



Agent/Assister Town Hall
Virginia's Insurance Marketplace

February 7, 2024



Town Hall Reminders



Agenda

Reminders

Special Enrollment Periods

Marketing Analytics

Open Enrollment Data

Policy Clarification



Reminders:

- ❖ Agents: If your account in Virginia's Insurance Marketplace is in a pending status, please take the following actions:
 - ❖ Complete your training in the Marketplace LMS (<https://marketplacelms.scc.virginia.gov/>)
 - ❖ Sign your VAHBE – Agent Agreement (found at [2023-24-VAHBE-Agent-Agreement.pdf \(virginia.gov\)](#)) and upload it to your LMS account
 - ❖ If you need an LMS account, need to reset your LMS account password, or are having issues with you LMS account, email MarketplaceLMS@scc.virginia.gov
 - ❖ Pending accounts that are not certified withing 90 days of account creation will be terminated

- ❖ CDOs: If your CDO is certified with the Exchange but has not yet created a Marketplace platform account, visit <https://enroll.marketplace.virginia.gov/hix/account/signup> to create the CDO's entity account.

Reminders:

- ❖ For the most recent FAQs, visit [Agents | Virginia's Insurance Marketplace](#), [CACs/CDOS | Virginia's Insurance Marketplace](#), or [Navigators | Virginia's Insurance Marketplace](#)
- ❖ For Knowledge-based articles, visit [Virginia's Insurance Marketplace Help](#)
- ❖ Keep your profile up-to-date with your most current information including address, phone number, languages spoken, etc.
 - ❖ Consumers are able to search for assistance based on how far from their zip code they are willing to travel and look for assistance in their spoken language

What is a Special Enrollment Period (SEP)?

- ❖ Generally, consumers must enroll in health coverage during the annual open enrollment period
 - ❖ November 1st-December 15th for coverage effective January 1st
 - ❖ December 16th-January 15th for coverage effective February 1st
- ❖ An SEP may be opened when someone experiences a Qualifying Life Event (QLE)
- ❖ Consumers generally have 60 days to enroll in coverage once they experience a QLE
 - ❖ Exception: Medicaid Unwinding (more on this later)

Qualifying Life Events (QLEs)

- **Loss of Health Coverage**
 - Loss of Medicaid
 - Loss of coverage through employer
 - Loss of other minimum essential coverage
- **Changes in Household**
 - Marriage
 - Divorce
 - Birth
 - Adoption
 - Legal separation
 - Gain of court-appointed dependent
 - Death in the family
- **Changes in Residence**
 - Moved into the state
 - Change of address
- **Other Qualifying Life Events**
 - Cancellation of hardship exemption
 - Change in income
 - Covered child ages out (at age 26)
 - Change in American Indian/Alaska Native status
 - Gain of American Indian/Alaska Native status
 - Change in incarceration status
 - Change in legal status
 - Change in U.S. citizenship status

Medicaid Unwinding SEP

- ❖ Virginians who lose Medicaid coverage between March 31, 2023, and July 31, 2024, are eligible for a Special Enrollment Period to apply for health insurance.
- ❖ Virginians who lose Medicaid and want to apply for health insurance during this Special Enrollment Period may apply for coverage at any point between these two dates.
 - After visiting Virginia's Insurance Marketplace and submitting an application, they will have 90 days to complete plan enrollment.

Marketing Analytics

- Open Enrollment Paid Media Campaign:
 - November: 67.8 million impressions and over 223,000 clicks to our website
 - December: 73.3 million impressions, over 227,000 clicks to our website, and 11.5 million video views
- Website Analytics:
 - 821,000 total users during OEP
 - Average time spent on website: 14 minutes
- Top 3 ways users found our website:
 - Paid advertising
 - Directly typing in Marketplace.gov
 - Referrals from links displayed on partner websites



Final Open Enrollment Certification

- Total number of agents certified as of 1/16/24: just over 3,500
- Total number of assisters certified as of 1/16/24: just over 100



Open Enrollment By the Numbers:

Total Enrollments during Open Enrollment:

- Total individuals enrolled in health plans as of 1/16/24: just over 400,000
- Total individuals migrated from Healthcare.gov: approximately 343,000
- Total individuals new to Marketplace: over 55,000

Outcomes for Consumers Migrated from Healthcare.gov:

- Of the approximately 343,000 individuals migrated from Healthcare.gov:
 - Approximately 73,000 made a plan change after they were migrated to Virginia's Insurance Marketplace
 - Approximately 270,000 individuals were migrated from Healthcare.gov to Virginia's Insurance Marketplace, auto-re-enrolled, and made no plan change

Policy Clarification

- Virginia policy **does not** require the primary tax filer to be the coverage subscriber.
- The Exchange is working with carriers to address and remedy impacted individuals.
- Agents, assisters, or consumers impacted by a subscriber switch may call the Consumer Assistance Center or file a ticket, and we will assist you.

Contacts

For questions, email us at:

ExchangeAgents@scc.virginia.gov or Assisterprograms@scc.virginia.gov

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