

Talking Points for Community Partners

About Virginia's Insurance Marketplace

- Virginia's Insurance Marketplace is the Commonwealth's official platform to browse, compare, and purchase high-quality health insurance plans for individuals and families that fit their needs.
- Virginia transitioned from using the federal marketplace (HealthCare.gov) to using Virginia's Insurance Marketplace (Marketplace.Virginia.gov) on November 1, 2023.
- The Marketplace was created by Virginia, for Virginians. Virginians can get affordable health coverage whether they are unemployed, are self-employed, or don't receive affordable insurance through their job.
- Virginia's Insurance Marketplace is the only place where Virginians can apply for financial savings to help lower monthly health insurance costs.
- Customers can shop on Virginia's Insurance Marketplace during the plan year 2027 Open Enrollment Period, which is November 1 through December 31.
- After the Open Enrollment Period, Virginians who experience a qualifying life event can sign up or change plans during a Special Enrollment Period.
- Whether individuals need assistance enrolling in a health plan, need to update personal information, or have a question along the way, the Marketplace's representatives are here to help.

Essential Health Benefits

All plans offered on the Marketplace cover 10 essential health benefits:

1. **Ambulatory patient services.** Outpatient care you get without being admitted to a hospital.
2. **Emergency services.**
3. **Hospitalization.** Includes surgery and overnight stays.
4. **Pregnancy, maternity, and newborn care.** Coverage for both before and after birth.
5. **Mental health and substance use disorder services.** Includes behavioral health treatment such as counseling and psychotherapy.
6. **Prescription drugs.**
7. **Rehabilitative and habilitative services and devices.** Services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills.
8. **Laboratory services.**
9. **Preventive and wellness services and chronic disease management.**
10. **Pediatric services.** Includes oral and vision care.

Note that while adult dental and vision coverage are not considered essential health benefits, dental insurance plans and health plans with vision coverage are offered on the Marketplace.

For more information on Virginia's Insurance Marketplace, visit

Marketplace.Virginia.gov