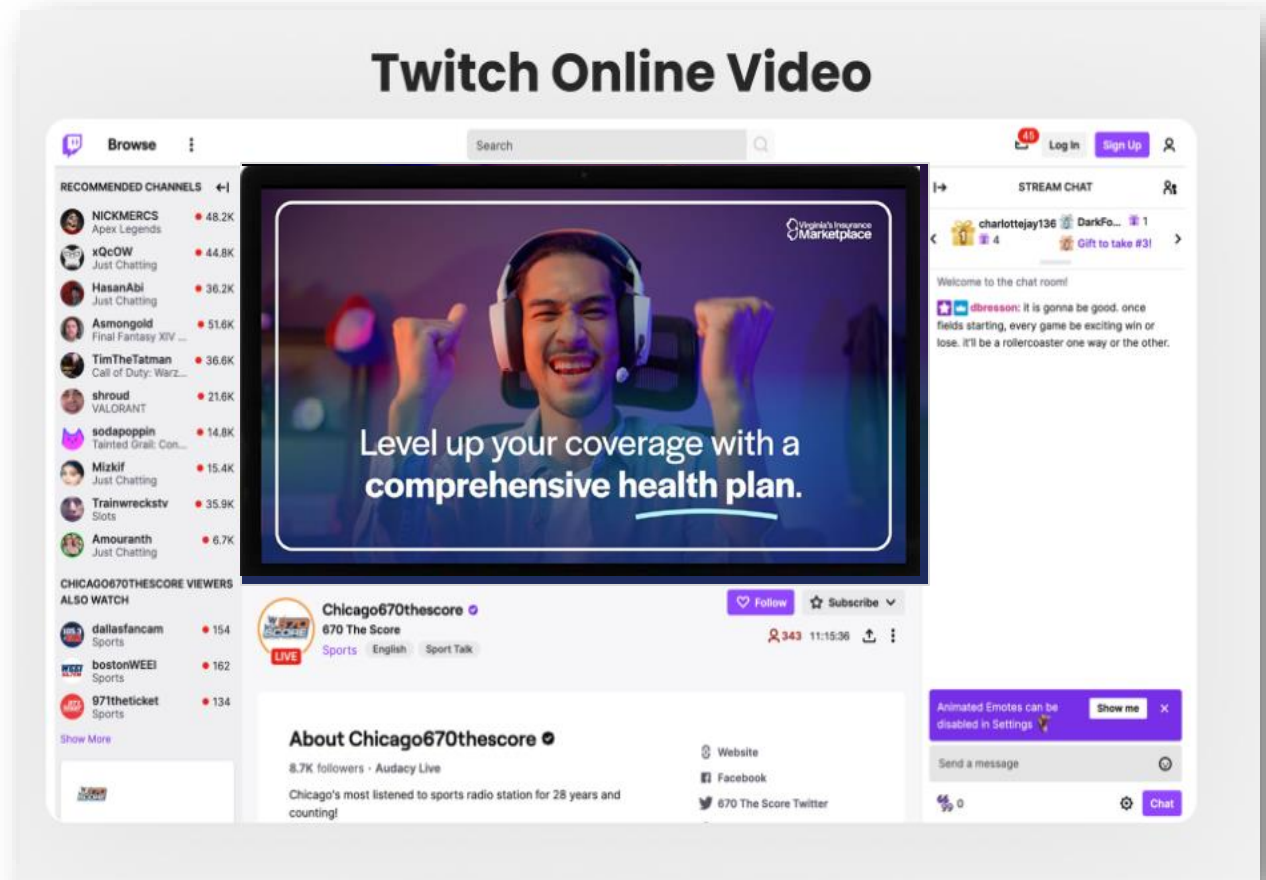
Virginia's Insurance Marketplace filmed a series of new commercials for Open Enrollment

Used across multiple media channels including broadcast and connected TV, social media, and programmatic video.



# Twitch

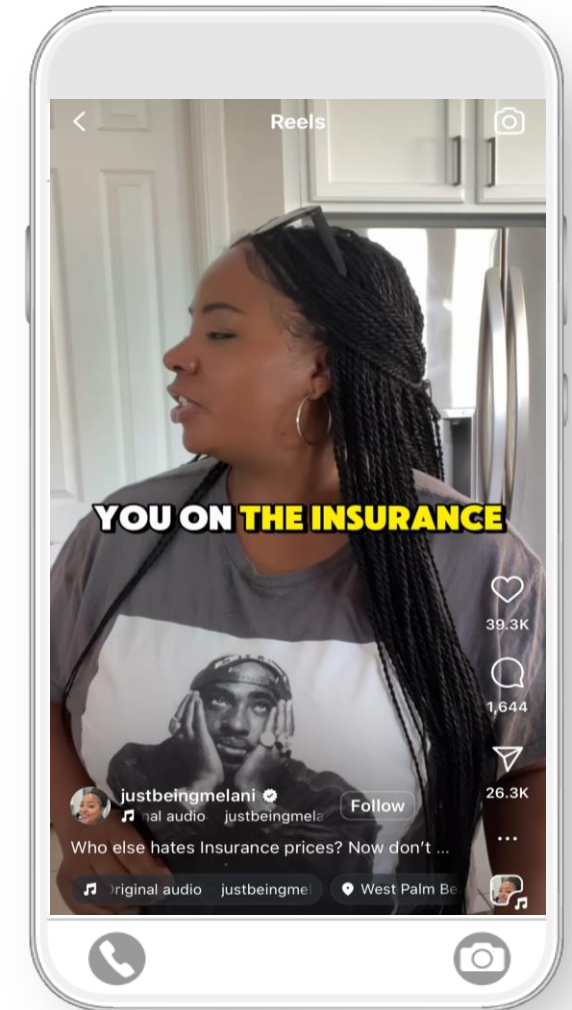
- Twitch is a **live streaming** platform
- Primary audience is **ages 18–34**
- Video ads appear during live streams





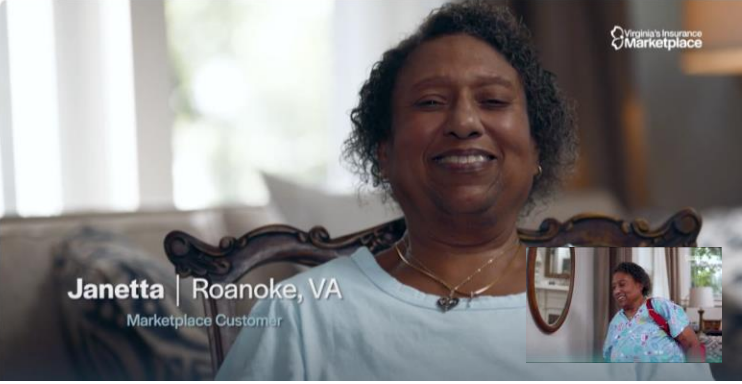
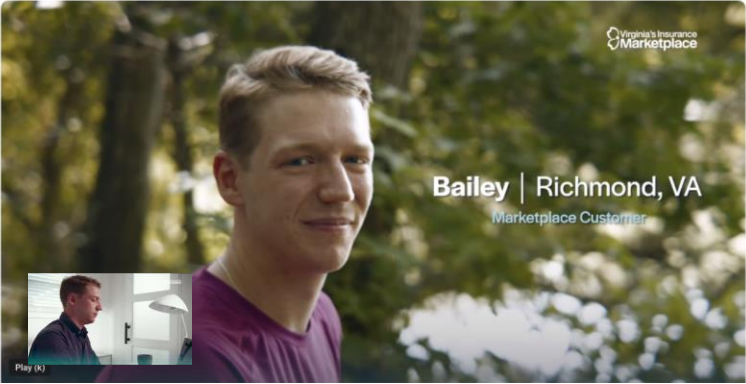
# Influencer Marketing

- Social media influencers in Virginia on paid partnerships promoting Open Enrollment
- Influencer content will be:
  - Created and posted by the influencers themselves
    - 1 short form video (Instagram Reels, YouTube Shorts)
    - 2-3 Instagram Stories
  - Shared on Virginia's Insurance Marketplace organic channels
  - Promoted with paid ads on Facebook, Instagram, and YouTube
- Sponsored posts will be published in mid-December



# Advertisement Examples

## Consumer Testimonials



# Advertisement Examples



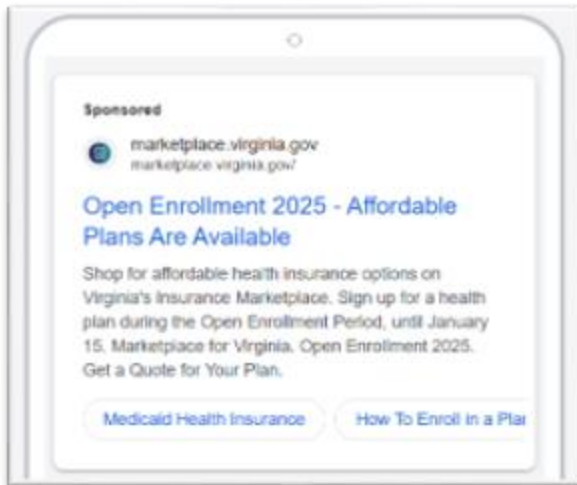
High-impact display



Programmatic display



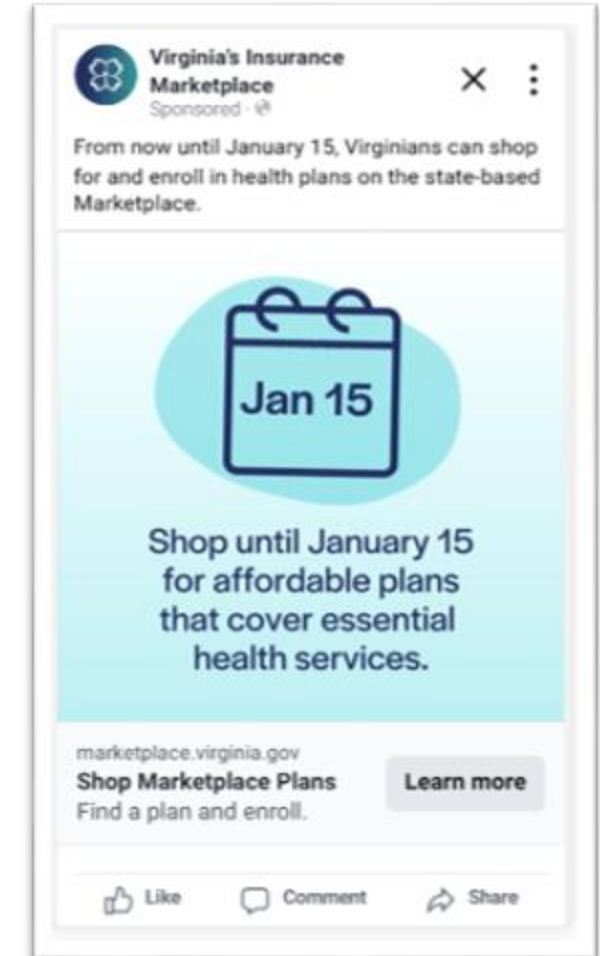
Programmatic display



Google Search



Digital out-of-home



Social media

# Paid Media Results

As of December 5, the paid media campaign has resulted in:

- 37.2 million impressions
- 485,581 clicks to the website
- 342,540 website sessions
- \$1.14 cost per click (46% decrease from last year)
- 1.30% click-through rate (293% increase from last year)

Outreach



# Outreach

- Hosted webinars
- Conducted statewide college outreach
- Held statewide agent engagement meetings
- Engaged Native American communities
- Participated in community planning
- Supported enrollment events
- Attended monthly meetings
- Distributed Marketplace educational materials

# Health Care Partnerships & Conferences

Collaborations include podcast interviews, newsletter articles, social media, event participation, webinars, and conference sponsorship.

## Rural Health Clinic Association



## Virginia Free Charitable Clinic Association



## Community Health Workers Association



# More Partnerships & Events

## Enrollment Events



## State Fair of Virginia



## Celebrate Healthcare Events



## Virginia Women's Conference





**Website Updates**



# Website Updates

- 30 new enhancements
- Several new widgets such as image strolls, 3 box call outs, text columns
- Design element improvements:
  - updated FAQs
  - additional brand colors
  - increased document storage size
  - automatic translation to Spanish website
- Newly-added testimonials & carrier logos



Questions?

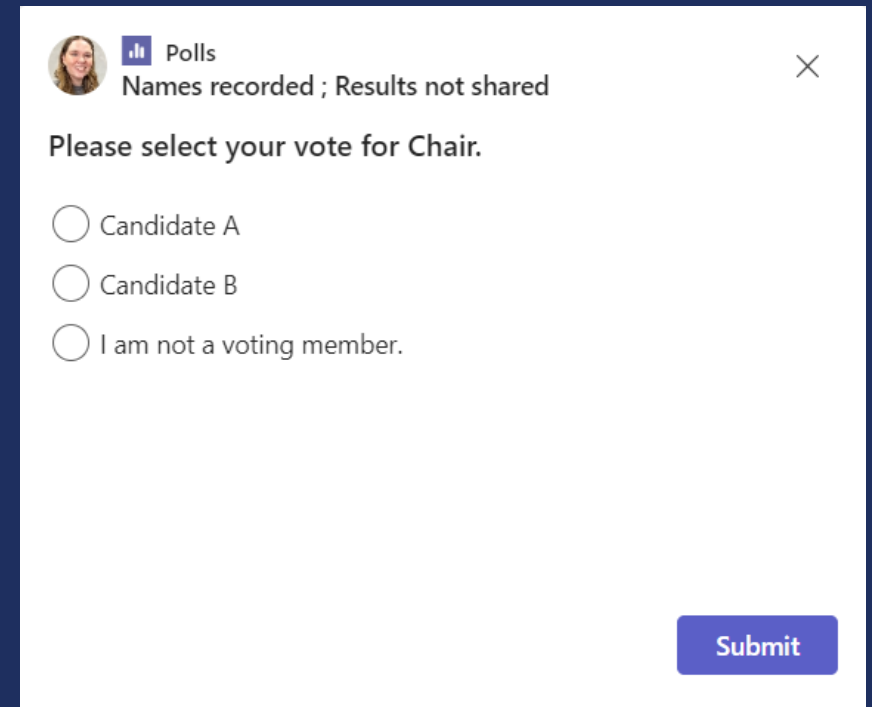
Virginia's Insurance  
**Marketplace**

**Other Business:  
Chair & Vice Chair Nominations and  
Elections**



# Nominations and Elections for Chair and Vice Chair

- Nominations were submitted via email. Utilize the hand-raise function to suggest a nominee not shown here.
- Votes will be submitted via Teams poll.
  - Responses are anonymous to committee members.
  - Non-voting members will select "I am not a voting member."



The screenshot shows a Microsoft Teams poll window. At the top left, there is a profile picture of a woman and a blue icon with a white bar chart, followed by the text "Polls". To the right of this is the text "Names recorded ; Results not shared" and a close button (an 'X' in a square). Below this header, the poll question reads "Please select your vote for Chair." There are three radio button options: "Candidate A", "Candidate B", and "I am not a voting member." At the bottom right of the poll window is a blue button with the text "Submit".

**Public Comment**



Public Comments are accepted on  
an ongoing basis at:  
[ExchangeDivision@scc.virginia.gov](mailto:ExchangeDivision@scc.virginia.gov)

Thank You for Attending

