

Virginia's Insurance Marketplace

MEDIA TOOLKIT Last updated: October 2026

Welcome to the Virginia's Insurance Marketplace Media Toolkit, a one-stop resource for journalists, members of the media, and partner organizations. Inside you will find background information on the Marketplace, enrollment data, answers to frequently asked questions, and quick links to news releases, photos, brand assets, and more.

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Table of Contents

About Virginia's Insurance Marketplace	3
Marketplace By The Numbers	4
Key Dates And Enrollment Periods	5
Media Resources	6
Frequently Asked Questions.....	7
Marketplace Leadership.....	10
Partner Resources	11
Additional Resources	11

About Virginia's Insurance Marketplace

Virginia's Insurance Marketplace is the Commonwealth's official platform for browsing, comparing, and purchasing high-quality health insurance coverage for individuals and families. Created by Virginia, for Virginians, the Marketplace is operated by the Virginia Health Benefit Exchange, a division of the Virginia State Corporation Commission.

Coverage can be purchased during the annual **Open Enrollment Period** or during a **Special Enrollment Period** for those who qualify.



Who Can Use the Marketplace?

- Individuals and families seeking health insurance coverage
- Those who previously purchased insurance through HealthCare.gov or another source
- People who do not qualify for Medicaid
- Self-employed individuals
- Small business owners
- Individuals who recently experienced a major life event and qualify for a Special Enrollment Period

Why Use the Marketplace?

- Virginia's Insurance Marketplace helps Virginians compare health insurance plans and find high-quality coverage that meets their needs.
- All plans offered through the Marketplace cover essential health benefits, including doctor visits, emergency services, prescription medications, mental healthcare, hospitalization, and pregnancy and childbirth services.
- Eligible Virginians may qualify for financial assistance that can help lower the cost of health coverage.
- The Marketplace offers access to trained assisters across the Commonwealth who can provide free enrollment assistance.
- The Marketplace is the only place where eligible Virginians can determine whether they qualify for financial assistance for health coverage.



Visit Marketplace.Virginia.gov to learn more about available health insurance options and enrollment opportunities.



Have questions?

Speak with a Marketplace representative at 888-687-1501 (TTY: 711).

Marketplace By The Numbers

Since launching as a fully state-based exchange for plan year 2024, Virginia's Insurance Marketplace has helped hundreds of thousands of Virginians find high-quality health coverage each year.

Open enrollment plan selection numbers by year

Plan year	Total plan selections	Notes
2023	346,140	Final year on the federal HealthCare.gov platform.
2024	400,058	First full year as Virginia's state-based exchange. Enrollment grew nearly 14% over 2023.
2025	388,856	Approximately 69,000 new enrollees, a 21% increase in new enrollments over 2024.
2026	370,088	58,469 new enrollees; 311,619 renewing customers. Enrollment declined about 5% amid federal policy changes, including the expiration of enhanced premium tax credits.

Quick Facts

- Every Marketplace plan covers the **10 essential health benefits**. No gaps, no surprises.
- Plans are offered in four metal tiers: **Bronze, Silver, Gold, and Platinum**. Each represents a different balance between monthly premiums and out-of-pocket costs.
- **Free, local enrollment help is available** from trained assisters and licensed agents across the Commonwealth.
- The Marketplace is the only place where eligible Virginians can apply for **financial assistance to lower their monthly health insurance costs**.

Key Dates And Enrollment Periods



Open Enrollment Period

The annual Open Enrollment Period is the time each year when Virginians can enroll in a health plan, renew their current coverage, or shop for a plan that better fits their needs. Open enrollment begins each fall, and exact dates are announced ahead of each plan year.

Open Enrollment runs **November 1 – January 29, 2027**, for 2027 plans.



Special Enrollment Periods

Outside of open enrollment, Virginians who experience a **Qualifying Life Event** may be eligible for a Special Enrollment Period. In most cases, individuals have **60 days** from the date of the event to enroll in or change coverage. Qualifying Life Events include:

- Changes in marital or family status, such as marriage, divorce, or the birth or adoption of a child
- Loss of health insurance coverage, including loss of employer coverage, loss of Medicaid, or COBRA expiration
- Moving to a new ZIP code, county, or state, or to the United States from another country or territory
- Turning 26 and aging off a parent's plan

Some **Qualifying Life Events** may require documentation before enrollment can be completed.



Pregnancy Special Enrollment Period

Virginia recognizes pregnancy as a **Qualifying Life Event**. Eligible Virginians can enroll in Marketplace coverage at any time during pregnancy, helping them get the prenatal care they need. Virginia is among a small group of states offering this enrollment opportunity.

Media Resources



Press Releases

- Current and past news releases are available on the Marketplace website: marketplace.virginia.gov/media-toolkit.
- Releases are also distributed through the State Corporation Commission newsroom: scc.virginia.gov/about-the-scc/newsreleases.



Photo and Video Library

Download-ready photography and video assets, including leadership headshots and b-roll, are available for your editorial use.

- Browse and download assets from the [Marketplace media library](#)
- Video content is also available on the [Marketplace YouTube channel](#)



Social Media Channels

Facebook: facebook.com/VAInsuranceMarketplace

Instagram: instagram.com/vainsurancemarketplace

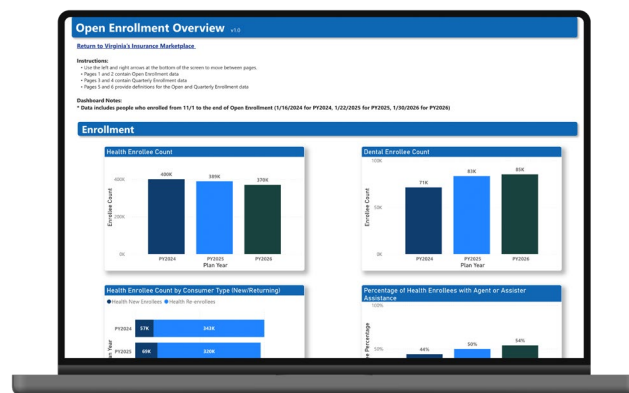
YouTube: youtube.com/@VirginiasInsuranceMarketplace

LinkedIn: linkedin.com/company/vainsurancemarketplace



Metrics

Complete open enrollment and quarterly metrics are available at [Marketplace Enrollment Data Dashboard](#).



Frequently Asked Questions

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. The Marketplace also offers dental plans.

Who can use Virginia's Insurance Marketplace?

Virginians who are self-employed, unemployed, or between jobs, or whose employers do not offer health insurance coverage, may be eligible to use the Marketplace. Individual and family plans are available to those who need health insurance coverage. Small business can use the Marketplace to get health plans for their small business through SHOP.

Is financial assistance available through the Marketplace?

Yes. Virginia's Insurance Marketplace is the only place where eligible Virginians can determine whether they qualify for financial assistance that may help lower the cost of health coverage.

More Virginians can now save on health insurance through Virginia Premium Savings. Virginia Premium Savings is a new state-funded program that helps eligible customers with a Virginia's Insurance Marketplace health plan lower their monthly premiums. Qualifying Virginians could save up to 70% on their monthly premium. Your exact savings depend on your income, household size, and the plan you choose. Check your eligibility and find your exact savings amount on the Marketplace.

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

You can enroll in or make changes to your health insurance coverage during the annual Open Enrollment Period.

Frequently Asked Questions (cont.)

Can I enroll outside of open enrollment?

You may be able to enroll outside of open enrollment if you qualify for a Special Enrollment Period.

What services do Marketplace plans cover?

Unlike many [plans sold outside](#) the Marketplace, every plan sold through The Marketplace covers essential health benefits, including:



Ambulatory patient services, or outpatient care received without being admitted to a hospital



Mental health and substance use disorder services, including counseling and psychotherapy



Emergency services



Prescription drugs



Hospitalization, including surgery and overnight stays



Rehabilitative and habilitative services and devices that help people gain or recover mental and physical skills



Pregnancy, maternity, and newborn care



Laboratory services



Pediatric services, including oral and vision care



Preventive and wellness services and chronic disease management

Some plans may also include dental and vision coverage. Marketplace plans also include built-in consumer protections you can count on:

- Preventive services, like annual checkups, come at no extra cost.
- Coverage is guaranteed to meet quality standards.

In addition, Marketplace plans cannot deny coverage because of preexisting conditions, and children may remain on a parent's health insurance plan until age 26. Small businesses can also explore health coverage options for their employees through the Marketplace.

Frequently Asked Questions (cont.)

What is a Special Enrollment Period?

A Special Enrollment Period allows eligible individuals to enroll in or change health insurance coverage outside of the annual Open Enrollment Period. A Special Enrollment Period does not occur at a fixed time of the year. Instead, it is triggered by a Qualifying Life Event.

What is a Qualifying Life Event?

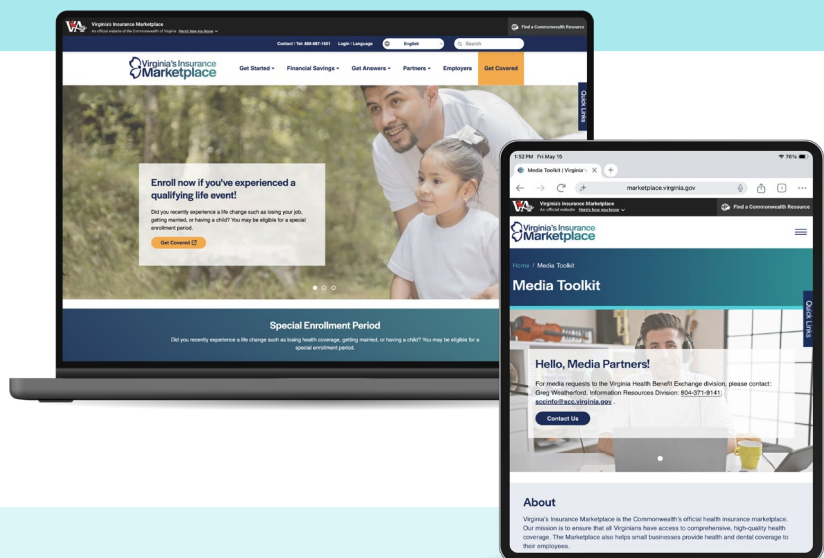
Certain changes in your circumstances that may qualify you for a Special Enrollment Period. Examples include:

- Changes in marital or family status.
- Loss of health insurance coverage.
- Moving to a new ZIP code, county, state, or to the United States from another country or territory.
- Pregnancy. Eligible Virginians can enroll at any time during pregnancy.

Some **Qualifying Life Events** may require documentation before enrollment can be completed.

How do I get started?

Visit Marketplace.Virginia.gov to compare plans and explore coverage options. Marketplace representatives, local assisters, and agents are available to answer questions and help with enrollment in person, online, or over the phone.



Marketplace Leadership



Keven B. Patchett

Director, Virginia Health Benefit Exchange

Keven B. Patchett serves as director of the Virginia Health Benefit Exchange, the division of the Virginia State Corporation Commission that operates Virginia's Insurance Marketplace. Mr. Patchett joined the State Corporation Commission in 2021 and also serves as commission counsel and chief legal officer.

Before joining the State Corporation Commission, Mr. Patchett served in the Virginia Attorney General's Office as chief of the Technology and Procurement Law Section. He spent the first 10 years of his career in private practice in Charlottesville, Virginia. He is a graduate of Arizona State University and the University of Virginia School of Law.

Members of the media may request an interview with Keven through the media contact listed on the cover of this toolkit.



Partner Resources

Partner organizations play a vital role in connecting Virginians with high-quality health coverage. The talking points below can be used in newsletters, community outreach, and partner communications.

Partner Pages on the Marketplace Website

- Community Partners: marketplace.virginia.gov/community-partners
- Stakeholder Resources: marketplace.virginia.gov/stakeholder-resources
- Navigators: marketplace.virginia.gov/navigators
- Agents: marketplace.virginia.gov/agents

Additional Resources



Marketplace Help Center

Find contact information, hours, and support options:

marketplace.virginia.gov/marketplace-help-center.

Consumers can call 888-687-1501 (TTY: 711). A searchable knowledge base is available at help.marketplace.virginia.gov.



Cost Savings Calculator

Virginians can estimate their savings and browse plans anonymously:

enroll.marketplace.virginia.gov/prescreener.



Find Local Help

- [Find an assister](#)
- [Find an agent](#)



Small-Business Coverage

Information for employers exploring health and dental coverage for their teams:

marketplace.virginia.gov/small-business-employers.



Language Access

Free interpretation services are available by phone at 888-687-1501. Translated resources are available on the [Marketplace website](#).