

# Frequently Asked Questions



Virginia's Insurance Marketplace lets you shop for and compare health insurance plans with comprehensive coverage. Get answers about the Marketplace and its health insurance options.

## What is Virginia's Insurance Marketplace?

Virginia's Insurance Marketplace is the Commonwealth's official health insurance marketplace. It is where Virginians can shop for, compare, and purchase high-quality health insurance plans with comprehensive coverage.

## Who can use Virginia's Insurance Marketplace?

Virginians who are unemployed, are self-employed, or have jobs that don't provide affordable insurance options can use the Marketplace. Individual and family plans are available to those who don't have access to health coverage.

## Is financial assistance available through the Marketplace?

Yes. Virginia's Insurance Marketplace is the only place where Virginians can apply for financial assistance to help lower monthly health insurance costs, depending on household size and income.

## What types of plans are offered through the Marketplace?

The Marketplace offers plans that cover essential health benefits including doctor visits, ER visits, prescriptions, mental health care, hospitalization, and pregnancy and childbirth services. Some plans include additional coverage like dental and vision.

You cannot be denied coverage for preexisting conditions and that there are no lifetime or yearly dollar limits on any essential benefits. Additionally, children can be covered on their parents' insurance plan until the age of 26.

Small business employers can also use the Marketplace to find health coverage for their employees.

## When can I enroll in a health plan through the Marketplace?

You can buy health insurance or make changes to your existing plan during the Open Enrollment Period. Open Enrollment for Plan Year 2027 runs from November 1 through December 31, 2026.

## Can I add or change plans outside the Open Enrollment Period?

You cannot purchase a health plan or make changes outside the Open Enrollment Period – unless you qualify for a Special Enrollment Period.

## What is a Special Enrollment Period?

A Special Enrollment Period takes place outside the Open Enrollment Period. You can enroll in a health plan through the Marketplace during a Special Enrollment Period only if you experience a Qualifying Life Event.

## What is a Qualifying Life Event?

Certain life changes are known as "Qualifying Life Events." They include, but are not limited to:

1. Changes in marital and/or family status.
2. Losing insurance coverage or eligibility.
3. Moving to a different ZIP code or county, or moving to the U.S. from a foreign country or U.S. territory.

For more information about Qualifying Life Events, visit [Marketplace.Virginia.gov/special-enrollment](https://Marketplace.Virginia.gov/special-enrollment).

Some Qualifying Life Events must be verified by Virginia's Insurance Marketplace before a Special Enrollment Period can begin. If one of the above situations applies to you, make sure to have your information ready when you go to apply.

## How do I get started?

Visit [Marketplace.Virginia.gov](https://Marketplace.Virginia.gov) to shop and compare plans. The Marketplace's help center can assist you with enrolling in a new health plan, updating your personal information, and answering any questions. Assistance is available over the phone and in person with a local assister or agent.

For more information on Virginia's Insurance Marketplace, visit

**[Marketplace.Virginia.gov](https://Marketplace.Virginia.gov)**

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