



**Virginia Health Benefit Exchange**  
**April 9, 2025**

 **Virginia's Insurance  
Marketplace**

# Agenda

- Welcome
- Changes to the Platform
- Best Practices for Submitting Tickets
- 2025 CMS Proposed Rule
- Pregnancy SEP



**Platform Updates  
Released March 12, 2025**

 **Virginia's Insurance  
Marketplace**

# Phone number and email address validation

- Phone numbers or email addresses that are updated will now go through a verification process.
  - Currently the system verifies phone numbers and email addresses when a user activates and/or updates their account
  - With the platform upgrade the system will now require verification through an OTP (One-time-password) when a phone number or email address is updated.
  - This update increases security for consumers and ensures successful communication.
- When creating a new account on behalf of a consumer, provide the email on the primary contact screen.
  - Doing this will eliminate the need for an OTP.
  - If you leave the email blank when completing the primary contact information screen and enter it on the next page where it says "change email" the system will require the OTP.

# Updated Security Question Flow

- If the security question is answered incorrectly, the system will now temporarily lock the account instead of inactivating it.
  - Previous Function: if the security question was answered wrong 3 times, the account was inactivated.
  - With the update accounts will be temporarily locked, allowing users to log into the system after a 30-minute window has passed.
  - Agents and Navigators should contact the Consumer Assistance Center if faster assistance is needed during business hours: 888-687-1502.

# Allow Pregnant Women to Select to Stay in QHP with Subsidies, or Switch to Medicaid

- Pregnant women who are already enrolled in a QHP will be able to select to stay in a QHP with APTCs even if eligible for Medicaid. They will also have the option to switch to Medicaid if eligible.
  - This serves to increase continuity of care
  - Pregnant women who are not already enrolled and are eligible for Medicaid must take Medicaid or enroll in a QHP *without subsidies*.

# Option for Pregnant Women to Select to Stay in QHP with Subsidies or Switch to Medicaid

Household information

American Indian/Alaska Native

Medicaid/FAMIS Denial Information

**Pregnancy Information**

Disability Information

Summary

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Income Information

---

Additional Information

---

Review and Sign

How many babies are expected in this pregnancy?\*

When is the due date for this pregnancy?\*

Month Day Year

Current QHP enrollees who are pregnant have a choice to remain in their current QHP with advance premium tax credits, or to be evaluated for free coverage through Medicaid/FAMIS. [Learn more](#)

Does [REDACTED] want to stay in their current Qualified Health Plan with Virginia Insurance Marketplace and continue to receive advance tax credits even if they might qualify for Medicaid/FAMIS due to their pregnancy?\*

Yes

By selecting yes, [REDACTED] chooses to continue in their existing QHP coverage and financial assistance if applicable in Virginia's Insurance Marketplace.

No

By selecting no, [REDACTED] will be reviewed for Medicaid/FAMIS eligibility based on their reported pregnancy. If [REDACTED] is found eligible for Medicaid/FAMIS their information will be sent to the Department of Medical Assistance Services to complete enrollment. After enrollment in Medicaid/FAMIS their QHP through Virginia's Insurance Marketplace will be automatically cancelled. Note: If found not eligible for Medicaid/FAMIS, the Qualified Health Plan Coverage will not be cancelled.

None of the Above

# Agency Managers and Agents Book of Business Improvement

- Previous: If a household has applications for 2 different years for both health and dental, the household will have 4 lines in the broker BOB.
  - Change: Households will be displayed in a single row rather than a different row for each year and each type of coverage.
- Can now filter by QLE verifications and approaching Medicare age.
- System will display designated agent and NPN in the agency BOB.
- Agents can now filter, and download/export based on filtered data rather than needing to export the entire BOB.



# Agency Managers and Agents Book of Business Improvement

- Additional Upgrades:
  - New filters show additional data in the exported book of business, such as Application Status, Approaching Medicare Age, and Binder Payment Due.
  - Enrollers can view details of the household for the current coverage year and the previous coverage year without the enroller having to impersonate the household.
  - Agents and managers can add notes for the household on a secondary screen and the most recent designation will display first.

Previous view displayed household applications for different years on multiple rows

#	HOUSEHOLD	STATUS	COVERAGE
1	<b>SARAH NOELFL</b> Phone: 8007011001 Email: sarah.noelfli@yopm... Address: 10 Oak Rd Philadelphia PA 19118	Application Type: Financial Application Year: 2021 Current Status: Eligible for Shopping Next Steps: <a href="#">Shop for Plans</a> Due Date: Jan 15, 2023	
2	<b>SARAH NOELFL</b> Phone: 8007011001 Email: sarah.noelfli@yopm... Address: 10 Oak Rd Philadelphia PA 19118	Application Type: Financial Application Year: 2023 Current Status: Eligible for Shopping Next Steps: <a href="#">Shop for Plans</a> Due Date: Jan 15, 2023	
3	<b>CHRIS CASTOR</b> Phone: 5550901111 Email: chris.castor@yopma... Address: 540 Wellington Sq Exton PA 19341	Application Type: Financial Application Year: 2023 Current Status: Eligible for Shopping Next Steps: <a href="#">Shop for Plans</a> Due Date: Jan 15, 2023	
4	<b>SARAH NOELFL</b> Phone: 8007011001 Email: sarah.noelfli@yopm... Address: 10 Oak Rd Philadelphia PA 19118	Application Type: Financial Application Year: 2022 Current Status: Enrolled in a Qualified Plan	Oscar Health Bronze Classic- ... HMO \$0.00/month Office Visit: NA Generic Drugs: NA Deductible: \$3500.0
5	<b>SARAH NOELFL</b> Phone: 8007011001 Email: sarah.noelfli@yopm... Address: 10 Oak Rd Philadelphia PA 19118	Application Type: Financial Application Year: 2022 Current Status: Enrolled in a Qualified Plan	EducationHealth EMI Health Adv... PPO \$6.40/month Office Visit: NA Generic Drugs: NA Deductible: NA

# Platform update now displays data captured in a single row

**John Doe**  
Household Case ID 890764123  
Agent **David Smith** NPN 2822376

Application Year 2023 ( 4 members)  
Application Status Enrolled  
Eligibility Status Eligible (Conditional)

**Binder Payment DUE** **Appr. Medicare Age**

HEALTH PLAN: Kaiser Bronze 60 HDHP HMO  
DENTAL PLAN: Cigna Bronze Dental

Select Household Verifications More Actions :

**John Dong**  
Household Case ID 890764123  
Agent **Adam Rickland** NPN 2822376

Application year 2023 (2)  
Application status Enrolled  
Eligibility status Eligible

**Binder Payment Due** HDHP HMO

DENTAL PLAN: None

Select Household composition & eligibility Applicant verifications More actions :

**Approaching Medicare age**  
One or more members of this household are approaching Medicare age, that is, 65.

Filter options include QLE verifications and Approaching Medicare age

Viewing Agent Account (Agent Anu) My Account

Home Individuals My Information

### Clients

Search all clients

First Name	Last Name	Application Year
<input type="text"/>	<input type="text"/>	Select One
Application Status	Applicant Verifications	Qualifying Life Event Verifications
Select One	Select One	Select One
Approaching Medicare Age	Binder Payment	Enrollment Deadline
Select One	Select One	Select One
Issuer		
Select One		

Clear all Search

See less

# Binder payment due

Figure 9- Household Designation tile (Binder Payment Due tooltip)

The screenshot displays a web interface for household designation. At the top, there are navigation elements: a page indicator (1, 2, 3, Next), a selection count (20 Selected), and buttons for 'Select all on this page', 'Transfer selected', and 'Export Book of Business'.

Two household designation tiles are visible:

- John Doe:** Household Case ID 890764123, Agent David Smith (NPN 2822376). Application Year: 2023 (4 members), Application Status: Enrolled, Eligibility Status: Eligible (Conditional). Health Plan: Kaiser Bronze 60 HDHP HMO, Dental Plan: Cigna Bronze Dental. Status: Binder Payment DUE, Appr. Medicare Age.
- John Dong:** Household Case ID 890764123, Agent Adam Rickland (NPN 2822376). Application Year: 2023 (4 members), Application Status: Enrolled, Eligibility Status: Eligible (Conditional). Health Plan: Kaiser Bronze 60 HDHP HMO, Dental Plan: None. Status: Binder Payment Due.

A tooltip for John Doe's 'Binder Payment DUE' status reads: **Needs binder payment**. One or more members of this household are enrolled in a plan, but Exchange does not have the confirmation about the initial payment from the carrier.

Each tile includes a 'Select' checkbox and navigation links for 'Eligibility', 'Applicant Verifications', and 'More Actions'.

# Filter to download/export data instead of entire BOB

Previous 1 Next 2 selected Select all on this page Export Book Of Business

<b>Test Aclink</b> Household Case ID VA100013132	Application Year - Application Status Start New Application Eligibility Status -	Household not enrolled in a plan >
<input checked="" type="checkbox"/> Select	<a href="#">Household Composition &amp; Eligibility</a>	<a href="#">Applicant Verifications</a> <a href="#">More Actions</a>
<b>test consumernew</b> Household Case ID VA100013098	Application Year 2025 (1 member) Application Status Shop for Plans Eligibility Status Eligible	Household not enrolled in a plan >
<input type="checkbox"/> Select	<a href="#">Household Composition &amp; Eligibility</a>	<a href="#">Applicant Verifications</a> <a href="#">More Actions</a>
<b>test sandy</b> Household Case ID VA100013097	Application Year 2025 Application Status Complete and Submit Application Eligibility Status Pending	Household not enrolled in a plan >
<input checked="" type="checkbox"/> Select	<a href="#">Household Composition &amp; Eligibility</a>	<a href="#">Applicant Verifications</a> <a href="#">More Actions</a>

### Export data

Export currently selected clients (2)

Export all clients in search results (6)

Export entire Book of Business

#### Format

XLS (Microsoft Excel)

CSV

You are about to download customer information. You must follow Virginia's Insurance Marketplace privacy and security standards. Click "I agree" to continue.

I agree

# Exported data can also filtered

R	S	T	U
<b>Application Year</b> ▼	<b>Application Status</b> ▼	<b>Approaching Medicare Age</b> ▼	<b>Binder Payment Due</b> ▼
2025	Complete and Submit Application	FALSE	FALSE
NA	Start New Application	FALSE	FALSE
2025	Complete and Submit Application	FALSE	FALSE
NA	Start New Application	FALSE	FALSE
2025	Shop for Plans	FALSE	FALSE
2025	Report a Change	FALSE	FALSE
2025	Shop for Plans	FALSE	FALSE
2025	Report a Change	FALSE	TRUE
2025	Report a Change	FALSE	TRUE

# Enrollment details of the household for the current and previous coverage year

**Household Details** 2025 2024

**Summary**

Exchange plan eligibility	Conditional
APTC for household	-
Cost sharing reduction	-

[View Household Details](#)

**Household members** - 2 total

**Mr Morning** - Self

DOB	10/10/1999
Gender	Male
SSN	-
Address	456 River Rd Chesterfield VA, 23225
US citizen?	Yes
Seeking coverage?	Yes

**Member eligibility**

- Qualified Health and Dental Plan

**Tuesday Morning** - Spouse

DOB	03/03/2000
Gender	Female
SSN	***-**-8888
Address	456 River Rd Chesterfield VA, 23225
US citizen?	Yes
Seeking coverage?	Yes

**Member eligibility**

- Qualified Health and Dental Plan



# Failure to Reconcile

- Starting in Plan Year 2025, CMS resumed failure to reconcile requirements for individuals that did not file and reconcile their premium tax credits for two consecutive years.
- The CMS 2025 Marketplace Integrity and Affordability Proposed Rule proposes a return to the requirement of removing premium tax credits for individuals who have failed to file and reconcile for 1 year.
- HBE will provide an update on the policy and process for failure to reconcile once the proposed rule is finalized.



# Improvements to verification page

- Consumers will be able to successfully upload required documents to resolve DMIs from devices other than computers.
- DMIs that are not verified will be at the top, followed by verified DMIs to make it easier to access for mobile users.
- Adds messaging to encourage including as many immigration document details as possible to aid in verification

Upload file from this device



Upload using QR code



# Improvements to verification page

[Back to Dashboard](#)

Documents for This Household

Arpit Jain ⓘ

**Applicant Verifications**

- ➊ Social Security Number ⓘ (Not Verified) - Action needed by 07/03/2024
- ➋ Citizenship ⓘ (Not Verified) - Action needed by 07/03/2024
- ➌ Income ⓘ (Not Verified) - Action needed by 09/01/2024

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- ➍ Residency ✔ (Verified)
- ➎ Death ✔ (Verified)
- ➏ Incarceration Status ✔ (Verified)
- ➐ Annual Income Verification ✔ (Verified)
- ➑ Non-ESI Minimum Essential Coverage ✔ (Verified)
- ➒ Minimum Essential Coverage ✔ (Verified)



List of Not Verified documents at the top arranged in the provided sequence



List of Verified items below Not Verified in the provided sequence

# Improvements to verification page

**Citizenship** Not Verified - Action needed by 11/30/2023

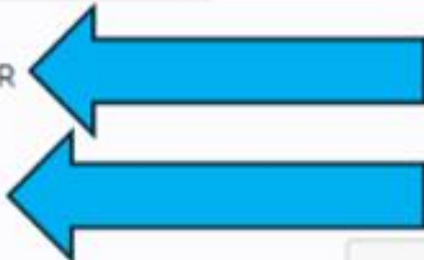
We could not verify  Citizenship entered on the application. You entered: Yes. If this is incorrect, **correct it** and resubmit your application by 11/30/2023.

[Click here](#) to see the document uploaded using QR Code.

Select Document Type \*

Choose Document to Upload \*:

OR



# Entity and Assister BOB: Ability for Enrollers to add notes for the household (secondary screen)

- **Location:** Below the Coverage Section on the secondary screen of the household.
- **Collapsible/Expandable:** Users can expand or collapse the Notes section.
- **Replacement:** The Notes Section replaces the Comments Section from the Old BoB (old comments/account notes will carry over to the new Notes Section).

# Entity and Assister BOB: Ability for Enrollers to add notes for the household (secondary screen)

- **Role-Specific Access:**
  - **Assisters** can add notes in their own BoB.
  - **Entity Managers** can add notes for individual in the Entity BoB.
  - These notes are separate. Assisters and Entity Managers cannot view each other's notes.
- **Impersonation:** Roles such as Entity Admin, CSR L2/L3, Exchange Admin can View and add notes for Assister/Navigator via impersonation.
- **Note Visibility:** Comments made via impersonation will show the impersonator's name when viewed by the Assister.


# Entity and Assister BOB: Ability for Enrollers to add notes for the household (secondary screen)


SSN	***-**-****
Address	test scranton PA, 18508
US citizen?	Yes
Seeking coverage?	Yes

Coverage Details **2025** 2024 ^

There is no coverage for year 2025.

**Account Note** ^

assist two added an account note - 25 Feb, 2025 12:52 PM  
test two account note 

assist two added an account note - 25 Feb, 2025 12:51 PM  
test add account notes Feb 25th 2025 

[Add Account Note](#)

# Entity and Assister BOB: Ability for Enrollers to add notes for the household (secondary screen)

Account Note ^

i No Account Notes

Add Account Note



# Entity and Assister BOB: Ability for Enrollers to add notes for the household (secondary screen)

SSN	***-**-****
Address	test scranton PA, 18508
US citizen?	Yes
Seeking coverage?	Yes

Coverage Details **2025** 2024

There is no coverage for year 2025.

Account Note

**No Account Notes**

Add Account Note

test add account notes Feb 25th 2025

3964 Characters left

Cancel Post Account Note

# Display Business Phone Number for Agents and Navigators in Consumer Facing Directory (Opt Out available)

- On Profile page, "Secondary Phone Number" has been changed to "Business Contact Phone Number"
  - This will be moved from the "Agent Information Page" to the Profile Page for agents and will be a mandatory field for both agents and navigators
  - This number will be displayed in the Consumer-Facing Directory
  - The Business Contact Number will be prepopulated with the Primary Phone Number in cases that do not have a Secondary Phone Number
- **Agents and Navigators will have the ability to opt out of having their phone number displayed in the Consumer-Facing Directory**
  - Found on the profile page for both agents and navigators
  - "Allow Consumers to Search" with a yes/no radio button
  - Will default to yes; agents and navigators can switch to no

# Profile Page

Virginia's Insurance Marketplace

Home Individuals My Information

### Dashboard

**Quick Links**

- Pending Individuals
- My Profile**
- My Tickets
- Search Existing Consumers

### Enrollment History

#### Your Enrollments - Past 30 Days

Enrollments

Enrollment Type	Enrollments
Enrollment Type 1	1
Enrollment Type 2	1
Enrollment Type 3	0
Enrollment Type 4	0
Enrollment Type 5	0
Enrollment Type 6	0
Enrollment Type 7	0
Enrollment Type 8	0

# Business Phone Number

Profile

Edit

Review and edit your public profile, which can be seen by Virginia's Marketplace users looking for Agents. The more accurate the information you provide, the more likely it is that potential customers will contact you.



agent two  
34 main st  
richmond, VA 23173

Phone number (425) 879-2701

Your Public Email agenttwo@yopmail.com

Business Contact Phone Number (425) 333-7777

Allow consumers to search Yes

# Agent Information

Home 🏠 Individuals - My Information -

## agent two

**Stops**

- Agent Information
- Profile
- My Tickets
- Certification Status
- Status

**Agent Connect**

- Participation Information
- Availability

### Agent Information Edit

First Name agent  
Last Name two  
Virginia Agent License Number 87676754  
Agent NPN 7654  
License Renewal Date 04/12/2026  
Individual Email agenttwos@yopmail.com  
Primary phone number (425) 879-2701  
Preferred Method of Communication Phone  
Business Name best agent  
Federal Employer Identification Number (EIN) \*\*\*-\*\*-5654

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**Business Address**

Business Address 34 main st  
richmond, VA 23173

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**Correspondence Address**

Same as business address   
Correspondence Address 34 main st  
richmond, VA 23173

# Ability to opt out of being included in directory

Business Address

Business Address Line 1\*

Address Line 2

City\*

State\*

Zip Code\*

Allow consumers to search  Yes  No

Languages

Product Expertise  Health  Dental  Vision  Life  Medicare  Medicaid  CHIP  
 Workers Compensation  Property/Casualty

Your Website Address

Your Public Email

Business Contact Phone Number \*

# Updates to Deductions source list has been expanded to include more options

The screenshot shows a web form titled "Add Deduction for Randall Floyd". The form has a close button (X) in the top right corner. The main question is "What type of Deduction would you like to add?\*", with a dropdown menu currently set to "Deduction Source". The dropdown menu is expanded, showing a list of options: Alimony, Student loan interest, Certain business expenses of reservists, performing artists, and fee-basis government officials, Health savings account deduction, Deductible part of self-employment tax, Self-employed SEP, SIMPLE, and qualified plans, Self-employed health insurance deduction, Penalty on early withdrawal of savings, IRA deduction, Moving expenses, and Educator expenses. Below the dropdown, there is a question "Does Randall Floyd..." with a bulleted list of options: Alimony, Student loan interest, and Other deduction. There are radio buttons for "Yes" (selected) and "No". A blue "Add Deduction" button is located below the radio buttons. At the bottom of the form, there are three buttons: "Back", "Save & Exit", and "Save & Continue".

Add Deduction for Randall Floyd

What type of Deduction would you like to add?\*

Deduction Source

Deduction Source

- Alimony
- Student loan interest
- Certain business expenses of reservists, performing artists, and fee-basis government officials
- Health savings account deduction
- Deductible part of self-employment tax
- Self-employed SEP, SIMPLE, and qualified plans
- Self-employed health insurance deduction
- Penalty on early withdrawal of savings
- IRA deduction
- Moving expenses
- Educator expenses

Does Randall Floyd...

- Alimony
- Student loan interest
- Other deduction

Yes

No

Add Deduction

Back Save & Exit Save & Continue

# Ticket submission process





# Assister Ticket submission process

## Submit Ticket (via Assister Account)

Log into assister account

Click on My Tickets (left side)

Submit New ticket (right top corner)

Select Request Type

Enter Subject and Description

Submit Ticket

# Assister Ticket submission process

## Submit Ticket (through Consumer Portal)

Consumer must select/designate the assister. Assister must accept the designation, then the assister can create a ticket on the consumer portal on behalf of the consumer:

Go to Individuals, then Active Customers

Find client

Add new ticket through client account

# Creating ticket through consumer portal

Home ▾ Individuals ▾ My Information ▾

**Dashboard**

- Pending Requests
- Active Customers**
- Inactive Customers

**Quick Links**

- Pending Delegation Requests
- My Profile
- My Tickets
- Add New Individual

**Enrollment Dashboard**

**Your Enrollments - Past 30 Days**  
Source: Getinsured

Enrollments

PLATINUM	GOLD	SILVER	BRONZE	EXPANDED...	CATASTRO...	HIGH	LOW	MEDICAL
0	0	0	0	0	0	0	0	0

● PLATINUM ● GOLD ● SILVER ● BRONZE ● EXPANDEDBRONZE  
● CATASTROPHIC ● HIGH ● LOW ● MEDICAL

# Creating ticket through consumer portal

Showing 1-1 of 1 items

Previous 1 Next

Select all on this page

Export Book Of Business

<b>Consumer Smith</b> Household Case ID <b>VA100013767</b>	Application Year - Application Status <b>Start New Application</b> Eligibility Status -	Household not enrolled in a plan >
<input type="checkbox"/> Select	<a href="#">Household Composition &amp; Eligibility</a>	<a href="#">Applicant Verifications</a>
		<a href="#">More Actions</a> ⋮

Previous 1 Next

# Creating ticket through consumer portal

[← Back](#) **Client details**

<b>Consumer Smith</b>	Current Application Year	-	Email	consumer.smith@yopmail.com
Household Case ID <b>VA100013767</b>	Current Application Status	<b>Start New Application</b>	Phone Number	732-331-9136
Date of Birth <b>10/18/1978</b>	Current Eligibility Status		Address	

**Household Details** 2025 2024 ^

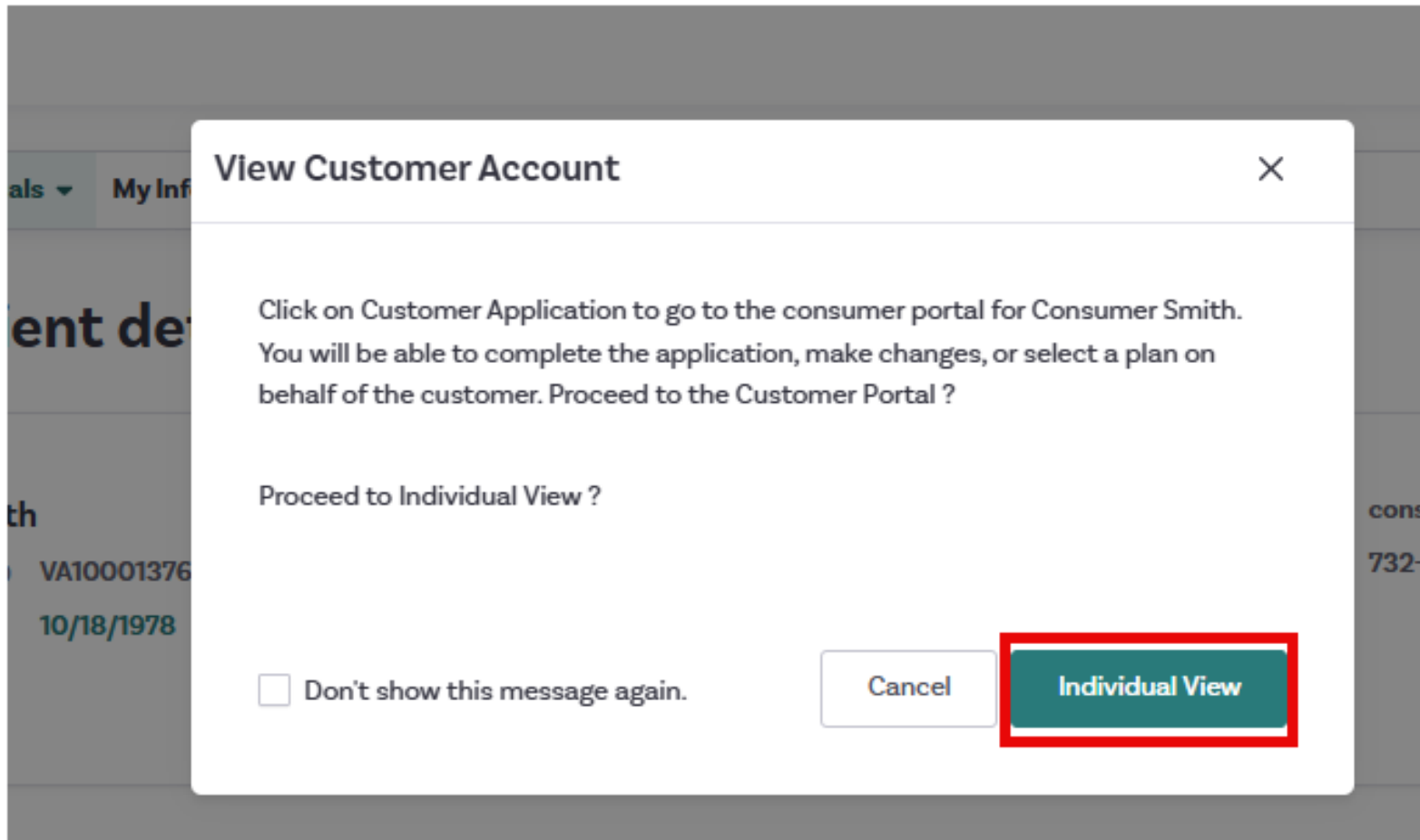
**Summary**

Exchange plan eligibility	-
APTC for household	-
Cost sharing reduction	-

**Household members** • 0 total

[View Household Details](#)

# Creating ticket through consumer portal



# Creating ticket through consumer portal

Viewing Individual Account (Consumer Smith) [My Account](#)

Welcome, Consumer Smith Your Asslster ⚙️

**My Stuff**

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

**Quick Links**

- Find Local Assistance

2024 | 2025

**Next Steps**

You missed the open enrollment period for 2025 to shop and enroll in a health plan. You can still enroll if you have a Qualifying Life Event.

[Start New Application](#)

**Overview**

**Your Application Status** (Your Case ID is VA100013767)

2025 Application	Not started	<a href="#">Start Application</a>
------------------	-------------	-----------------------------------

**Your Household Eligibility**

Your household member and eligibility information will show up here once you have completed your application.

# Creating ticket through consumer portal

Español




Help & Support

My Account

Viewing Individual Account (Consumer Smith)

My Account

Welcome, Consumer Smith

Your Asslster  -

Submit New Ticket

My Stuff


Ticket History


 My Dashboard

 My Applications

 My Eligibility Results

 My Enrollments

 My Inbox

 My Tickets

 My Preferences

Quick Links

 Find Local Assistance



# Creating ticket through consumer portal

**Support Request for Consumer Smith** ✕

**Request Type \***  
Select request type ▼

**Request Sub-Type \***  
Select sub-type ▼

**Subject \***

**Description \***

# Agent Ticket submission process

## Submit Ticket (via Agent Account)

Log into agent account

Click on My Tickets tab (left side)

Submit New Ticket (right top corner)

Select Request Type

Enter Subject and Description

Submit Ticket

Request Type \*  
Select request type ▼

Request Sub-Type \*  
Select sub-type ▼

Subject \*

Description \*

Cancel Submit

# Agent Ticket submission process

## Submit Ticket (through Consumer Portal)

Go to Active Individuals

Select client

Click on More Actions

Submit New Ticket

# Agents creating ticket through consumer portal

Home Individuals My Information

Dashboard

Pending Requests

Active Individuals

Inactive Customers

### Quick Links

Pending Individuals

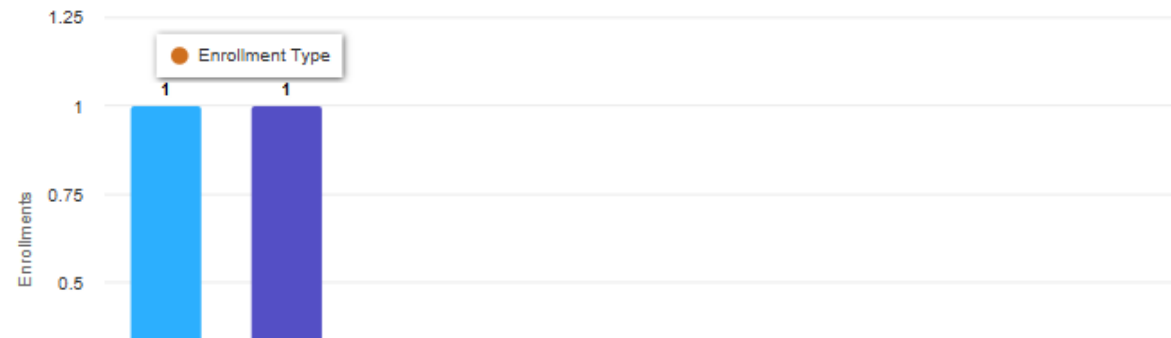
My Profile

My Tickets

Search Existing Consumers

### Enrollment History

#### Your Enrollments - Past 30 Days



# Agents creating ticket through consumer portal

<b>UAT Test</b>	Application Year <b>2025</b>	Household not enrolled in a plan >
Household Case ID <b>VA100013298</b>	Application Status <b>Complete and Submit Application</b>	
	Eligibility Status <b>Pending</b>	

Select      Household Composition & Eligibility      Applicant Verifications      **More Actions** ⋮

**More Actions** ⋮

- View Details
- View Household Details
- Resend Activation Email
- Mark As Inactive
- View Enrollment Details
- Submit New Ticket**

# Creating ticket through consumer portal

### Create a Virginia's Insurance Marketplace Ticket

**Support Request for UAT Test**

Request Type \*      Subject \*

Select One     

Request Sub-Type \*      Description \*

Select One      

Enter the following primary consumer information:  
Application ID: 19178  
Applicant's Last Name: Test  
Applicant's Date of Birth: 03/03/2000  
Last 4 digits of the Applicant's SSN:

Enter the following issuer and plan information:  
Issuer Name:  
Consumer Plan:

Describe the situation with as much detail as possible:

Please enter the steps that you have taken so far to assist

# Need Help?



## Virginia's Marketplace Consumer Assistance Center

Call: 888-687-1502

Submit a Ticket: [www.marketplace.virginia.gov](http://www.marketplace.virginia.gov)

# Proposed 2025 CMS Marketplace Integrity and Affordability Rule

## Eligibility

- Rescinds eligibility for DACA recipients.
- Prohibits passive re-enrollment for individuals with \$0 net premiums.
- Eliminates the SEP for households with income under 150% FPL.
- Reinstates 1-year APTC reconciliation requirement.

## Open Enrollment

- Shortens the Open Enrollment Period to Nov. 1 - Dec. 15.

## Verification

- Adds verification requirements for 75% of special enrollment periods.
- Prohibits income attestation when the IRS cannot verify household income or family size.
- Reduces the period for consumers to resolve data matching issues to 90 days.
- Consumers can no longer rely on attestation to prove Medicaid ineligibility.

## Coverage

- Increases carrier authority to deny coverage for failure to pay past premiums.
- Prohibits coverage of sex-trait modifications.
- Increases required contribution percentage; increases maximum out-of-pocket limit.
- Reduces the de minimis threshold to +2/-4 for individual and small group market plans subject to AV requirements.

## Agent/Broker Oversight

- Establishes “preponderance of the evidence” standard as threshold to revoke certification (FFM only).

**\*HBE will provide an update on the policy and process when the rule is finalized by CMS\***



# Pregnancy Special Enrollment Period

- HBE has requested stakeholder comments on implementation and parameters.
- Proposed SEP parameters:
  - Available to new consumers
  - By attestation
  - 60 days post application to enroll in coverage.
  - Coverage will be effective 1st of the month following enrollment
- Additional information and a timeline for the implementation are forthcoming.

# 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](mailto:ExchangeAgents@scc.virginia.gov),  
[Assisterprograms@scc.virginia.gov](mailto:Assisterprograms@scc.virginia.gov), or  
[ExchangeCarriers@scc.virginia.gov](mailto:ExchangeCarriers@scc.virginia.gov)

