



Virginia Health Benefit Exchange and Enhanced Direct Enrollment

October 31, 2024

Before exchange transition

2 paths to enrollment



**HC.gov
website**



EDE

Virginia exchange today

1 path to enroll



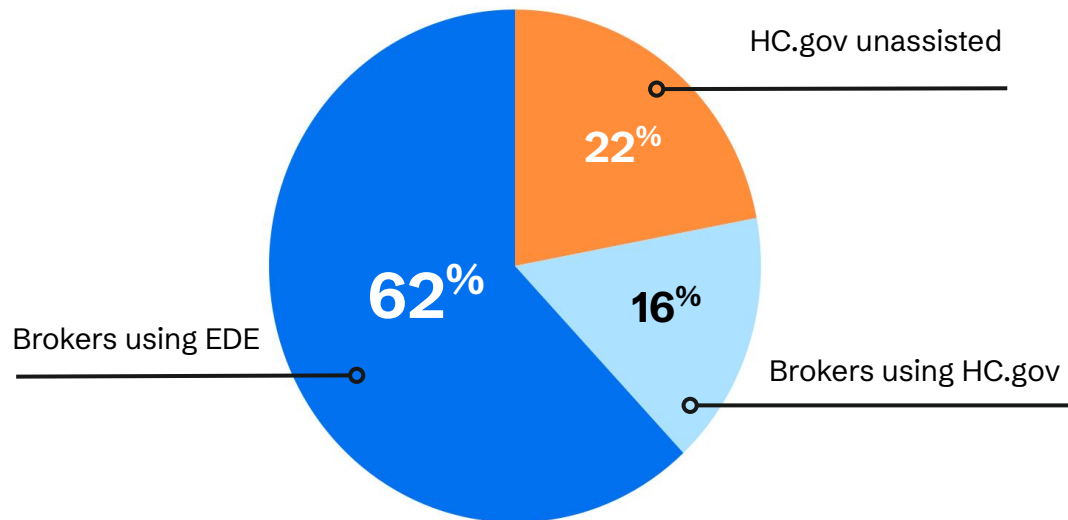
State portal only

EDE is the largest channel for ACA

78% of HC.gov enrollees work with a broker - and most of those brokers use EDE.

Furthermore, brokers disproportionately support new-to-market and marginalized consumers.

- More than two-thirds are in households making under 150% of the Federal Poverty Level
- 1 in 4 brokers who use EDE speak a language other than English
- Disproportionately new to market compared to consumers who enroll directly with HC.gov



EDE allows third parties to build **specialized enrollment tools** for brokers

| Functions | Virginia HBE | EDE platforms |
|---|--------------|---------------|
| Efficient quoting tools | No | ✓ |
| Track clients and leads | Limited | ✓ |
| Manage post-enrollment follow-up | Limited | ✓ |
| Bulk communication tools | No | ✓ |
| Agency management tools (e.g. view downline agent activity) | Limited | ✓ |
| Allows multi-state agencies to use & train staff on a single platform | No | ✓ |

Other state exchanges are pursuing EDE



Georgia

Launching the first fully EDE-integrated state exchange **tomorrow** with Getinsured, Virginia's state exchange vendor



Kentucky

Launched a limited integration in 2022 and building out full EDE



Illinois, New Mexico

Requested information on EDE capabilities in recent RFPs for new Exchange vendors



Michigan

Included EDE as part of their 2024 state exchange legislation which passed the MI Senate

Virginia (2024)¹
Without EDE

16%
YoY growth

43%
broker enrollment share

14%
new-to-market enrollments

HC.gov (2024)²
With EDE

33%
YoY growth

78%
broker enrollment share

26%
new-to-market enrollments

VS

Sources:

1 - 6.20.24 HBE advisory meeting

2 - 2023 State Level Public Use File



Thanks!