

# Virginia Health Benefit Exchange

Update to the Health & Human Services Joint  
Oversight Committee

Keven Patchett, Director

October 31, 2024



# Virginia Health Benefit Exchange

- Established by the General Assembly as a division of the State Corporation Commission in 2020.
- Transitioned Virginia to a full state-based marketplace in November 2023.
- Operates **Virginia's Insurance Marketplace**, an online eligibility and enrollment portal for Qualified Health Plans and Qualified Dental Plans and Medicaid eligibility determinations.
- Works to reduce the number of uninsured individuals in Virginia and to support the continuity of coverage.
- Promotes a transparent and competitive marketplace; promotes consumer choice and education.
- Maintains a customer service center that provides year-round enrollment assistance.
- Supports a robust statewide assister network (navigators, agents, and assisters) that provides community-based outreach.

# Funding

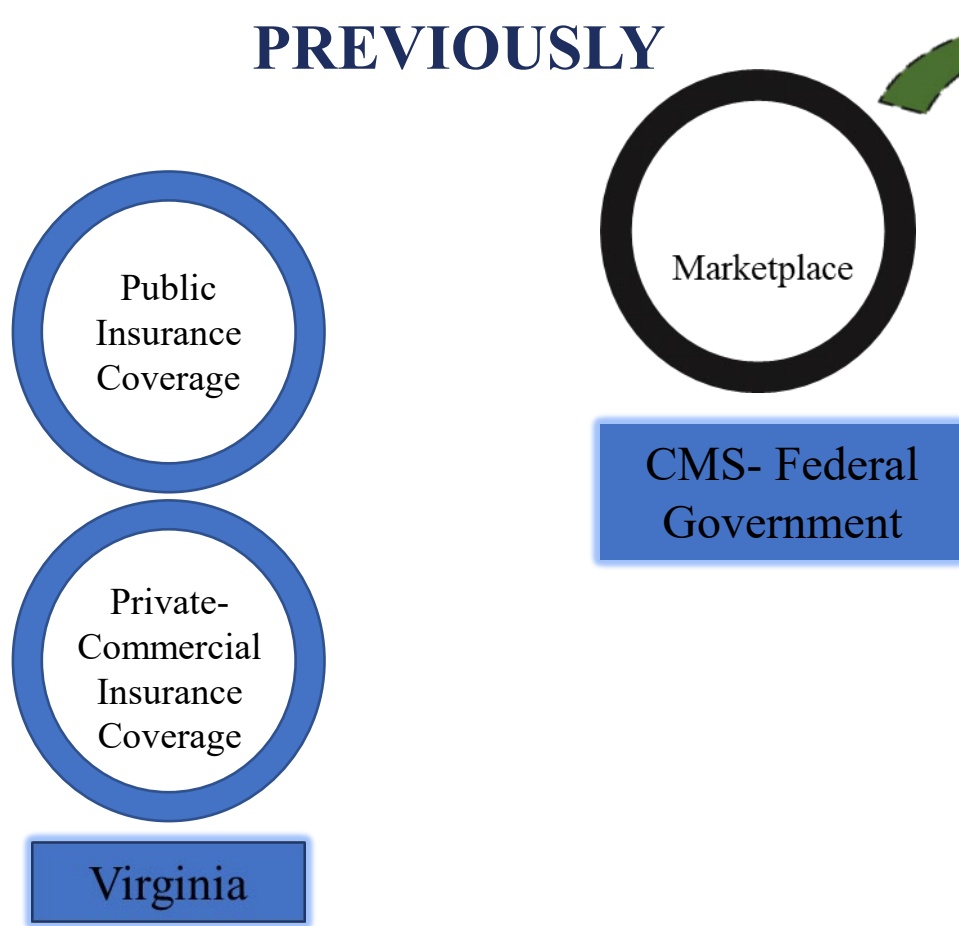
- Funded through non-general funds generated by carrier assessment fees.
  - FY25 appropriation is \$52 million
  - FY26 appropriation is \$54 million
- Funding supports Exchange operations, enrollment portal, customer service center, consumer outreach and education, marketing, and state-wide navigator programs.
- Drew down \$20 million of \$40 million working capital advance. Repayment will begin this fiscal year.

# Virginia's Insurance Marketplace

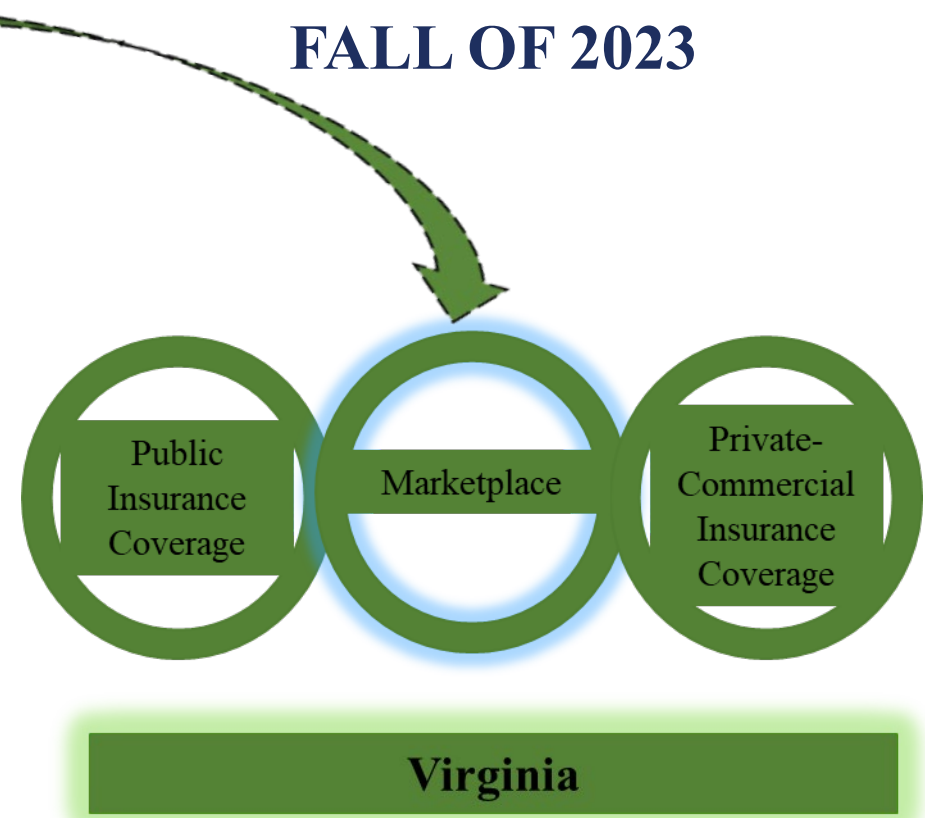
- An online health and dental insurance marketplace where consumers can shop for and enroll in coverage.
- Connecting eligible Virginians to:
  - Qualified Health Plans and Qualified Dental Plans
  - Financial Assistance
    - Advance Premium Tax Credits
    - Cost-Sharing Reductions
  - Medicaid
- Supporting continuous coverage for those who are transitioning from other insurance options.

# Virginia's Coverage Landscape

PREVIOUSLY



FALL OF 2023



# Virginia's Insurance Marketplace

## *Robust Carrier Participation*

### Health

- Cigna
- HealthKeepers, Inc.
- Aetna
- Anthem Health Plans of Virginia
- Care First BlueChoice
- Group Hospitalization and Medical Service Ins, Inc.
- Innovation Health Plan, Inc.
- Kaiser Foundation Health Plan
- Optimum Choice, Inc.
- Oscar Insurance Company
- Sentara Health Plans

### Dental

- Anthem Health Plans of Virginia, Inc.
- Delta Dental of Virginia
- DentaQuest National Insurance Company, Inc.
- Dominion Dental Services, Inc.
- Educators Health Plans Life, Accident & Health
- Guardian Life Insurance Company of America
- UnitedHealthcare Insurance Company

# Navigators and Agents

*Assistance available in every region in the Commonwealth*

- Virginia-trained and certified professionals that assist consumers with eligibility and enrollment. Agents and Navigators are licensed by or registered with the Virginia Bureau of Insurance.
- Virginia's Navigator Grant Awardees include:
  - Virginia Poverty Law Center (VPLC)
  - Boat People SOS
  - Health Betterment Initiative
- Navigators and agents are available virtually and in-person across Virginia.

Virginia Agents and Assisters	As of 10/28/2024
Agents (Renewals)	3,289
Assisters (Renewals)	78
New Agents for PY2025	1,463
New Assisters for PY2025	65



# 2024 Enrollment Metrics

Metric	Q2 2024 As of 6/30/2024	Q1 2024 As of 3/31/2024	End of Open Enrollment As of 1/16/2024
Health Plan Enrollees	416,859	403,894	400,058
New Consumers			57,029
Re-enrolled Consumers			343,029
Consumers with Agent or Assister Assistance	46%	45%	44%
Consumers Benefitting from Advanced Premium Tax Credits	87%	88%	87%
Average Household Monthly Premium (After APTC)	\$108.94	\$109.22	\$108.81
Consumers with Cost-Sharing Reductions	33%	33%	32%
Dental Enrollees	70,720	65,333	71,291
Consumers Determined or Assessed Eligible for Medicaid or FAMIS	47,405	35,475	29,497
Call Center Inbound Call Volume	121,929	174,809	196,171
Call Center Average Wait Time in Seconds	17	17	50



# Outreach and Stakeholder Engagement Strategy

*A Marketplace by Virginia, for Virginians*

## Who

- Navigators
- Agents
- Assisters
- Carriers
- State agencies
- Community health service providers
- Local government organizations
- Tribal entities
- Public and private health care providers
- Colleges/Universities
- Consumer organizations
- Small businesses

## How

- Regular virtual informational sessions
- Technical assistance
- Website resources, FAQs
- Marketing materials
- Tool kits
- Conferences and public events
- Navigator partner organizations
- State Fair of Virginia
- Meeting attendance
- Presentations available by request

# Marketing Strategy

- Data-driven demographic groupings to prioritize outreach and tailor messaging
- Robust and innovative advertising channels, including video streaming platforms, broadcast TV, social media, Google search, YouTube, radio, and streaming audio
- Weekly metrics to monitor performance and maximize effectiveness
- Plan Year 2025 increased focus on
  - young Virginians (via sports, gaming, music, entertainment streaming content)
  - families
  - rural audiences
  - communities of color

# Ad Examples



**Affordable  
HEALTH INSURANCE  
when you need it.**

[Learn More](#)

Virginia's Insurance Marketplace

**OVER 95% of customers  
qualify for financial savings  
on their health plan.**

[Learn More](#)

Virginia's Insurance Marketplace

**Affordable HEALTH INSURANCE  
when you need it.**

[Learn More](#)

Virginia's Insurance Marketplace

**The Marketplace offers  
health plans for  
EVERY FAMILY'S budget.**

[Learn More](#)

Virginia's Insurance Marketplace

**Join the 400,000+  
Virginians who have  
enrolled in a health plan  
on the Marketplace.**

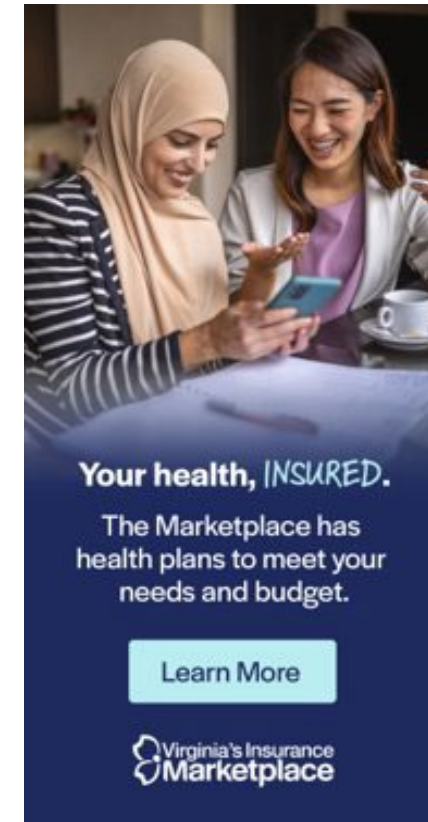
[Learn More](#)

Virginia's Insurance Marketplace

**Your family's health, INSURED.**

[Learn More](#)

Virginia's Insurance Marketplace



**Your health, INSURED.**

The Marketplace has health plans to meet your needs and budget.

[Learn More](#)

Virginia's Insurance Marketplace

**Marketplace health plans  
cover prescriptions,  
doctor visits, AND MORE.**

[Learn More](#)

Virginia's Insurance Marketplace

# Update: Medicaid Unwinding Special Enrollment Period

*Supporting Coverage Transitions*

- Virginians who **lose** Medicaid coverage between March 31, 2023 and December 31, 2024 are eligible for a Special Enrollment Period to apply for Plan Year 2024 health coverage.
- After visiting Virginia's Insurance Marketplace and submitting an application, consumers will have 90 days to complete plan enrollment.

# Update: Virginia's Easy Enrollment Program

*A new pathway to access the Marketplace*

- Enacted by the General Assembly in 2021.
- Beginning in 2025 for the 2024 tax year, Virginia consumers can request information about enrollment on their state income tax form.
- Outreach will be provided to consumers requesting information.
- Consumers will be given a Special Enrollment Period.



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# Consumer Testimonials

- Diverse, real stories of Virginians who have used Virginia's Insurance Marketplace.
- Represents consumers from Roanoke, Richmond, and Hampton

# Contacts

## Virginia Health Benefit Exchange

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