



Virginia Health Benefit Exchange Informational Session



Agenda

- Announcements
- Policy Updates
- Certification & Compliance Updates
- Platform Updates

Meeting Reminders

Mics are muted



**Please type questions
in the chat**

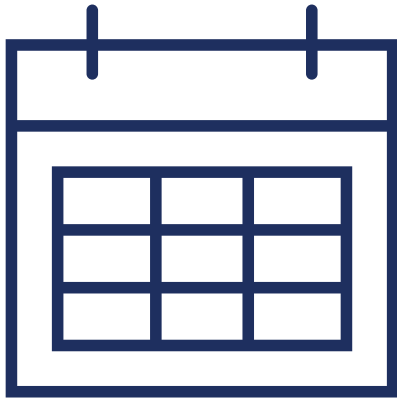


**All questions are being logged,
and answers will be provided in
an email update**

Announcements

Open Enrollment has been extended

- Open enrollment will run from November 1, 2026 to January 29, 2027.



The federal court case *City of Columbia vs. Kennedy* stayed several provisions. This included the shortened open enrollment period required by the 2027 Notice of Benefit and Payment Parameters (NBPP). All notices and marketing materials have been edited to reflect the change.

Announcements

Extended Call Center Hours Pilot

Pilot started on August 17, 2026 and will continue through January 29, 2027

- **Customer Assistance Center Hours Nov. 1 – Jan 29**
 - Monday through Friday: **8:00 am to 10:00 pm EST**
 - Saturdays: 9:00 am to 12:00 pm EST
 - Sundays and state holidays: closed
- **Extended Date and Time**
 - Sunday, November 1, 2026 9:00 am – 6:00 pm

***Saturday, January 30, 2027 return to normal SEP hours.**

Policy Updates

All policy updates are accurate as of today. We will continue to track activity related to federal policy shifts, and will provide updates through email, information posted on our website, and additional Informational Updates as needed.



NBPP and PY27 Policy Landscape

- **June 20, 2025:** CMS releases Marketplace Integrity final rule
- **July 4, 2025:** H.R. 1/OBBBA signed into law
- **May 15, 2026:** CMS releases the 2027 NBPP final rule.
- **June 3, 2026:** *City of Columbus v. Kennedy* (2026) is filed; challenging several 2027 NBPP provisions.
- **June 12, 2026:** *City of Columbus v. Kennedy* (2025) decision vacates several provisions from Marketplace Integrity Rule affecting PY26.
- **July 16, 2026:** *City of Columbus v. Kennedy* (2026) initial ruling; blocks several provisions of 2027 NBPP.
- The two cases concerned overlapping Marketplace policies across different plan years.
- **New webpage resource on Marketplace changes:** <https://www.marketplace.virginia.gov/federalchanges>

Key Policies for PY27

- Open Enrollment: November 1 – January 29
 - City of Columbus (2025) decision vacated requirement for shorter OE
- Non-citizen eligibility changes (H.R. 1/OBBBA):
 - Effective January 1, 2027 (and for PY27 Open Enrollment), eligibility for Advanced Premium Tax Credit (APTCs) and Cost Share Reductions (CSRs) will be limited to U.S. citizens, U.S. nationals, and:
 - Lawful Permanent Residents (LPRs/green card holders)
 - Cuban/Haitian Entrants
 - Compact of Free Association (COFA) Migrants
- Individuals who are ineligible for Medicaid due to their immigration status and have a household income below 100% FPL remain ineligible for APTCs.
- Repayment caps for APTC eliminated in 2026 and future years (H.R. 1/OBBBA)

Key Policies for PY27

- Medicaid Changes (H.R. 1/OBBBA)
 - October 1, 2026: Full-benefit Medicaid eligibility for non-pregnant adults will be limited to U.S. citizens, U.S. nationals, lawful permanent residents, Cuban-Haitian entrants, and COFA migrants.
 - January 1, 2027: Certain Medicaid expansion adults will be required to meet applicable work or community engagement requirement, unless exempt.
 - Individuals who lose Medicaid expansion coverage because they do not meet applicable requirements will not be eligible for APTCs.
 - [See DMAS site for more on Medicaid changes NEW Federal Requirements](#)
- PY28 Eligibility Verifications (H.R. 1/OBBBA)
 - January 1, 2028: Consumers seeking APTCS must verify eligibility for financial assistance before assistance is applied.
 - Consumers may enroll in full-price coverage while verification is pending; eligible financial assistance will be applied retroactively once verification is complete.
 - Not in effect for PY27, but outreach and consumer education will begin during 2027 calendar year

Virginia Premium Savings: PY2027

- Automatically included for eligible consumers whose coverage is renewed for PY2027.
- Displayed when PY2027 plan options become available for shopping.
- Federal APTCs are applied first, followed by Virginia Premium Savings, if eligible.
- Applies to qualified health plan premiums, excluding catastrophic plans and stand-alone dental plans.
- Consumers who are not eligible for APTC may still qualify for premium savings:
 - Available to eligible Virginia residents with household income between 138% and 250% FPL.
 - Must enroll in a Marketplace QHP and meet QHP lawfully present standard
 - May not be enrolled in other MEC
 - Eligibility is determined automatically through the Marketplace application.

Virginia Premium Savings: PY2027

- Available to eligible Virginia residents with household income between 138% and 250% FPL.
 - Income ranges are ~\$22,000-\$39,900 for an individual; ~\$45,500 - \$82,500 for a family of four.
 - Savings amounts depend on income and household size, most households who qualify will save \$65-90 per member per month
 - VaPS will display in the eligibility results and in plan shopping
 - *Screenshots are for illustrative purposes only*

2027 Eligibility Summary

Summary

Application ID: 100027732

Application Date: November 18, 2026

Based on your application, members of your household are eligible for:

- ✓ Qualified Health and Dental Plans
- ✓ Advanced Premium Tax Credit of up to \$979.63 for your household to lower your monthly insurance premium.
- ✓ **Virginia Premium Savings of up to \$360.00 for your household.**
- ✓ Cost Sharing Reductions to lower copayments, coinsurance and deductibles.

Your eligibility is based on your income of \$80000 and a household of 4, as well as other factors. Update your application if this information has changed.

Silver		
LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$
Silver Simple Diabetes CSR 250	Silver Simple Women's Health with Menopause Benefits CSR 250	Sentara Standard Silver 3000 Ded (04)
SILVER EPO CSR Eligible	SILVER EPO CSR Eligible	SILVER HMO CSR Eligible
\$214.21/month	\$290.55/month	\$194.92/month
After \$1339.63 monthly savings	After \$1339.63 monthly savings	After \$1339.63 monthly savings
PRIMARY CARE VISIT \$0 Copay	PRIMARY CARE VISIT \$40 Copay	PRIMARY CARE VISIT \$40 Copay
GENERIC DRUGS \$4 Copay	GENERIC DRUGS \$20 Copay	GENERIC DRUGS \$20 Copay
DEDUCTIBLE \$9200	DEDUCTIBLE \$6000	DEDUCTIBLE \$6000
OOP MAX \$18200	OOP MAX \$16000	OOP MAX \$16000
NETWORK Individual Virginia	NETWORK Individual Virginia	NETWORK Sentara Individual & Family Health Plans
OVERALL QUALITY Currently unavailable	OVERALL QUALITY Currently unavailable	OVERALL QUALITY Currently unavailable
RATING Currently unavailable	RATING Currently unavailable	RATING Currently unavailable
My Facilities Search	My Facilities Search	My Facilities Search
My Doctors Search	My Doctors Search	My Doctors Search
My Dentists Search	My Dentists Search	My Dentists Search
☐ COMPARE	☐ COMPARE	☐ COMPARE
DETAILS	DETAILS	DETAILS
ADD	ADD	ADD



Certification and Compliance Updates



Certification and Compliance Updates

New Voter registration training added to the Learning Management System (LMS)

- Consumers will be asked if they would like to register to vote during the application process for a Virginia Insurance Marketplace health plan.
- A link will be provided in the application that directs consumers to marketplace.virginia.gov. Basic voter registration information will be available and a direct link to the Virginia Department of Elections (ELECT).
- Virginia's Insurance Marketplace will not provide voter-registration applications, assist consumers with completing them, or collect completed applications.
- LMS training will guide agents on how to provide assistance to consumers that want more information on voting and registration.

Certification and Compliance Reminders

- Please **complete training by Oct. 27, 2026** to ensure certification by Nov. 1, 2026.
- If you were certified for 2026, you will be enrolled in a shorter renewal course. **Please be sure to complete the proper course.**
- We cannot accept certification for the federal platform, Healthcare.gov. To sell plans in Virginia, you must complete the Virginia-specific training.
- If you have questions or need assistance, please email MarketplaceLMS@scc.virginia.gov

Platform Updates Tentative Release September 24, 2026





Virginia Premium Savings (VaPS)

System Update: Virginia Premium Savings (VaPS) begins for Plan Year 2027 (PY' 27) and will provide a fixed monthly dollar amount per eligible enrollee calculated based on the enrollee's Federal Poverty Level (FPL) range 138% - 250%

- Savings will reduce the net premium for qualifying Qualified Health Plan (QHP) enrollments.
- The savings will be applied after the maximum available APTC has been utilized.
- Available to all persons eligible to enroll in a QHP.



Agent NPN Standardization:

System Update: The Agent License Number field will be replaced with the Agent NPN on the Manage Agents dashboard. This will standardize the NPN as the main broker identifier for:

- Agency Managers
- Agency Admin Staff (L1/L2)
- Broker Admins

This standardization will support the adoption of the NPN as the primary broker identifier across the agent management experience.



Medicaid Applications and Account Transfer Process

System Update: When applications are processed during open enrollment and consumers are found eligible for Medicaid for the current coverage year, the Medicaid results will be applied to the current year application and the renewal year application (which is created in the background during this time period).

- This will maintain consistency in eligibility results across current year (e.g. 2026) and renewal year (e.g. 2027) applications during the open enrollment window.



Updates to Insurance Affordability Rules to Align with H.R-1 Immigration Changes

System Update: Changes will be implemented (per H.R. 1 Sections 71109 & 71301) to restrict Medicaid coverage to a limited set of immigration statuses, effective October 1, 2026.



Full Password Meter

System Update: Password meter will provide real-time feedback as users create or update passwords. The new version will evaluate passwords and categorize them as Weak or Good.

New password

GetInsured123!



Password strength: **Medium**

Almost there — add stronger complexity (no common words, sequences, or repeats) to make this stronger.

Must include:

- ✓ Between 8 and 64 characters
- ✓ An uppercase letter (A–Z)
- ✓ A lowercase letter (a–z)
- ✓ A number (0–9)
- ✓ A special character (e.g., ! @ # \$ %)
- ✗ Password must meet additional complexity requirements

Confirm new password





Updates to Pre-screener for Insurance Affordability Rules to Align with HR1 Immigration Change:

System Update: A new checkbox and question will be added in the pre-screener to collect information about the member's citizenship/lawful presence status for Medicaid/APTC/QHP/CSR.



Citizenship/Immigration Status Updates

If you need additional assistance, please contact Virginia's Insurance Marketplace at 888-687-1501 or TTY 711.

Please select a document type*

☒ Permanent Resident Card "Green Card", I-551

Alien Number

Card Number

Expiration Date

Month Day Year

- ☐ Temporary I-551 Stamp (on passport or I-94, I-94A)
- ☐ Machine Readable Immigrant Visa (With Temporary I-551 Language)
- ☐ Employment Authorization Card (EAD, I-766)
- ☐ Arrival/Departure Record (I-94, I-94A)
- ☐ Arrival/Departure Record in Foreign Passport (I-94)
- ☐ Foreign Passport
- ☐ Reentry Permit (I-327)
- ☐ Refugee Travel Document (I-571)
- ☐ Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20)
- ☐ Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019)
- ☐ Notice of Action, I-797
- ☐ Other status
- ☐ None of these

Does Carly Rhyme also have any of these documents? (Select all that apply) [Learn more](#)

- ☐ Certification From U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- ☐ Office of Refugee Resettlement (ORR) Eligibility Letter (If Under 18)
- ☒ Cuban/Haitian Entrant
- ☐ Resident of American Samoa
- ☐ Battered spouse, child, or parent under Violence Against Women Act
- ☐ Document indicating member of federally-recognized Indian tribe or American Indian born in Canada
- ☐ Document indicating withholding of removal
- ☒ Compacts of Free Association (COFA) migrants
- ☐ None of these

New attestation for COFA Migrants added to eligible immigration status screen

Added to accommodate new H.R. 1/OBBBA limits on non-citizen eligibility for APTC/CSRs.

For PY27: Non-Citizen eligibility for APTC/CSR is limited to Lawful Permanent Residents (LPRs/Green Card holders), Cuban/Haitian Entrants, and COFA migrants

Job Income Employer Name Validation

System Update: Applications received that are missing the employer's name for job income records must be corrected by the user during the application before proceeding further in the application.

- The system will highlight affected income rows, display a validation message, and require the user to update the missing employer name.
- This will ensure consistency of employer information and prevent processing issues.



Job Income Employer Name Validation

Steps

Start Your Application

Family and Household

Income Information

Get Ready

Household Members

David John Blacksmith Jr.

Income Sources

Tribal Income

Deduction Sources

Expected Income

Summary

Sarah Jessica Blacksmith III

Nataniel George Blacksmith Jr.

Income Discrepancy

Income Summary

Additional Information

Review and Sign

Income Sources

Income of David John Blacksmith Jr.

People can earn income in many ways. After you tell us about your current income we will help you estimate income for all of 2025 so you can tell us if you expect changes.

Job

Self Employment

Retirement

Pension

Social Security Benefits

Capital Gains

Rental or Royalty

Farming or Fishing

Unemployment

Alimony Received

Investment

Other Income

Scholarship

Add another type of income or continue to review a summary of your current income.

One or more highlighted job income records are missing Employer Name. Please click Edit and update the Employer Name to continue

Income Type	Amount	Frequency	Start Date	End Date	
Job	\$1,000.00	Monthly	01/01/2022	10/01/2022	

Add Income Source

Back

Save & Exit

Save & Continue



Plan Shopping Enhancements

System Update: This enhancement will help consumers identify which plans best meet their needs by matching the correct provider/facility **National Provider Identifiers** (NPI) to the correct plan networks.

- Duplicate-appearing facility results due to multiple NPI and multiple Doing Business As name have been addressed to create a better customer search experience.



Plan Shopping Enhancements

Facility Search – Before

Search for a **Medical Facility** that you would like to keep in your plan (Select up to 5)

abbot within 20 miles radius of 55407

- Abbott Northwestern Hospital
Occupational Therapist
- Abbott Northwestern Hospital
General Acute Care Hospital
- Abbott Northwestern Hospital
Physical Therapist
- Abbott Northwestern Hospital
Psychiatric Hospital Unit
- Abbott Northwestern Hospital

800 28th St E
Minneapolis MN, 55407
NPI: 1538287404

check with your insurance company before receiving services for a full
the provider address displayed may or may not reflect where you receive service or reflect
all of the provider's office locations. If you do not have a provider, please contact your insurance company to locate in-network providers
available in your area.

Individual Provider Search – Before

(Optional) Please answer the questions below: (1/5) [Skip to View Plans](#)

Search for a **Medical Provider** that you would like to keep in your plan (Select up to 5)

abbot within 20 miles radius of 55407

- Rebecca Elizabeth Abbott
Tibmedspec, Other, Physical Therapist
- Dr. Jihan Maria Abbott
General Practice, Family Practice, Family
Medicine Physician, Family Medicine
- Mrs. Michelle Faith Abbott
Marriage/Family, Tibmedspec, Marriage And
Family Therapist, Master'S Level Counselor,
Marriage & Family Therapist, Marriage And
Family Therapists, Marriage And Family

400 Wabasha St N
Ste 260
Saint Paul MN, 55102

155 Radio Dr
Saint Paul MN, 55125

3800 American Blvd W
Ste 200
Minneapolis MN, 55431

NPI: 1295479087

check with your insurance company before receiving services for a full
the provider address displayed may or may not reflect where you receive service or reflect
all of the provider's office locations. If you do not have a provider, please contact your insurance company to locate in-network providers
available in your area.



Eligibility Summary Enhancement will display Current Income DMI Actions

System Update: The system will update the eligibility results “action needed” message to ensure current income DMIs are displayed consistently across the dashboard and eligibility summary pages.

- Currently, members with a current income DMI may see conditional eligibility messaging on the dashboard, and upon clicking “see more details,” the system displays the associated income document requirement information. However, the corresponding “documents required” action is not displayed on the eligibility summary page.
- Users will now have a more consistent user experience and better understand that income verification documentation may be pending review.



Eligibility Summary Enhancement will display Current Income DMI Actions

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Delegates

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

2026 Eligibility Summary

Application ID: 1000285824
Application Date: May 22, 2026

Based on your application, members of your household are eligible for:

✓ Qualified Health and Dental Plans

✓ Advanced Premium Tax Credit of up to \$70.72 for your household to lower your monthly insurance premium.

✓ PA Health Plan Savings of up to \$184.67 to lower your monthly premium.

Your eligibility is based on your provided income of \$40000 and a household of 1, as well as other factors. Update your application if this information has changed. Additional information is available in your eligibility notice, which you will receive in your Pennie inbox or via paper mail, depending on your communication preferences.

What Happens Next

Detailed eligibility for each household member is listed below. Click on the 'Go to Dashboard' button for the next steps to enroll in a plan.

Eligibility Results for household members

Irene Garth	Eligible for the following Qualified Health and Dental Plans <u>Advanced Premium Tax Credit</u> <u>PA Health Plan Savings</u>	Action needed Documents Required You have 90 days to submit required documentation to
-------------	---	--

Back to Dashboard

Documents for This Household

Irene Garth

Applicant Verifications

We weren't able to verify the information provided in your application with data available from one or more State and Federal data sources. If you're enrolled in a plan (or wish to enroll in a plan), it is important for you to upload the documents supporting the information on your application. The information that needs supporting documents is indicated below as "Not Verified". No action is needed if you have uploaded the documents. You will be notified once the documents are Accepted or Rejected.

IMPORTANT: You could lose your insurance or financial assistance. If you miss the deadline, you could lose your health coverage or savings. Submit the documents as soon as possible. You can submit documents online or by mail. But uploading is the fastest and easiest way to get them to us.

Citizenship (Not Verified) - Action needed by 08/20/2026

Income (Not Verified) - Action needed by 08/20/2026

A teal circular icon with two curved arrows forming a circle, indicating a refresh or update action.

marketplace.virginia.gov

Confidential

Virginia's Insurance Marketplace

Enhancement to Voluntary Disenrollment Warning Message Logic for Single-Member Enrollments

System Update: This enhancement will update the voluntary disenrollment field in the member portal to suppress the subscriber warning/help text when the enrollment group contains only one member.

- Currently, when a household (HH) of one begins the process to disenroll from a plan, the system displays a warning message stating that the subscriber cannot be disenrolled without disenrolling all other enrolled members.
- After the release the system logic will be updated. If the enrollment is for a single member, it will hide the warning message. If the enrollment is for multiple members, then the system will continue to display the warning message and help text



Enhancement to Voluntary Disenrollment Warning Message Logic for Single-Member Enrollments

Voluntary Disenrollment

Who needs to be disenrolled?
☒ vapstwelve test

Cancel

Continue

Voluntary Disenrollment Survey

Why are you disenrolling from your plan?

☐ Cannot afford the premium
☐ Not happy with the service received from the health plan
☐ Provider is out of network
☐ Assistants/Agent error
☐ Other(Please explain)

If you would like to report a Life Change Event, such as moving out of Virginia, gaining coverage through an employer, had a change in income or had a birth or death in the household, please report this event by navigating to your Dashboard and selecting "Report a Change". If you are receiving Advanced Premium Tax Credit (APTC) or if you have other questions, please contact Virginia's Marketplace Customer Service at 1-888-687-1501 or TTY 711 to report this change.

Cancel

Skip and Continue



Second Lowest Cost Silver Plan Calculator Update

System Update: A link will be provided to the second lowest cost silver plan (SLCSP) calculator for both non-logged-in and logged-in consumers.

- This tool computes the cost of the SLCSP for a household based on information such as location, household members, and coverage details.
- This amount is used as a benchmark to calculate the financial assistance for both the APTC and state subsidies.



Additional System Updates:



SSN Field Validation Update

System Upgrade: This change improves the Social Security Number (SSN) field on the application and identity verification page.

- Currently when an SSN is entered and does not meet the formatting requirement, no message is displayed, and the consumer is unaware why. This improvement will now display an error message along with the formatting requirements.

Improved Unauthorized Case Access Display Message for Brokers

System Update: This enhancement improves the user experience when broker, agency, or staff users manually modify the case number in the browser url to access a different case.

- Currently, the system validates whether the logged-in user has permission to access the requested case; however, when the user does not have access, the application does not properly redirect to an error or fallback page. This enhancement ensures that unauthorized case access attempts will display a standardized Error message.

Pre-populated Primary (Individual) email/contact number for Agency

System Update: Agency manager details will be pre-populated (primary/individual) email, primary contact number in agency manager information page of agency setup

- The system will use the information entered during new agency manager account set-up page.

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

➤ Informational Update Slides:

- [Stakeholder Resources | Virginia's Insurance Marketplace](#)

