



Virginia Health Benefit Exchange Advisory Committee Meeting

Lou Rossiter, Chair
December 18, 2025



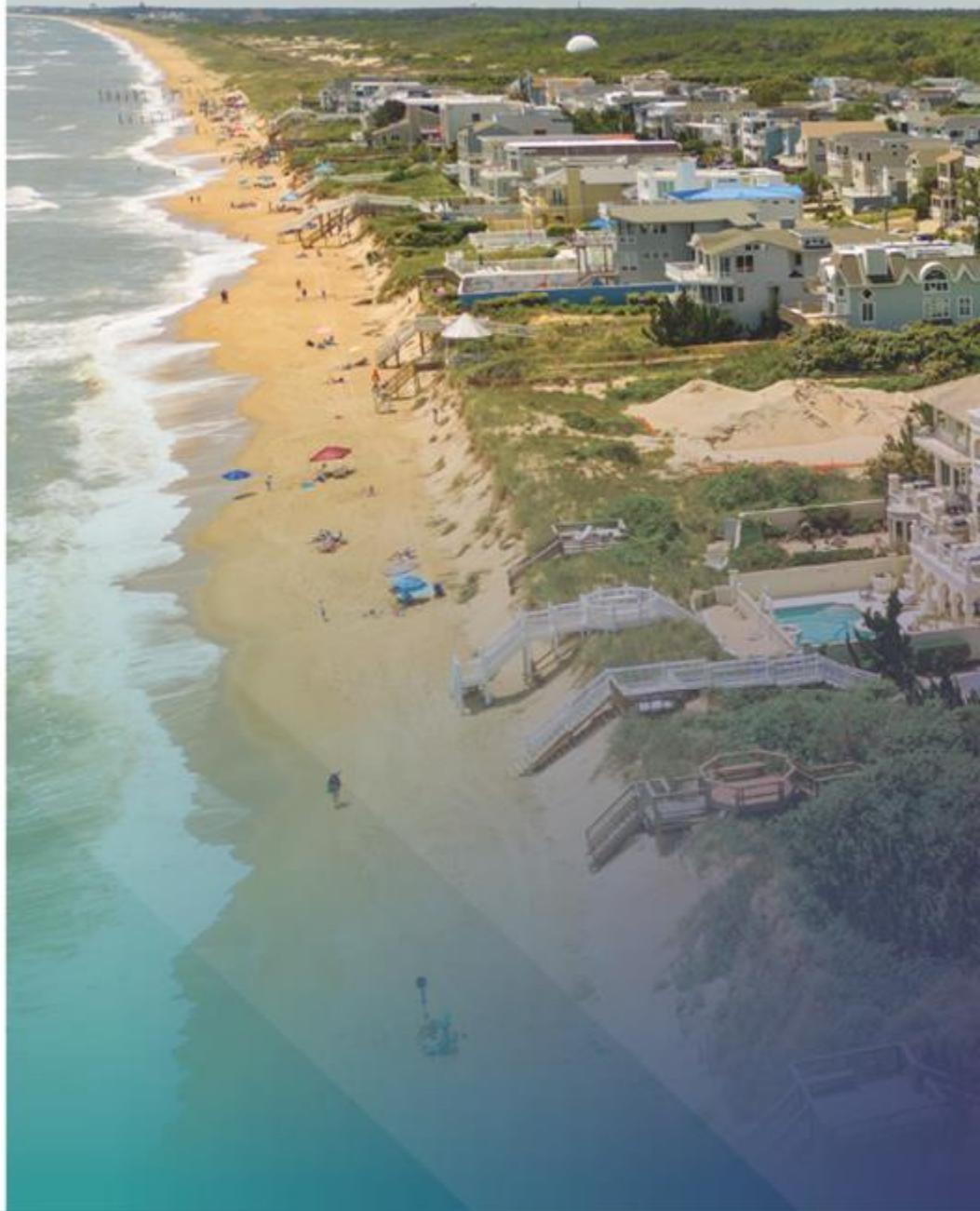


Welcome



Agenda

1. Call to Order
2. Health Benefit Exchange Updates
3. Other Business
4. Public Comments
5. Adjournment

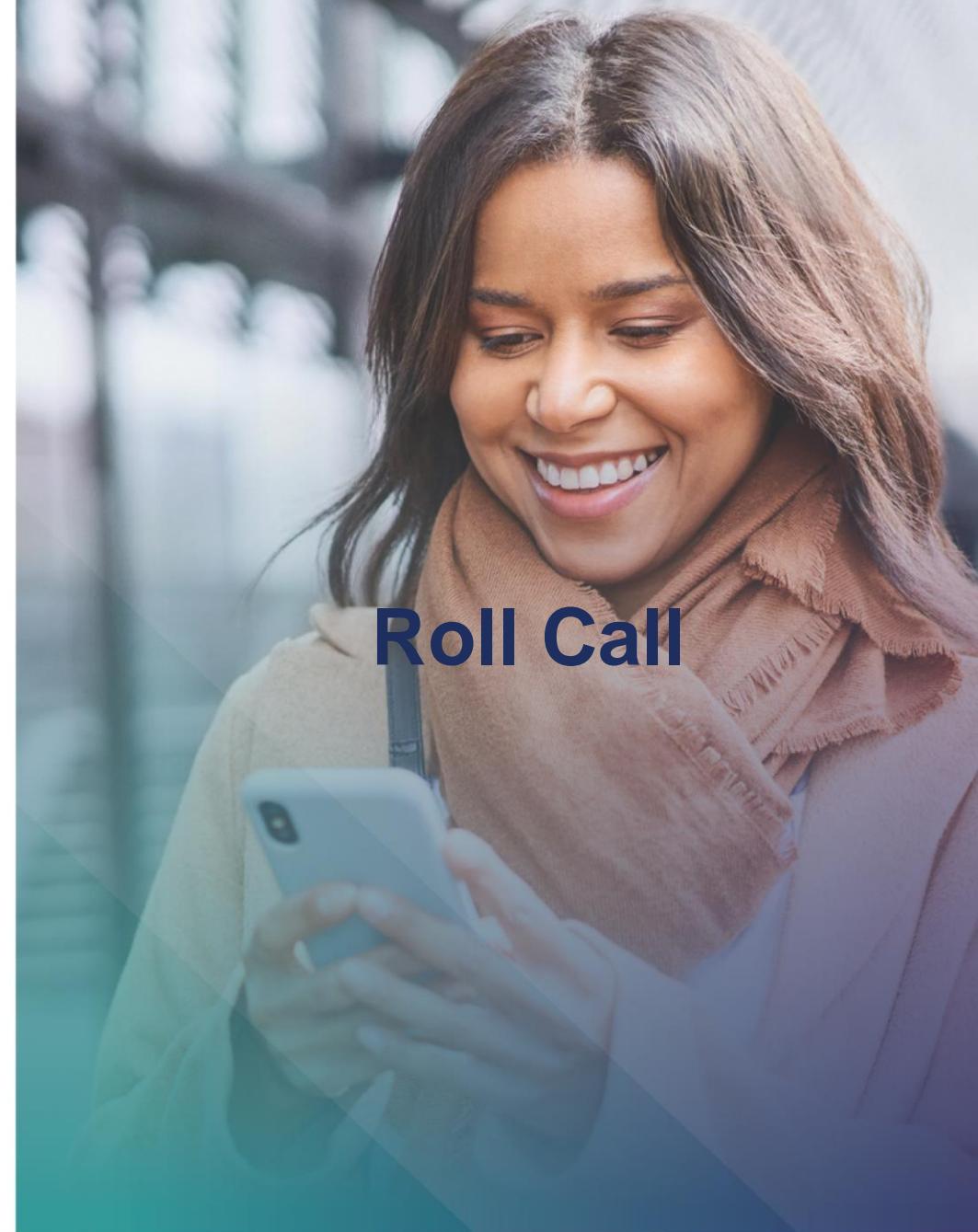


Ex-officio Members

- Acting Commissioner Kevin Erskine, Department of Social Services
- Secretary Janet Kelly, Health and Human Resources
- Director Cheryl Roberts, Department of Medical Assistance Services
- Commissioner Scott White, Bureau of Insurance
- Dr. Karen Shelton, State Health Commissioner

Appointed / Voting Members:

- Louis Rossiter, William & Mary, **chair**
- Doug Gray, Virginia Association of Health Plans, **vice chair**
- Julie Bataille, Aledade
- Lee Biedrycki, Benefinder
- Scott N. Castro, Medical Society of Virginia
- Craig Connors, Virginia Hospital & Healthcare Association
- Elizabeth Cunningham, Virginia Legal Aid Society
- David Cummins, Serco Inc.
- Sheenu J. Kachru
- Kip Piper, Health Result Group LLC



Roll Call

HBE Director's Update



Weekly OE Total Enrollment Data, PY25 & PY26



Note: Weekly enrollment data through 12/13; rounded to the nearest thousand.

Premium Impact of Expiring ePTCs by Income

2026 Average Premium Increase after APTC Expiration						
Income Range Relative to the Federal Poverty Line	Number of Enrollees	Average Annual Household Income	2026 Average Monthly Gross Premium	2026 Average Monthly Net Premium	Average Monthly Net Premium Increase	Average Net Premium Increase
Less than 100%	19,583	\$ 13,322	\$ 999	\$ 999	+ \$ 953	+ 2,072%
Between 100% and 138%	52,603	\$ 24,936	\$ 941	\$ 72	+ \$ 35	+ 95%
Between 138% and 150%	40,982	\$ 30,149	\$ 1,025	\$ 117	+ \$ 76	+ 185%
Between 150% and 200%	69,203	\$ 35,536	\$ 1,055	\$ 192	+ \$ 112	+ 140%
Between 200% and 250%	50,729	\$ 49,341	\$ 1,240	\$ 327	+ \$ 164	+ 101%
Between 250% and 300%	30,591	\$ 58,600	\$ 1,245	\$ 464	+ \$ 193	+ 71%
Between 300% and 400%	30,850	\$ 73,176	\$ 1,275	\$ 631	+ \$ 154	+ 32%
Over 400%	27,624	\$ 144,771	\$ 1,388	\$ 1,388	+ \$ 526	+ 61%

Expiring ePTCs

Plan Affordability Declines PY26

Enrollment Year	Total Enrollees w/ APTC	Enrollees w/ Net Premium <=\$10	Enrollees w/ Net Premium <=\$25	Enrollees w/ Net Premium <=\$50
2025	311,886	115,044 (37%)	138,154 (44%)	173,703 (56%)
2026	266,927	29,482 (11%)	44,274 (17%)	77,653 (29%)

Open Enrollment Marketing Campaign

November 2025 to January 2026

Enhance Consumer Confidence and Educate Consumers

- Educate consumers on federal changes and increased premiums
- Remind consumers of the extended Open Enrollment period

Marketing Channels

- Digital ads on search, social media, and streaming
- English and Spanish radio and streaming placements
- Billboards
- Social media influencers
- Email and SMS
- Collegiate sports sponsorships
- Direct mail
- The Weather Channel app

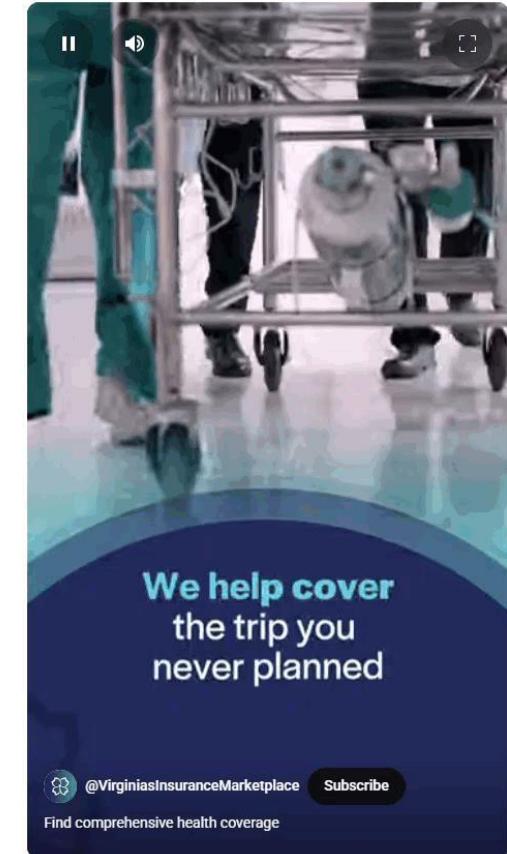
Open Enrollment Advertising Examples



Do I need to **reapply** for
health insurance **this year**?

If you want to **upgrade**
or **change** your plan,

head to the Marketplace
during **open enrollment**,
starting **November 1**.



Top Consumer Call Themes & Insights

Leading Call Inquiry Categories & Trends

- **Enrollment & Re-enrollment Assistance (Steady)**
 - Drivers: Plan selection, renewals, and plan change guidance.
- **Application Assistance (Steady)**
 - Common related topics: Account access issues and document/verification support.
- **Ticket Status (Non-DMI) (Trending Up)**
- **Eligibility & ePTC Questions (Trending Up)**
 - Includes questions about Advanced Premium Tax Credit amounts, reconciliation, and household size.

Key Policy & Education Focus Areas

- **Catastrophic Plan Hardship Exemption**
 - Calls regarding eligibility and application steps.
- **Enhanced Premium Tax Credits (ePTC)**
 - Consumer inquiries center on timing, amount display, and contingency scenarios.
- **Quality Assurance Observations**
 - Opportunities noted in script compliance (ex-OEP language) and consumer education on QLE timelines and tax credit eligibility.

ePTC Developments

- December 11 - U.S. Senate voted down 2 bills:
 1. 3-year extension of ePTCs
 2. Health Savings Account alternative, no extension of ePTCs
- December 17 - House passed bill without extension of ePTCs
- December 17 - Discharge Petition - Jan. floor vote on 3-year extension
- December 19 - Congress goes into recess
- December 31 - ePTCs expire

Catastrophic Plans & New Hardship Exemption Eligibility

Coverage: Low Monthly Premiums, High Deductibles (\$10,600 for individual in 2026)

- Affordable protection from large medical expenses (serious illness, injury)

Benefits: Annual deductible must be reached before benefits provided, except for:

- At least three primary care visits per year
- Preventative health services, and
- Preventing surprise medical bills.

Eligibility: Under the age of 30 or qualify for a **hardship exemption**.

Enrollment: 1,707 individuals (<.5% of total plan selections) enrolled in catastrophic plans during PY25 OE

Sept. 2025: CMS expanded eligibility for a hardship exemption for *PY2026* to include:

- Consumers newly ineligible for PTC or CSRs (i.e., income <100% FPL, >400%FPL)

CMS: Approves hardship exemption applications (via Healthcare.gov or a certified partner)



QUESTIONS?

 Virginia's Insurance
Marketplace

**Public Comments are accepted on an ongoing basis
at: HBEAdvisoryCommittee@scc.virginia.gov**

