



## Virginia Health Benefit Exchange (HBE) Assister/Navigator FAQ

February 12, 2024

- 1. When will the SEP for individual with income under 150% be available?** At this time, Virginia's Insurance Marketplace does not offer the SEP for individuals who are 150% FPL and below. We are exploring implementation of this feature for the near future and will provide an update when more information is available. Virginia has adopted the Unwinding SEP, which allows anyone losing Medicaid coverage between March 31, 2023 and July 31, 2024 to attest to loss of coverage and enroll in a plan within 90 days from their date of application. Additionally, the loss of Minimum Essential Coverage is a qualifying life event which can trigger an SEP.
- 2. If an employer changes carriers after open enrollment and is no longer contributing to the employee's premium therefore the premium is considered not affordable for the employee does that give the employee an SEP?** If an employer does not cover a sufficient amount of the premium to meet the affordability criteria, the employee would be eligible for an SEP. This year, the threshold for affordability is 8.39% of the income. If an employer changes carriers after open enrollment, but the premium remains under the threshold, the employee would not be eligible for an SEP.
- 3. In the case of birth, when you don't know the exact date, how can you be assured the coverage begins on the birth date?** Consumers have 60 days from the event to enroll in coverage. In cases of birth or adoption, the effectuation date of the coverage will be the date of birth or the date of the adoption.
- 4. Many consumers were impacted by autopay not being accepted and are only now receiving cancelation letters.** Consumers who were impacted by the PayNow function not being accepted will be allowed to make their premium payment any time before February 29, 2024 and coverage will be reinstated and reflect the proper effectuation date based on the date of their enrollment.
- 5. Will there be exceptions for members impacted by primary subscriber being changed? Carriers terminated for non-payment when they were on auto draft.** Consumers who were impacted by the primary subscriber change should call the Consumer Assistance Center for assistance or log a ticket. Their coverage will be reinstated with an effectuation date of 1/1/24.

6. **Please confirm that loss of coverage must be involuntary to qualify for an SEP.** Yes, loss of minimum essential coverage must be involuntary to qualify for an SEP.

### January 11, 2024

1. **The federal government established a Special Enrollment Period (SEP) for consumers who have an estimated annual household income at or below 150% of the Federal Poverty Level (FPL). Does this also apply to Virginia's Insurance Marketplace?**

At this time, Virginia's Insurance Marketplace does not offer the SEP for individuals who are 150% FPL and below. We are exploring implementation of this feature for the near future. However, please be aware that Virginia has adopted the Unwinding SEP, which allows anyone losing Medicaid coverage between March 31, 2023 and July 31, 2024 to attest to loss of Medicaid and enroll in coverage within 90 days of the loss of coverage. Additionally, the loss of Minimum Essential Coverage is a qualifying life event which can trigger an SEP.

### January 4, 2024

1. **For consumers that need to combine accounts (recently married), will they be able to apply at the same time as the individual accounts are open? Some exchanges require you to do it the month after terminating the individual plan and try to get retroactive coverage as a combined household.**

For consumers that need to combine their accounts (i.e. recently married), the expectation is that one of the individuals will terminate their existing coverage, and the other will report a change to add that member via a marriage event. There is no requirement to close the secondary account, however they will not be able to enroll together until one of them initiates a termination of their existing coverage.

2. **How quick is the turnaround on email inquiries?**

The Assisterprograms@scc.virginia.gov email is monitored throughout the day. The Exchange is committed to providing answers as quickly as possible; however, some questions require additional research. The quickest way to get answers to your questions regarding Virginia's Insurance Marketplace platform is to call the dedicated agent/assister line at the Consumer Assistance Center at 888-687-1502 or to put in a ticket.

### December 21, 2023

1. **I have a client that is under 65 and is now eligible for Medicare due to disability. Can he do an exchange policy since he is under 65 even though he has Medicare parts A & B?**

If you recently become enrolled in Medicare Part A or Part C, or are eligible for premium-free Medicare Part A, you are considered to have another source of minimum essential coverage and will not be eligible for premium tax credits through Virginia's Insurance Marketplace. However, you can still enroll full price for a plan through Virginia's Insurance Marketplace. Additionally, if you are enrolled in coverage through Virginia's Insurance Marketplace, you can keep it until your Medicare coverage starts. However, you

will want to terminate your Virginia's Insurance Marketplace coverage as soon as you enroll in Medicare if you want to avoid paying full price for a plan through Virginia's Insurance Marketplace. In most cases, it's to your advantage to sign up for Medicare when you're first eligible. Once you're eligible for Medicare, you'll have an Initial Enrollment Period to sign up for Medicare. For most people, the Initial Enrollment Period starts 3 months before their 65th birthday and ends 3 months after their 65th birthday. More information can be found at [medicare.gov](https://www.medicare.gov).

**2. Does Virginia consider finding out that you are pregnant as a Qualifying Life Event for a Special Enrollment Period?**

Having a baby is a Qualifying Life Event. It allows a consumer to enroll in a health plan on Virginia's Insurance Marketplace during a Special Enrollment Period. A consumer can enroll in a plan up to 60 days before the due date and up to 60 days after giving birth.

**December 14, 2023**

**1. Occasionally a consumer may be asked to submit proof of income documentation, but they may not have documents to show their current income. The FFM allows them to submit a signed letter explaining why they do not have the required documentation along with a statement of what their estimated income for the year. Will this be permitted on the VAHBE?**

Yes, our system will accept signed attestation in these circumstances.

**December 7, 2023**

**1. Does the Pay Now feature allow for both credit cards and EFT for the first month premium?**

This is configured at the carrier level. The carrier would configure what methods of payment they accept via Pay Now. It can be configured to accept both EFT and credit card or just one method. We are working to determine which carriers allow which types of payments.

**November 30, 2023**

**1. Will we have access to the social media campaign, other than finding it and reposting?**

There are links on the bottom of Virginia's Insurance Marketplace's website, with sample ads that you can post.

**2. Is a consumer that has been recorded in a Agent or Broker's Book-of-Business constrained from selecting and enrolling in a Health Plan on their own using the Virginia Insurance Marketplace?**

A consumer may complete the entire application and enroll on their own, even if they have a designated agent. If the consumer does not take steps to de-delegate the agent, the agent will still get credit for the enrollment.

**November 9, 2023**

**1. What is the date of the final data migration and when will the consumers appear in Virginia's Insurance Marketplace?**

The second catch-up file will be received on 12/1 from CMS. It will include new applications created on the FFM after the initial data transfer and on or before 11/30/23. Members on the catch-up file should appear in the system by 12/12 with goal for all to be processed by the 12/15 cutoff date for 1/1 effective date coverage.

**2. For accounts that were migrated to Virginia's Insurance Marketplace, but updates were made on Healthcare.gov prior to the final migration date (so prior to 11/30), will the update migrate to our platform? Or will they need to update the application on our platform separately?**

Only new applications/new renewals will be migrated from the FFM to Virginia's Insurance Marketplace; if there are updates after a consumer is migrated, those will need to process on the VA platform in addition to healthcare.gov.

**3. If a consumer completed an application and enrolled in PY2023 coverage in early 2023, and the agent is unable to find them on Virginia's Insurance Marketplace, do we have any guidance we can give them besides starting from scratch for a new application and enrollment?**

Contact the CAC to locate the application and/or enrollment.

**November 3, 2023**

**1. Will uploading a copy of a photo ID be required for *all* applications or only when unable to verify an applicant's ID via questions or Experian?**

Uploading documents to verify identity will only be necessary if Experian is unable to confirm the consumer's identity. The system will prompt the consumer to upload additional documentation and will provide a list of acceptable types of documentation.

**2. Are the current estimates accurate based on the information being put in?**

Estimates in the window-shopping feature are based on estimated household income that is entered. If the household income is correct, the estimate will be accurate.

**3. Will the client be emailed or mailed the Eligibility Notice? Can we also pull the Eligibility notice in their account?**

Consumers will receive emailed notices. If they elected to receive paper notices, they will also receive a notice via USPS. Assisters will be able to view consumer notices in the consumers secure inbox in the account on Virginia's Insurance Marketplace. There is a video tutorial for this process in the LMS.

October 27, 2023

**1. If we are part of a CDO, do we need to create our own account?**

CDO managers will add their assisters through the CDO entity account.

**2. Will consumers be able to window shop before November 1, 2023?**

Yes, the window shopping feature is live now.

**3. Are assisters listed now or only after CDO creates account?**

Assisters will be listed when the primary contact/manager creates the account, verifies that the assister has completed training, and adds them to the CDO account.

**4. Can you access the videos if you do not have an account set up?**

The videos are available in the LMS, so any agent or assister who has an LMS account can view the videos. To find them, type "videos" in the "search catalog" bar at the top, right of the homepage when you log into the LMS.

**5. If a consumer requested regular mail not email at the Federal site, will they still receive emails from Virginia Exchange?**

These consumers will receive notices through USPS from the Virginia Marketplace.

**6. Can consumers enroll over the phone?**

Yes, consumers can enroll by calling the Consumer Assistance Call Center at 888-687-1501.

**7. Will consumers have the same amount of subsidy as the Federal Marketplace?**

Yes, consumers will still have access to premium tax credits and cost-sharing reductions. There is no change in eligibility criteria with this transition.

**8. Once assister training is completed would you explain the process of what they will receive to be able to move forward?**

When the training is completed in the LMS, you will receive a certificate of completion, which serves as confirmation that you have met this certification requirement.

**9. Will these changes be reflected in the window shopping application?**

Yes, the premiums in the window shopping will reflect the new rates after the reinsurance legislation.

**10. Will premiums be changing based on the change in Virginia reinsurance policy?**

Yes, health issuers were required to submit new rates based on the reinsurance legislation.

October 20, 2023

**1. So, if we're with a CDO- we do not have to register/create account?**

CDO managers will add their assisters through the CDO entity account.

**2. Are assisters listed now or only after CDO creates account?**

Assisters will be listed when the primary contact/manager creates the account, verifies that the assister has completed training, and adds them to the CDO account.

**3. Will consumers be able to window shop before November 1, 2023?**

Yes, the window shopping feature is live now.

**4. Can you access the videos if you do not have an account set up?**

The videos are available in the LMS, so any agent or assister who has an LMS account can view the videos. To find them, type "videos" in the "search catalog" bar at the top, right of the homepage when you log into the LMS.

**5. If consumer requested regular mail not email at the Federal site, will they still receive emails from Virginia Exchange?**

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**6. Can consumers enroll over the phone?**

Yes, consumers can enroll by calling the Consumer Assistance Call Center at 888-687-1501.

October 12, 2023

**1. Will we know which carriers will be on our local area before 10/13?**

The window-shopping function on Virginia's Insurance Marketplace platform is now open. Consumers and assisters can view plans and rates, as well as estimated financial assistance available if they enter their income.

**2. When will we be able to set up our account that we will use for enrollment and viewing current clients?**

The VAHBE will send an email with a link to each CDO's primary contact on October 16th to allow them to create their account. The CDO primary contact will then set up their account, and SCC will then review/approve the account. After the account has been certified by SCC, the CDO's primary contact can begin adding their certified assisters

**3. I assume clients with account on Healthcare.gov will automatically be transferred Virginia exchange. Will their log in be transferred or will they be given new login info.**

Consumers who are transferred from the FFM will receive an email from VAHBE with new log-in information

**4. We have clients that have an SEP due to Medicaid unwinding that are being enrolled in FFM in 4th quarter. How / when will they be migrated over to SBE?**

Consumers enrolled in new Plan Year 2023 coverage on healthcare.gov prior to 12/1/23 will be automatically re-enrolled in 2024 coverage. The catch-up migrations to capture these consumers will occur by December. Consumers who enroll in new FFM coverage on 12/1/23 or later will need to complete their application for 2024 plan year coverage on the Virginia's Insurance Marketplace.

September 28, 2023

- 1. Will premiums be changing based on the change in Virginia reinsurance policy?**  
Yes, health issuers were required to submit new rates based on the reinsurance legislation.
- 2. Will these changes be reflected in the window shopping application?**  
Yes, the premiums in the window shopping will reflect the new rates after the reinsurance legislation.
- 3. Once assister training is completed would you explain the process of what they will receive to be able to move forward?**  
When the training is completed in the LMS, you will receive a certificate of completion, which serves as confirmation that you have met this certification requirement.
- 4. Will consumers have the same amount of subsidy as the Federal Marketplace?**  
Yes, consumers will still have access to premium tax credits and cost-sharing reductions. There is no change in eligibility criteria with this transition.

September 21, 2023

- 1. What is the main landing page URL for the consumer to shop?**  
The website is [www.marketplace.virginia.gov](http://www.marketplace.virginia.gov) . We have a soft launch of the platform scheduled for mid-October, and consumers will be able to review plans at that time. They will not be able to create an application or enroll in plans until Nov. 1.

September 14, 2023

- 1. Will there be a window shopping feature to view plans before Nov 1?**  
Yes, there will be a window shopping period available before 11/1. This is scheduled to open on approximately 10/10.
- 2. What languages support will consumers have?**  
The platform and application will be in English and Spanish. Additionally, the Consumer Assistance Center will have access to interpreters to help with other languages.

August 31, 2023



**1. Is there a period of time for a ticket to get resolved?**

The turnaround time will depend on the type of the ticket. Simple cases can generally be resolved very quickly, while more complex cases can take additional time. The Contact Center has a very high rate of customer satisfaction and first call resolution.

**2. If a current Medicaid enrollee recognized that their monthly income will start exceeding 138% FPL before they are redetermined as eligible/ineligible during Medicaid Unwinding, are they obliged to report that change in income prior to receiving a redetermination?**

For information about renewing Medicaid coverage or reporting income changes, visit <https://www.dmas.virginia.gov/for-members/renew-coverage-report-a-change/>.

August 24, 2023

**1. We are still trying to get some of our CAC's registered for the VA training. What do we need to do?**

If an assister or navigator did not receive an email from [no-reply@scc.virginia.gov](mailto:no-reply@scc.virginia.gov) with login instructions, they should send an email to [MarketplaceLMS@scc.virginia.gov](mailto:MarketplaceLMS@scc.virginia.gov) to request access to the training.

**2. Are we allowed to share public facing flyers with the new website after October 10th?**

You will be able to share flyers, and we will confirm the date that will be available.

August 4, 2023

**1. Will Medicaid determinations/assessments be done automatically when an application is completed?**

Yes. Virginia's platform will make MAGI determinations for Medicaid.

- If consumers are determined eligible for Medicaid or FAMIS by Virginia's marketplace, their information is transferred to Cover Virginia or their Local Department of Social Services (LDSS) agency to process their enrollment.
- If consumers are assessed as potentially eligible for Medicaid or FAMIS by Virginia's marketplace their information is referred to Cover Virginia or the LDSS agency for review.

**2. If an Assister creates a ticket for a consumer, does the assister receive notice when the ticket is resolved, or does only the consumer receive notice?**

The Assister will be able to view the ticket in the consumers account, including the resolution. However, the assister will not receive a notice. The consumer will receive the notice.

July 28, 2023

**1. Does the existence of tickets mean there won't be any real time access to help?**

No. Assisters will also have access to the Consumer Assistance Center and can be served in a dedicated cue.

**2. Can you request that an existing ticket be reopened if it is indicated as resolved but the consumer still has an issue, or it was resolved in a manner that was not satisfactory? Or will a new ticket need to be submitted?**

A ticket can be re-opened if it was closed previously without creating a new ticket.

**3. Can a ticket that was initiated with the call center be added to an online account?**

Generally, if an issue is resolved during the call with the Call Center, a ticket will not be added to the consumer's account. If a call results in a need for additional research for resolution, a ticket will be added to the consumer's account.

July 21, 2023

**1. Can verification documents be submitted by mail?**

Yes, consumers can opt to submit verification documents by mail if they are not able to upload via their account dashboard. The mailing instructions and address will be available in the consumer's notices and on the website.

July 14, 2023

**1. Is Language preference recorded in the client profiles?**

Yes, the primary contact will select their primary spoken and written language in their account.

**2. If application is created by Broker/Agent, can consumer then access account directly?**

Yes, the consumer can access their account directly if it is created by an agent or assister. The agent has the option to input the consumer's email address when creating their account, and this will send an email to the consumer to activate their account.

**3. What do you enter if it is a virtual office?**

The physical address for an office location is not required. If the manager does not provide a physical address for a specific site, the system will not display an address in the search results to consumers. The Agency can provide an email address and phone number to be contacted by consumers instead.

**4. What happens if a patient does not have an email?**

An Assister can create an account on behalf of a consumer without an email address. The email address field is not required and would be left blank.

**5. Is there a window-shopping function that does not require a client account?**

Yes, Virginia's Insurance Marketplace website includes an anonymous shopping flow where consumers can view available plan details and premium amounts without creating an account.

July 7, 2023

**1. Will the Virginia Marketplace require multi-factor authentication (MFA) to log in? If so, what are the options for consumers who do not have texting options on their phone?**

When a new consumer creates an account, the consumer has the option to receive a text message or a phone call with the access code for authentication. Consumers with phone numbers or land lines that do not support text messages would elect the option to receive a phone call with the access code. After the account is created, the consumer only needs to enter their email and password to log-in.

June 30, 2023

**1. Will a paper application for Virginia's marketplace be available?**

A paper application will be accessible on the Exchange website.

**2. Will there be a call center to provide assistance for support on the website?**

Yes, the Consumer Assistance Center will be available.

**3. Is there a mechanism for a consumer to delink their account from the agent's account?**

Yes, consumers will have the ability to de-designate an agent as their agent of record, either in the portal or with the Consumer Assistance Center.

**4. If no email, can consumer call the call center to gain direct access?**

Yes. The Consumer Assistance Center will be able to help a consumer gain access to their account.

**5. Will there be trainings required other than FFM training? If “Yes”: What are the cutoff dates for training?**

Virginia's Exchange will require Virginia specific training and certification. Registration for training will open on July 28th and training will open on August 11th. The Exchange will send email invitations for assisters to register.

**6. When will Virginia’s Exchange website be available?**

A soft launch for assisters is expected in late September, and a soft launch for consumers will be available on approximately October 10<sup>th</sup>.

June 2, 2023

**1. Is the translation into Spanish done by Google or was it translated separately?**

The website will be translated by a professional translation service.

**2. Can consumers review other applications submitted prior 2024? Or should they access healthcare.gov for this information?**

Consumer PY 2023 data will be able to be accessed through healthcare.gov. Virginia’s system will maintain record for Plan Year 24 and all time moving forward.

**3. What happens if consumers take more than 5 prescriptions?**

The system allows for multiple searches to be done to assess the full number of

prescriptions needed.

**4. Can you review the options for consumers who do not want to pay now?**

Consumers that do not select PayNow, will get an invoice from their insurance carrier. Even if they do elect PayNow, issuers send the invoice via mail.

**5. Will there be a call center to provide assistance for support on the website?**

Yes, Consumer Assistance Center representatives will be trained and able to provide support on the website.

**6. Are agencies with multiple agents able to work on clients together? Some type of shared access? a**

Agency managers have access to all accounts associated with their agents' books of business, so shared access is with agency managers.