



Virginia Health Benefit Exchange Informational Session

September 24, 2025



Agenda

- Welcome
- Policy Updates
 - Federal Changes Timeline 2025
 - 2026 Policy Changes
 - Policy Changes effective 2027/2028
 - Expiration of Expanded Premium Tax Credits
- Reminders:
 - Certification and Compliance Requirements
 - Open Enrollment Reminders
- Platform Updates

Meeting Reminders

Mics are muted



**Please type questions
in the chat**



**All questions are being logged, and
answers will be provided in the
upcoming email update**



All policy updates are accurate as of Sept. 24, 2025. We will continue to track activity related to federal policy shifts, and will update agents, assisters, and carriers through email, information posted on our website, and additional Informational Updates as needed.

Policy Updates



Federal Changes Timeline 2025

June

CMS Marketplace Integrity & Affordability Rule finalized

July

HR 1 (OBBBA) passed and signed
City of Columbus vs. Kennedy filed
California vs. Kennedy filed

August

4th District Court preliminary injunction
Admin Appeal of Stay 1-provision only

September

CMS issues Guidance that Plan Year 2026 stays are in effect until further Court Action

June 25 and ongoing- Federal sub regulatory guidance and administrative actions

2026 Policy Changes

Provisions	New Policy
Eligibility limitations	Eliminates the monthly low-income Special Enrollment Period (<150% FPL).* Rescinds eligibility for DACA recipients.* Eliminates eligibility for Premium Tax Credits for non-citizens with incomes under 100% FPL who are ineligible for Medicaid due to immigration status.
SEP limitation	Prohibits federal subsidies for income-based SEPs.**
Increased costs and payments	Increased maximum out-of-pocket limits by 15%.* Ends Advance Premium Tax Credit repayment caps.*
Expiration of expanded premium tax credits	Expected contribution towards premiums will increase for all marketplace enrollees and enrollees with incomes over 400% FPL become ineligible for PTC. **, ***
Low coverage expansion	Expands eligibility for catastrophic plans.****
Provisions Stayed by Federal Court	
Coverage denials for past due premiums	Allows carriers to require past due premiums before effectuating new coverage.*
Increased verifications (2)	More income verification protocols for individuals with income mismatches.*
Limits access to PTC	Individuals who have failed to file and reconcile taxes for one year are ineligible for premium tax credits.*
Wider actuarial value ranges	Authorizes decreased value of bronze, silver, gold, and platinum plans.*

* 2025 CMS Final Rule

** H.R. 1

*** IRS Rule

**** CMS Guidance



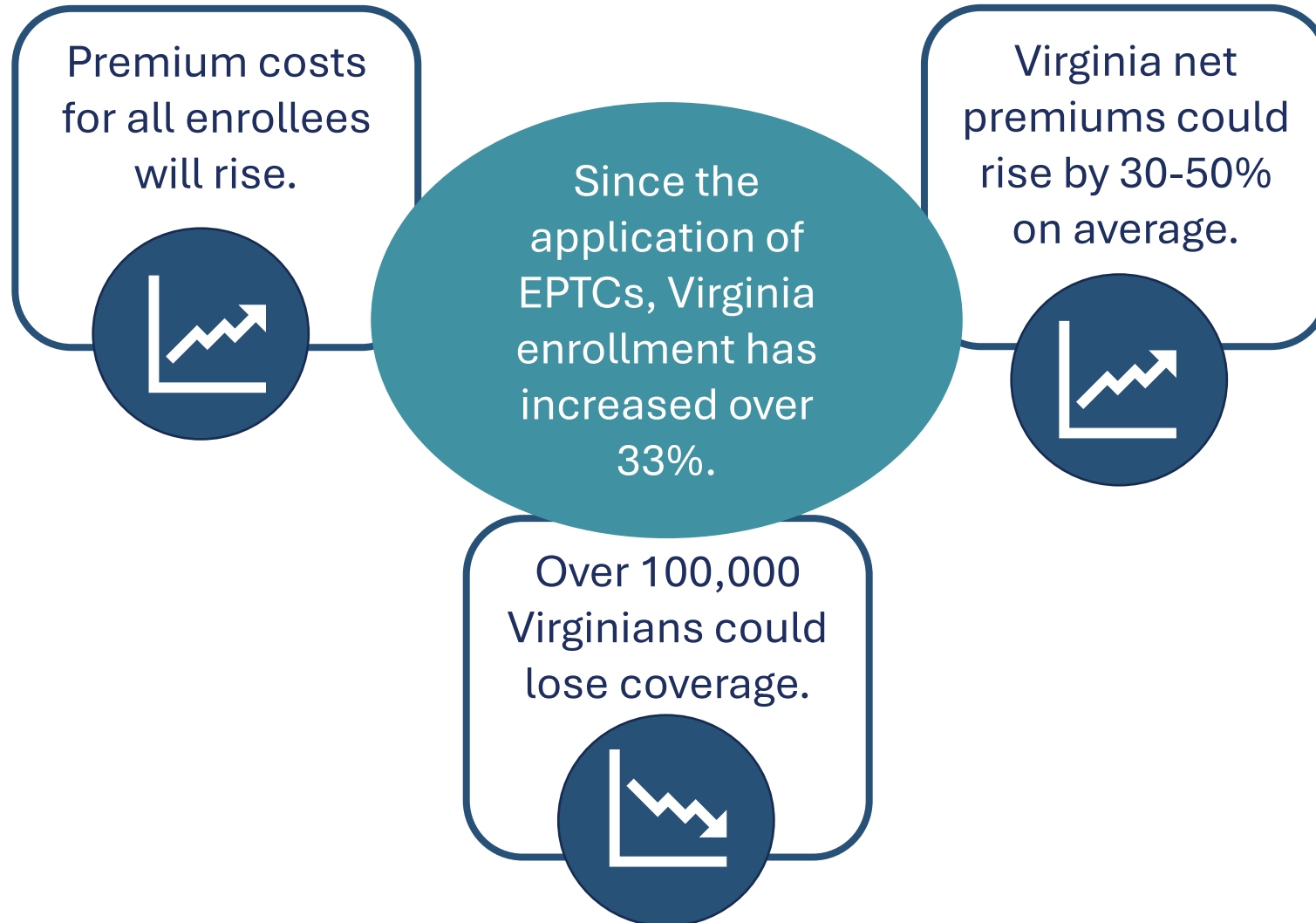
Policy Changes effective 2027/2028

Provision	Implementation Date	New Policy
Shortened Open Enrollment Periods	1/1/2027	Shortens the Open Enrollment Period to Nov. 1 - Dec. 31.
Eliminates financial assistance for some lawfully present immigrants	1/1/2027	Includes refugees, asylees, abused spouses and children and certain victims of trafficking.
Eliminates financial assistance for individuals not meeting Medicaid work requirements	1/1/2027	Individuals failing to meet Medicaid work requirements are ineligible for premium tax credits.
Ends Automatic Re-Enrollment	1/1/2028	Requires Marketplace enrollees information to be actively verified each year prior to receiving APTC.

* 2025 CMS Final Rule

** H.R. 1

Expiration of Expanded Premium Tax Credits





Certification and Open Enrollment Reminders



Certification and Compliance Reminders

- Training is now open in the Learning Management System (LMS)
 - Agents and assisters should have already received an email with login information for your PY2026 course
 - If you are a new agent or assister, or have not received an email for the PY2026 training course, email us at LMS@Marketplace.virginia.gov
- Deadline to complete training to ensure certification is Oct. 27, 2025, to ensure certification by Nov. 1, 2025
 - Training modules will remain open after the deadline, and agents and assisters can complete training at any point, but we are not able to guarantee certification by Nov. 1 for those completing training after the Oct. 27 deadline as priority will be given to those who complete by the deadline.
 - If you complete training after Oct. 27, 2025, please allow a minimum of 3 business days to certify your account
 - If training is not completed by Nov. 1, 2025, the account will be suspended until training is completed
- As a reminder, we do not accept certification from the FFM; you must complete Virginia-specific training

Certification and Compliance Reminders

- The Agent Agreement is now part of the training modules
- Agents must be able to demonstrate that they have the consumer's permission to access and use the consumer's personal information
 - We do not require that you provide that documentation to us for each consumer. It is the agent's responsibility to maintain that documentation, and be able to provide it if asked
 - A sample consent form can be found at: <https://www.marketplace.virginia.gov/sites/default/files/2025-06/Sample%20consent%20form%20%281%29.docx>
- As an added layer of security for consumers, agents and assisters will be required to provide a one-time-passcode (OTP) that will be texted or called to the consumer when they are first designating themselves to the consumer's account
 - The OTP will not be required if the agent or assister is setting up the consumer account on their behalf; they are only required if the agent or assister is designating themselves to an already existing account

Open Enrollment Reminders

Open Enrollment for PY2026 begins at 12:00am (midnight) on 11/1/25 and runs through 11:59pm on 1/30/26

- Call Center hours during Open Enrollment:

- Monday - Friday: 8:00 AM - 7:00 PM ET

- Saturday: 9:00 AM - 12:00 PM ET

- Sunday: CLOSED

- Extended Dates and Times:

- (1) December 12, 2025: 8:00 AM – 10:00 PM ET

- (2) December 15, 2025: 8:00 AM – 10:00 PM ET

- (3) December 30, 2025: 8:00 AM – 10:00 PM ET

- (4) January 12, 2026 – January 15, 2026: 8:00 AM – 10:00 PM ET

- (5) January 16, 2026 – January 30, 2026: 8:00 AM – 5:00 PM ET

- Plans will be available for review/window shopping in the platform beginning in early October
 - We will send an email when they are available



The platform release date is scheduled for 9/24 at approximately 8pm. The platform is expected to be down 4-6 hours for the update.

Platform Updates September 2025



System Updates Coming in Sept. 2025

- If an agency manager marks an agent inactive due to temporary absence, a note will pop up reminding the agency manager to consider reassigning the consumer to another agent during the designated agent's absence
 - Allows for continuity of service if consumer needs assistance during their agent's absence
- A field will be added to the Assister's Information page to capture the External Assister Number
- Changes will be made to the flow for changing plans. Changes are designed to make the process easier and more intuitive
- An update to the system will make it easier for the Consumer Assistance Center to track referrals to Medicaid, improving consumer experience when people call with questions on the account
- "Premium" in the agent's book of business will be changed to "Net Premium" to align with what consumers see

System Updates Coming in Sept. 2025 (cont.)

- The drug data base will be updated monthly to ensure consumers have improved data when selecting plans that cover their medications
- Ukrainian will be added as a language option under "spoken language", "written language", and "languages served".
- Agencies and entities will no longer be required to include tax ID information
- Unmasking of SSN and immigration document details will time out after 15 seconds to allow for increase security
- Captive agents and captive agencies will no longer be displayed in the consumer directory
 - Ensures consumers have broader range of plan choices

Improvement to Cost Share Overlay

Purpose: Consumers will no longer need to click a hyperlink and be diverted to another page to view information on the benefit of cost-sharing reductions associated with a given plan. They will be able to see those benefits by hovering over the "CSR Eligible" link.

Lower Expense



Platinum 90 HMO Trio

YOUR CURRENT PLAN

SILVER PPO

CSR ELIGIBLE

Cost Saving Reductions on this plan

	Without CSR	Now you pay
Office Visits	\$25-Copay	\$0 Copay
Generic Drugs	\$15-Copay	\$0 Copay
Deductible	\$500	\$0
OOP Max	\$4000	\$1000

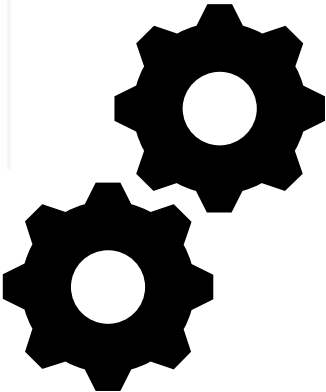
Provider Search

Lower Expense



IAFN Bronze 7000 POS

BRONZE POS



Update to Annual Communication Preferences

Welcome, Jane

My Stuff

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

Quick Links

- Find Local Assistance

Communication Preferences

How would you like us to contact you?

Please select how you would like us to alert you when you have a notice in your Secure Inbox.

Preferred Phone Number* (408) 605-4525 VERIFIED Update number

☐ 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.

☐ This information is correct.

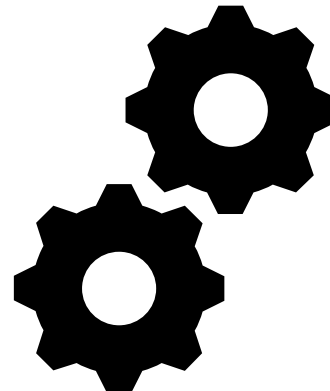
Email Address* carlos.spanish@yopmail.com VERIFIED

☐ Send me important alerts to this email address.

☐ This information is correct.

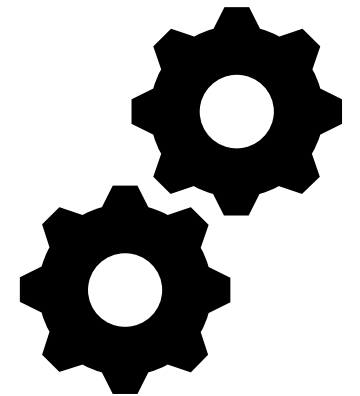
Purpose: Ensure that consumers, agents, or assisters are updating their contact information and communication preferences on a regular basis.

- If the information has not been updated in the past 180 days, the consumer, agent, or assister will be prompted to update the information.
- If the information has not changed, the box that says "This information is correct" can be checked.
- Each time that box is checked, the clock will reset to 180 days.
- Best practice is to confirm contact info and communication preferences each time you log in, and check that box.



Change to Mailing Postal Notices

- Purpose: Reduce the number of postal mail notices that will be sent and returned as undeliverable
- Notices scheduled for postal mail will not be sent by postal mail if:
 1. The household contact is flagged as having an outdated mailing address (which occurs when a notice has previously bounced back and the mailing address has not been updated) and
 2. The household contact has an email address or text alerts enabled
- If this occurs, the household contact will receive a notice via email or text (based on their preferences) letting them know that there is an important update and they need to log into their account to view it, along with a reminder to update their account



"Create Account" Button Added to Login Screen

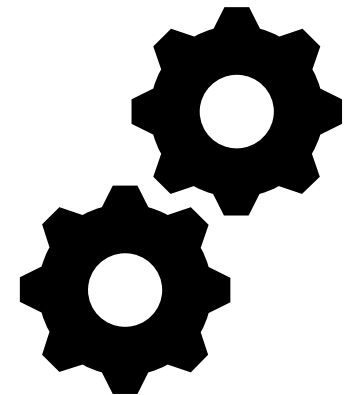
Purpose: Allow consumers to create an account before plan shopping

Welcome to the GetInsured Health Exchange

At the GetInsured Health Exchange, you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs for health insurance.

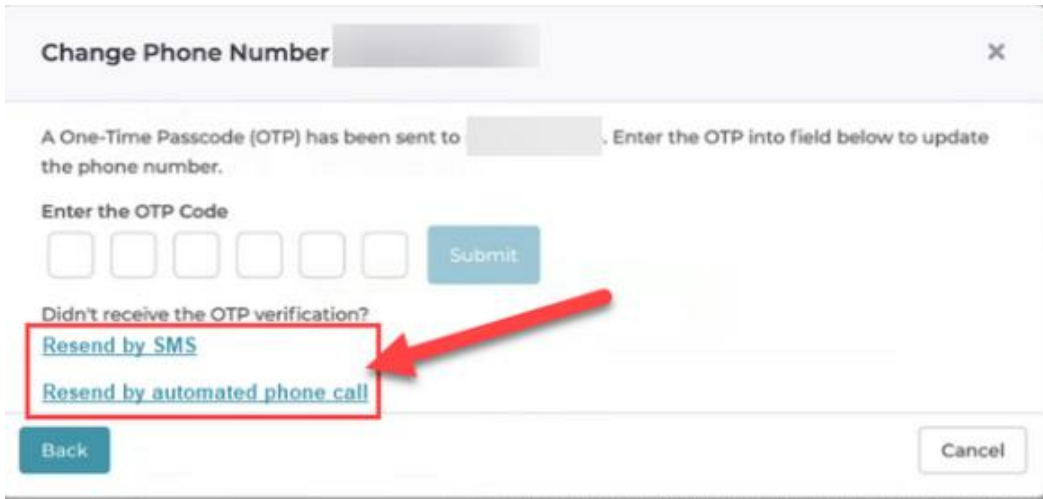
LET'S GET STARTED

- **Browse for health & dental plans**
Shop first, sign up later. >
- **Have an access code?**
If you have an access code, you may use it to register for an account. >
- **Log in or create an account**
Log in to existing account, or create a new account. >



Option for Consumers/Agents to Resend OTP and 'Search Existing Consumers'

Purpose: OTPs can easily be sent to consumers by SMS, phone, or email. Agents are able to choose how to resend the OTP if the consumer does not receive it the first time.



Change Phone Number [X]

A One-Time Passcode (OTP) has been sent to [redacted]. Enter the OTP into field below to update the phone number.

Enter the OTP Code

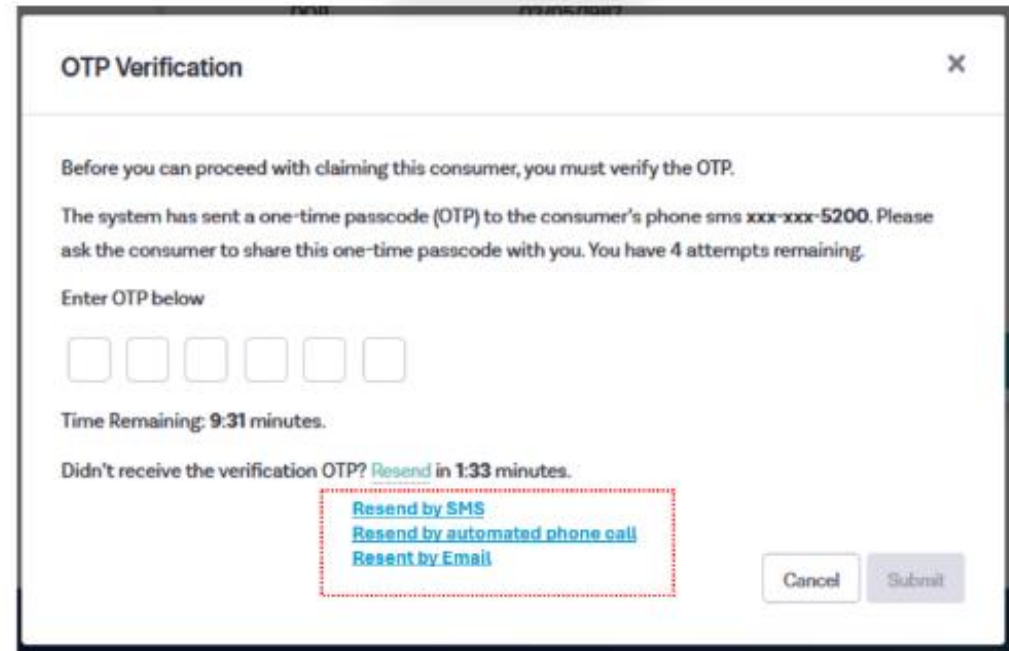
[] [] [] [] [] [] [Submit]

Didn't receive the OTP verification?

[Resend by SMS](#)

[Resend by automated phone call](#)

[Back] [Cancel]



OTP Verification [X]

Before you can proceed with claiming this consumer, you must verify the OTP.

The system has sent a one-time passcode (OTP) to the consumer's phone sms xxx-xxx-5200. Please ask the consumer to share this one-time passcode with you. You have 4 attempts remaining.

Enter OTP below

[] [] [] [] [] []

Time Remaining: 9:31 minutes.

Didn't receive the verification OTP? [Resend in 1:33 minutes.](#)

[Resend by SMS](#)

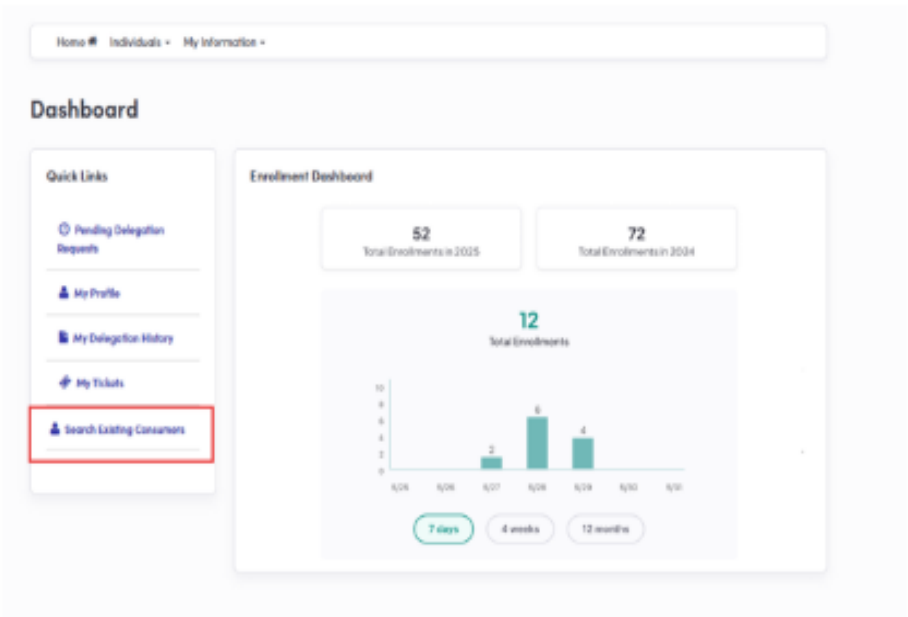
[Resend by automated phone call](#)

[Resend by Email](#)

[Cancel] [Submit]

Search Existing Consumers Functionality for Assisters/Navigators Added

Purpose: This update will allow assisters to search for consumers who already have accounts in the system and avoid creating duplicate accounts. This role will not be applicable to entity managers as they are not certified to assist consumers. Assisters will be able to self-designate if a match is found and there is currently no agent or assister designated. A one-time passcode will be sent to the consumer to confirm that the consumer gave permission for the assister to have access to their account.



Search For Existing Consumer

☐ I attest I have the permission to perform this search, and that the information provided to me to verify the consumer's identity is correct to the best of my knowledge. *

Please fill in all of the fields below to verify the consumer's identity.

First Name *	Last Name *	Date of Birth *
		MM/DD/YYYY
Document Type *	Document Number *	Method *
Select		Select

Continue

Improvements to Application Household Information Summary Page

Household information

Based on information provided so far, below are all the household members and their living arrangement:

Robert [REDACTED] lives with their spouse and has 2 dependents on this application	Spouse to Layla, parent to Ella and Gianna
Layla [REDACTED] lives with their spouse and has 2 dependents on this application	Spouse to Robert, parent to Ella and Gianna
Ella [REDACTED] lives with 1 parent or guardian and 1 sibling on this application	Child to Robert and Layla, sibling to Gianna
Gianna [REDACTED] lives with 1 parent or guardian and 1 sibling on this application	Child to Robert and Layla, sibling to Ella

It is important that everyone living with you is entered into the application, even if they are not applying for health coverage

Do you want to make any changes, including the addition of any household members not listed above?*

☐ Yes

☒ No

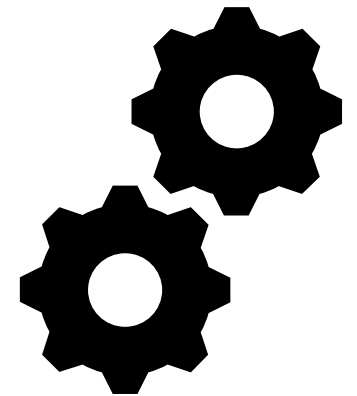
Who plans to file a federal income tax return for 2025?*

☐ Robert [REDACTED]

☐ Layla [REDACTED]

•**Purpose:** This update will improve the language presented to the user when providing the household overview to account for the different types of household members, and how members are displayed.

•Relationships, age, and parent/caretaker status will be displayed when reviewing the household composition overview



Improvement to Announcements Feature to Include Hyperlinks

Purpose: The system will allow hyperlinks to be added on the announcements toolbar as a clickable link. This option will allow links to FAQs and other external pages to give consumers more detail about a subject.

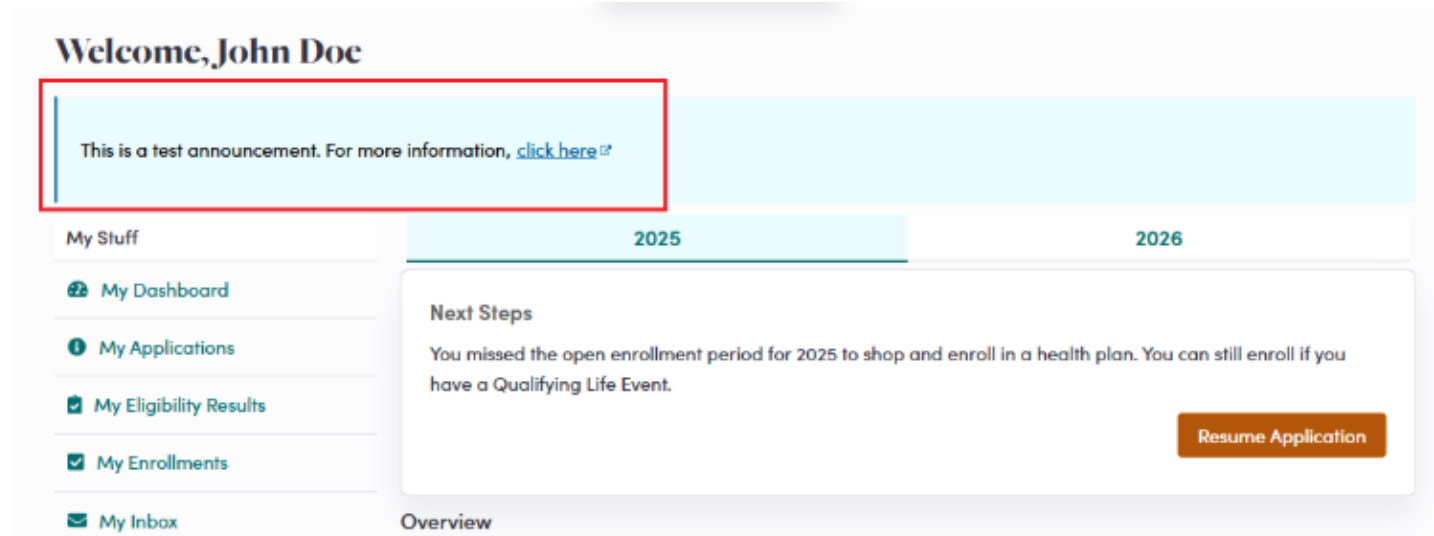
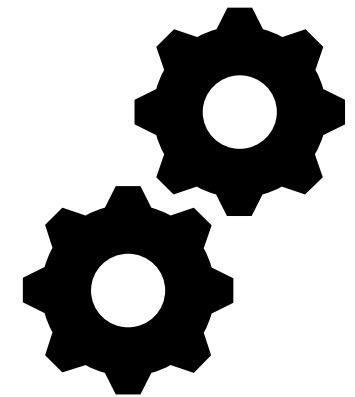


Figure: view from member portal of announcement with link



Stay Engaged!

➤ Social Media:

- Follow us on social media
 - [Facebook](#)
 - [Instagram](#)
 - [YouTube](#)
- Share social media messages

➤ For questions, email us at:

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

