

Virginia Health Benefit Exchange Advisory Committee Meeting

Sabrina Corlette, Chair
Ikeita Cantú Hinojosa, Vice Chair



Housekeeping

- Thank you for joining us in-person, please help yourself to refreshments
- Meeting is scheduled to conclude at 4pm
- Restrooms are to the right and around the corner
- Please refrain from asking questions until our guest speakers have completed their presentation
- The transcript of this meeting will be made available online at:

<https://www.marketplace.virginia.gov/virginia-health-benefit-exchange>

Welcome and Call to Order

Ex-officio Members:

- Secretary John Littel – Health and Human Resources
- Director Cheryl Roberts – Dept. of Medical Assistance Services
- Acting Commissioner James Williams– Dept. of Social Services
- Commissioner Scott White – Bureau of Insurance
- Dr. Karen Shelton – State Health Commissioner

Appointed / Voting Members:

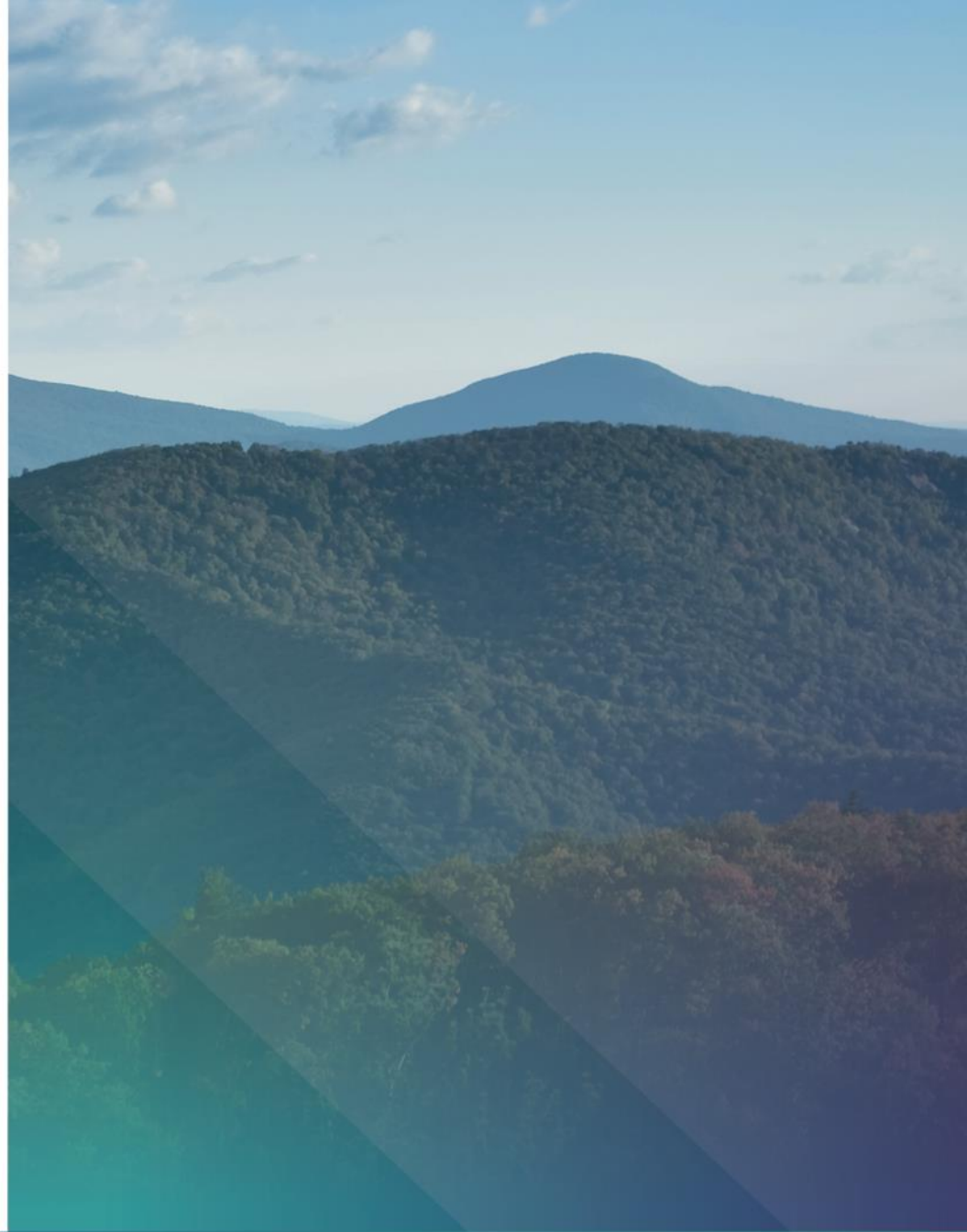
- Sabrina Corlette, Chair
- Ikeita Cantu Hinojosa, Vice Chair
- Julie Green Bataille
- Lee Biedrycki
- Scott N. Castro
- Elizabeth Cunningham
- Doug Gray
- Starla Kiser
- Louis Rossiter
- Craig Connors

Roll Call

Agenda

1. Call to Order
2. Welcome Remarks
3. Director's Update
4. Guest Speaker
5. Other Business
6. Public Comment
7. Adjournment

Director's Update



Strategic Priorities

- ❖ Understand and eliminate barriers to health coverage.
- ❖ Continually improve the consumer experience.
- ❖ Engage stakeholders to help shape Virginia's exchange to meet the needs of all Virginians.

Organizational Focus

- ❖ Operational excellence
- ❖ Customer service culture
- ❖ Nimble, deliberative decision-making

2024 Open Enrollment Metric Categories

Metric	PY 2024 (as of 1/16/2024)
Health Plan Enrollees	400,058
New Consumers	57,029
Re-enrolled Consumers	343,029
Auto Re-enrolled Consumers	269,924
Consumers w/ agent or assister assistance	175,540
Consumers w/ financial assistance	351,570
Consumers with Premium Tax Credits	350,008
Consumers w/ Cost Sharing Reductions	130,496
Median monthly PTC amount	\$344.39
Health Plan Enrollees	400,058
Dental Enrollees	71,291
Eligible for Medicaid or FAMIS	29,497
Website Users - Consumers	129,603
Website Users - Assisters and Agents	2,338
CAC Call Volume	196,171
CAC Average Wait Time	50
Consumer satisfaction score	94

Source: Virginia's Insurance Marketplace internal data analysis, 2024

Changes for Plan Year 2025



**New Provider
Directory**



Facilitated Enrollment



Agent Mobile App

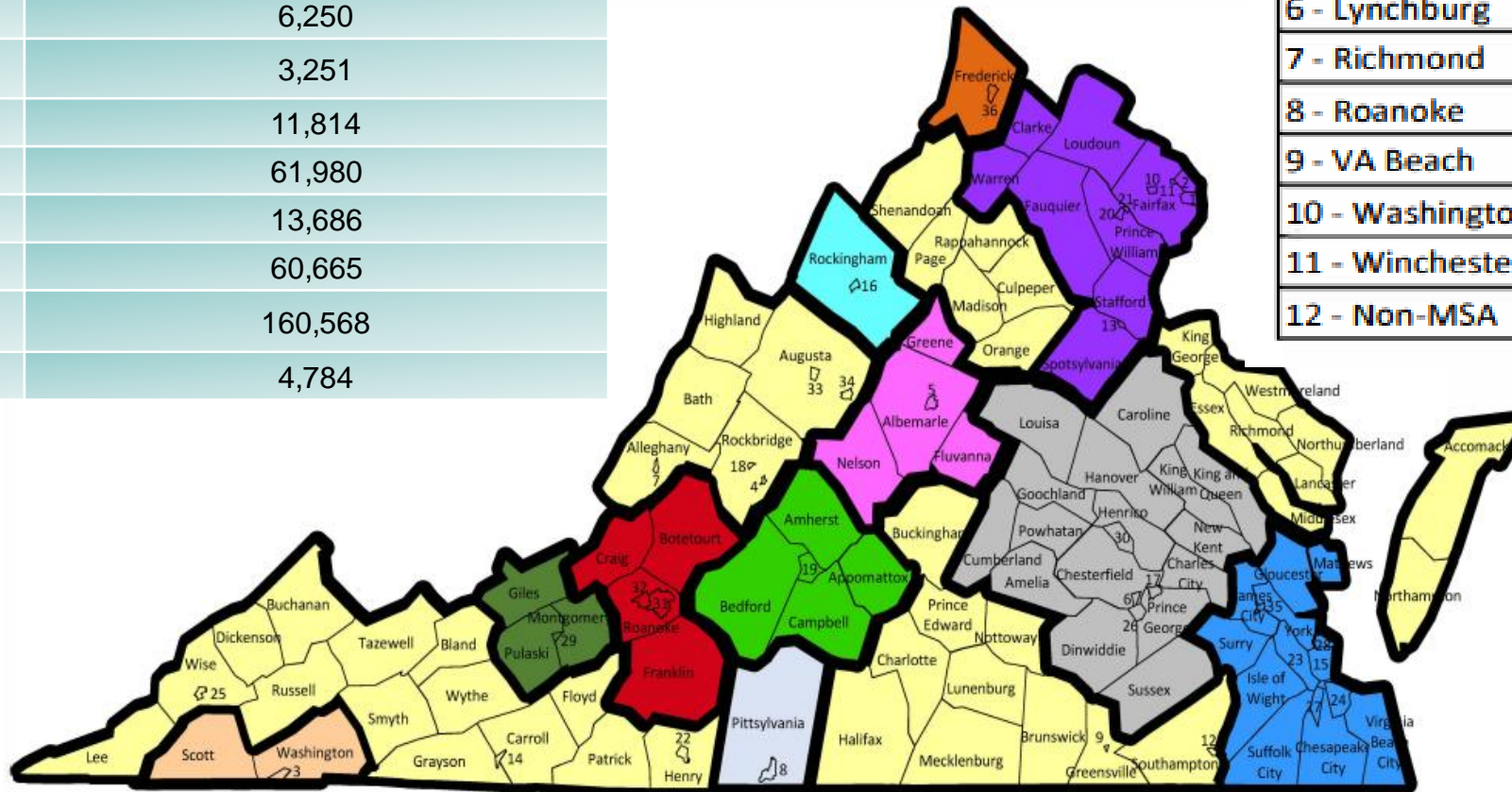
Additional Metric Categories

Metric	PY 2024 (as of 1/16/2024)
Enrollees by Metal Level	
Enrollees in Platinum Plans	4,116
Enrollees in Gold Plans	94,941
Enrollees in Silver Plans	138,917
Enrollees in Bronze Plans	160,289
Enrollees in Catastrophic Plans	1,795
Enrollees by Carrier	
Enrollees by Carrier- Aetna Health Inc.	16,095
Enrollees by Carrier Aetna Life Insurance Company	9,470
Enrollees by Carrier- CareFirst Blue Cross	6,786
Enrollees by Carrier- Cigna Health & Life Insurance Company	59,925
Enrollees by Carrier- HealthKeepers Health Inc.	135,989
Enrollees by Carrier Innovation Health Plan, Inc.	33,896
Enrollees by Carrier- Kaiser Permanente Plans	36,652
Enrollees by Carrier- Optimum Health Inc.	29,066
Enrollees by Carrier- Oscar Health Company.	370
Enrollees by Carrier- Sentara Health Plans.	71,809

Additional Metric Categories

Enrollees by Region	PY 2024 End of Open Enrollment (As of 1/16/2024)
1	5,068
2	9,769
3	4,870
4	6,250
5	3,251
6	11,814
7	61,980
8	13,686
9	60,665
10	160,568
11	4,784

Metropolitan Statistical Areas (Rating Areas)	
Area	Color Key
1 - Blacksburg	
2 - Charlottesville	
3 - Danville	
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	
7 - Richmond	
8 - Roanoke	
9 - VA Beach	
10 - Washington/Arlington/Alexandria	
11 - Winchester	
12 - Non-MSA	



Additional Metric Categories

Metric	PY 2024 End of Open Enrollment (As of 1/16/2024)
Enrollees by income < 100% FPL	20,661
Enrollees by income \geq 100% fpl and \leq 138% fpl	56,894
Enrollees by income > 138% fpl and \leq 150% fpl	54,018
Enrollees by income > 150% fpl and \leq 200% fpl	76,514
Enrollees by income > 200% fpl and \leq 250% fpl	60,046
Enrollees by income > 250% fpl and \leq 300% fpl	35,792
Enrollees by income > 300% fpl and \leq 350% fpl	24,389
Enrollees by income > 350% fpl and \leq 400% fpl	13,508
Enrollees by income > 400% fpl	33,847
Enrollees by income > 500% fpl	18,504
Enrollees by income-- unknown	24,389

Enrollment Metrics: Effectuated as of 3/31/2024

Metric	PY 2024 Effectuated as of 3/31
Health Plan Enrollees	403,894
New Consumers	68,070
Re-enrolled Consumers	335,824
Consumers w/ agent or assister assistance	183,610
Consumers w/ financial assistance	356,386
Consumers with Premium Tax Credits	355,465
Consumers w/ Cost Sharing Reductions	136,111
Median monthly PTC amount	\$344.39
Enrollees in Platinum Plans	4,283
Enrollees in Gold Plans	97,194
Enrollees in Silver Plans	142,676
Enrollees in Bronze Plans	162,348
Enrollees in Catastrophic Plans	1,820
Enrollees by Carrier- Aetna Health Inc.	17,002
Enrollees by Carrier Aetna Life Insurance Company	9,315
Enrollees by Carrier- careFirst Blue Cross	6,891
Enrollees by Carrier- Cigna Health & Life Insurance Company	59,320
Enrollees by Carrier- HealthKeepers Health Inc.	141,931
Enrollees by Carrier Innovation Health Plan, Inc.	34,958
Enrollees by carrier- Kaiser Permanente Plans	37,370
Enrollees by Carrier- Optimum Health Inc.	28,798
Enrollees by Carrier- Oscar Health Company.	402
Enrollees by Carrier- Sentara Health Plans.	72,634

Enrollment Metrics: Effectuated as of 3/31/2024

Metric	PY 2024 Effectuated as of 3/31
Enrollees by Region - 01	5,266
Enrollees by Region - 02	10,196
Enrollees by Region - 03	5,038
Enrollees by Region - 04	6,491
Enrollees by Region - 05	3,397
Enrollees by Region - 06	12,306
Enrollees by Region - 07	64,780
Enrollees by Region - 08	14,249
Enrollees by Region - 09	63,189
Enrollees by Region - 10	169,870
Enrollees by Region - 11	5,017
Enrollees by Region - 12	44,209
Enrollees by income < 100% FPL	20,686
Enrollees by income \geq 100% fpl and \leq 138% fpl	56,283
Enrollees by income > 138% fpl and \leq 150% fpl	56,235
Enrollees by income > 150% fpl and \leq 200% fpl	77,341
Enrollees by income > 200% fpl and \leq 250% fpl	60,621
Enrollees by income > 250% fpl and \leq 300% fpl	36,098
Enrollees by income > 300% fpl and \leq 350% fpl	24,704
Enrollees by income > 350% fpl and \leq 400% fpl	13,886
Enrollees by income > 400% fpl	33,889

2024-2025 Policy Changes

Policy	Description	Optional	Mandatory	Decision/Notes
Network Adequacy	Requires FFM states and SBMs to establish quantitative time and distance Network Adequacy standards at least as stringent as those required by the FFM by PY 26.		X	Exchange is working BOI and VDH to plan for the implementation of this requirement.
Offering of Telehealth Services	Requires collection of information from carriers on offered telehealth services for PY 26		X	VAHBE will update QHP certification requirements
Failure-to-Reconcile (FTR)	CMS resuming requirements to reconcile premium tax credits as a condition of PTC eligibility. Notices must be sent annually to consumers with at least 1 year of FTR status. PTCs can only be denied after 2 years of non-reconciliation.		X	VAHBE will comply with federal requirements and implement such requirements on time for PY 25.
Standardized Plans	Requirement generally maintains consistency with approach finalized in 2024 NBPP regarding plan option metal levels. Beginning PY 25, carriers on the FFM are limited to offering 2 non-standardized plans per product type, metal type, and service area.	X		For PY 2025, Virginia will continue to adhere to the PY 2024 requirements. VAHBE will be discussing possible updates to Virginia standardized plans policy for PY 2026 with stakeholders in the coming months.
150% FPL SEP	Allows availability of a SEP to APTC eligible, qualified individuals with at or below 150 percent FPL.	X		Virginia will continue to offer the 150% FPL SEP as described in the PY 2025 NBPP, on an ongoing basis.
Premium Payment Deadline Extensions	Provides SBM discretion for extending premium payment deadlines in extenuating circumstances.	X		HBE may decide to extend additional flexibility to other premium payment deadlines for carriers experiencing billing or enrollment problems due to high volume, technical issues, or other emergencies such as natural disasters. This will be evaluated on a case-by-case basis.
Deferred Action for Childhood Arrivals	CMS Final rule released May 2024- makes individuals with DACA status eligible for QHPs, and financial savings		X	HBE will implement for 11/1/2024 effective date.
Unwinding SEP Extension	CMS provides flexibility to SBMs to extend the Unwinding SEPs through 11/20/24.	X		VAHBE has extended our Unwinding SEP to September 30 th . We are monitoring the landscape in Virginia and will consider additional extension towards the end of summer.

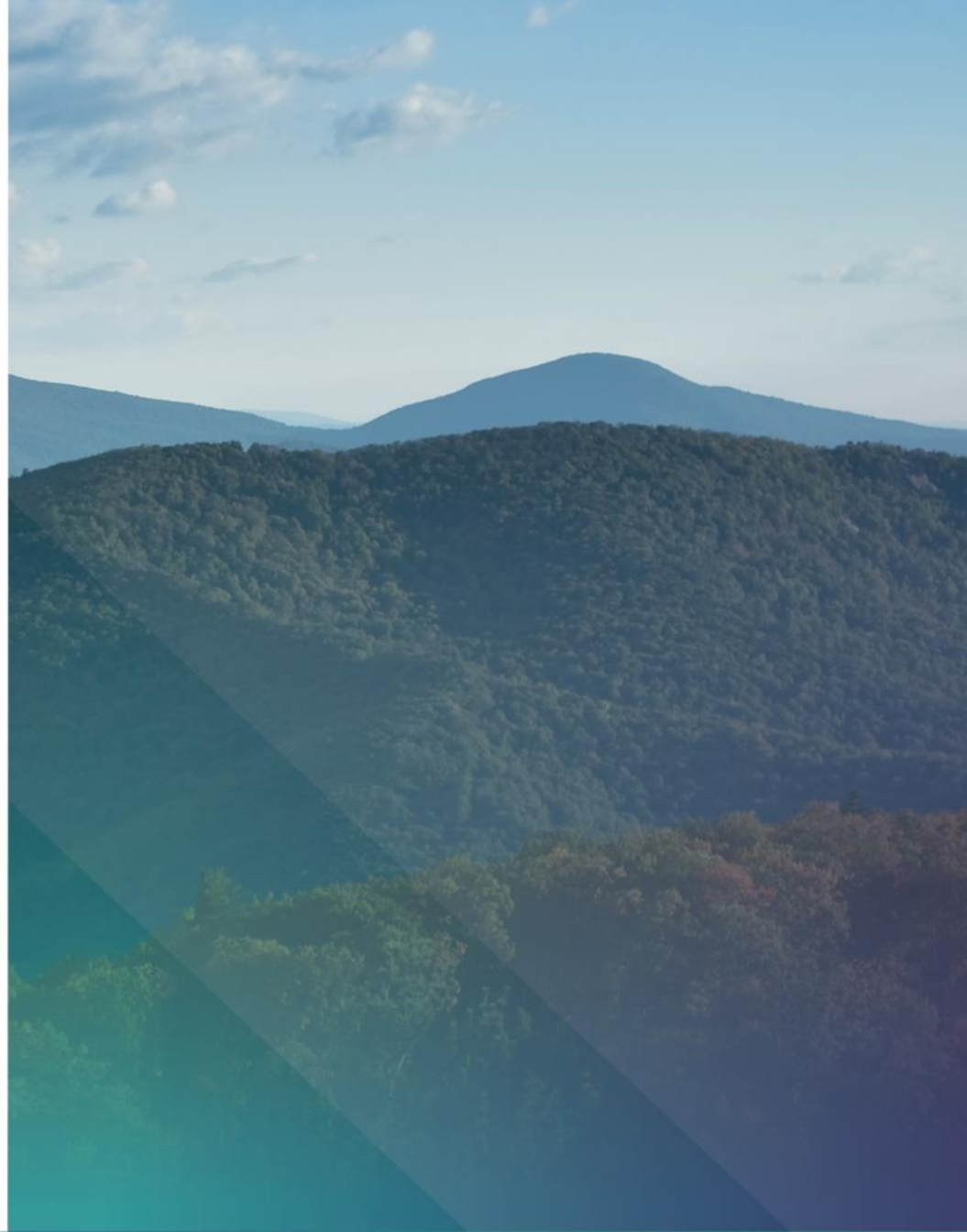
Upcoming Meeting Dates


- Tuesday, September 24th
- Friday, December 12th

Other Business

- Post-Meeting Information
- Upcoming Meeting Dates

Subcommittee Report





Public Comments are accepted on
an on-going basis at:

ExchangeDivision@scc.virginia.gov

Thank You for Attending

