

Virginia Health Benefit Exchange Advisory Committee Meeting

Lou Rossiter, Chair
June 26, 2025



Welcome and Call to Order



Committee Members

Lou Rossiter, Chair

Doug Gray, Vice Chair

Julie Bataille

Lee Biedrycki

Scott N. Castro

Craig Connors

Liz Cunningham

Ikeita Cantu Hinojosa

Sheenu J. Kachru

Secretary Janet Kelly

Kip Piper

Director Cheryl Roberts

Dr. Karen Shelton

Commissioner Scott White

Commissioner James Williams

William & Mary Mason School of Business

Virginia Association of Health Plans

Aledade, Inc

BeneFinder

Medical Society of Virginia

Virginia Hospital & Healthcare Association

Virginia Legal Aid Society

ICH Services LLC

Optum Life Sciences

Office of the Governor

Health Results Group LLC

Department of Medical Assistance Services

Virginia Department of Health

State Corporation Commission Bureau of Insurance

Virginia Department of Social Services

Agenda

1. Welcome, Call to Order, Roll Call
2. HBE Update
3. Subcommittee Update
 - Progress on subcommittee priorities
4. Other Business
5. Public Comment
6. Adjournment

Health Benefit Exchange Update



Organizational Development



Mission Statement

At Virginia's Health Benefit Exchange, we dedicate our work to helping Virginians enroll in and maintain quality, affordable health coverage. We recognize the critical need for health coverage for every Virginian to enjoy the quality of life and dignity that come from positive health outcomes. We are committed in every aspect of our work to seize the opportunity to make quality, affordable health coverage available and accessible to every Virginia resident.

Core Value: Service

As employees of the Virginia Health Benefit Exchange, we are honored and grateful to serve residents of the Commonwealth of Virginia with compassion and integrity. We perform our public service with unwavering dedication to our mission to help Virginians enroll in and maintain health insurance coverage.

Strategic Priorities



Strategic Priorities

1

Expand health insurance coverage and access to increase the total population of insured Virginians.

2

Capture total and new enrollees.

3

Capture differences in key health insurance metrics across geography to better target the eligible population.

4

Increase the affordability of health care and make it easier to receive financial aid for health insurance.

5

Make it easier to compare plans and capture differences in plan selections

Strategic Priorities Process

25%

- Identify data sources and validate data

50%

- Analyze data

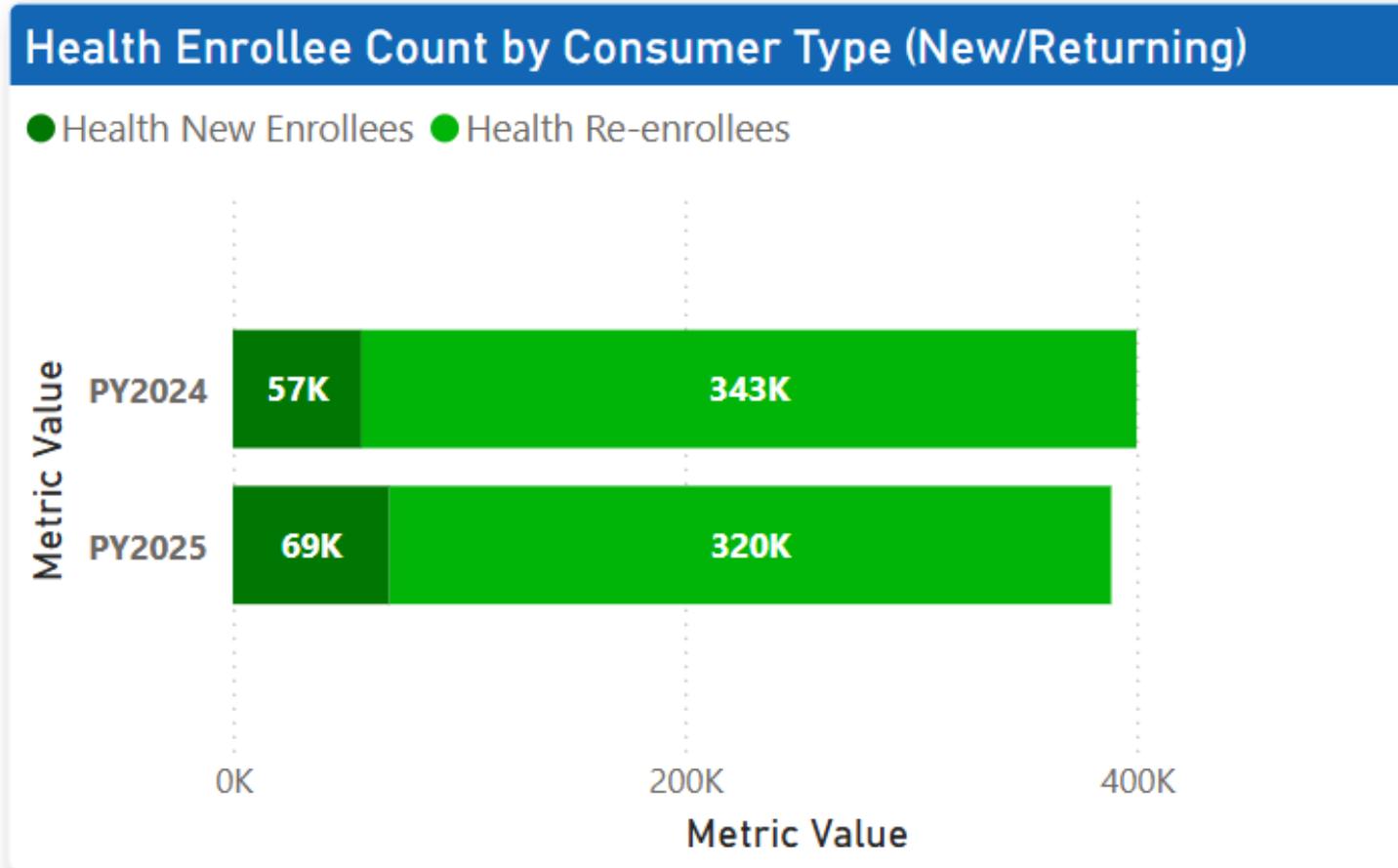
75%

- Create data visualization

100%

- Expand application

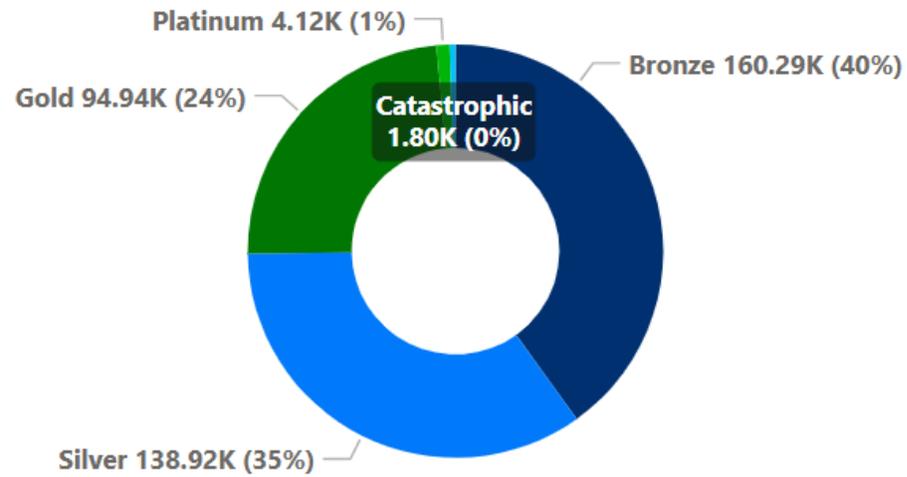
PY2025 Metrics



PY2025 Metrics

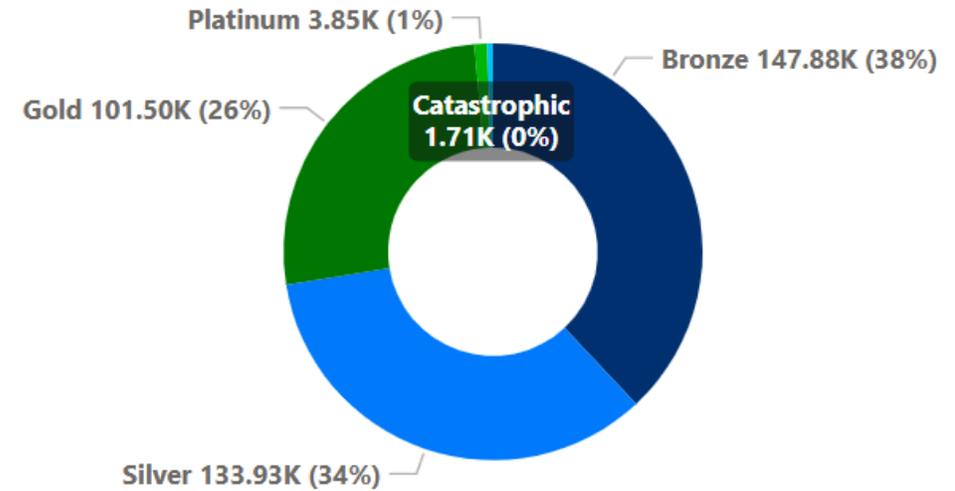
PY2024 Health Enrollee Count by Metal Level

Metal Level ● Bronze ● Silver ● Gold ● Platinum ● Catastrophic

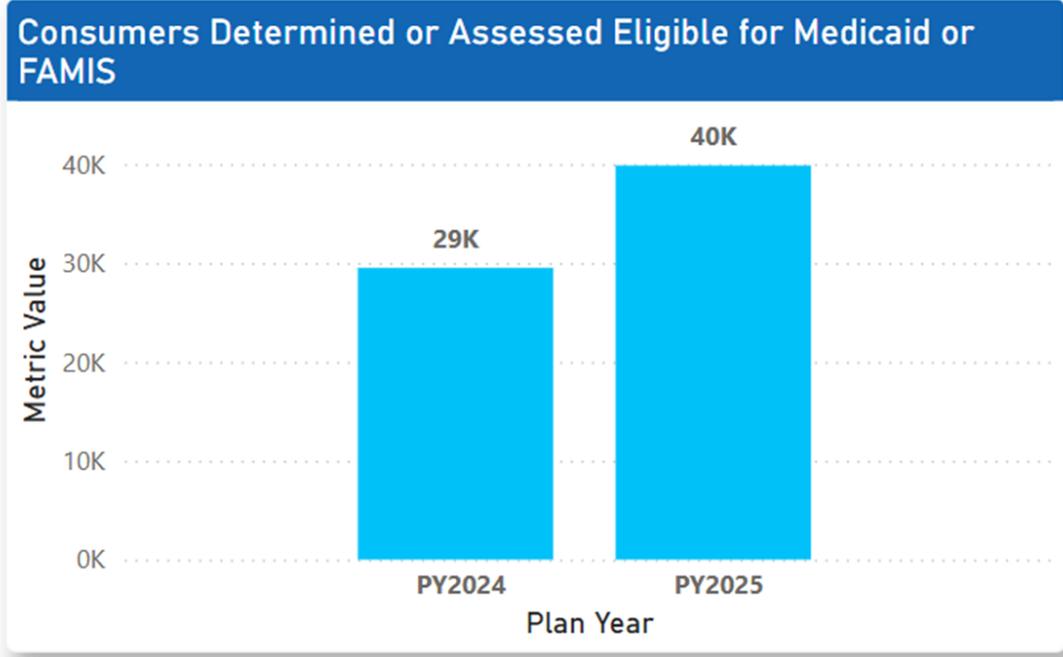
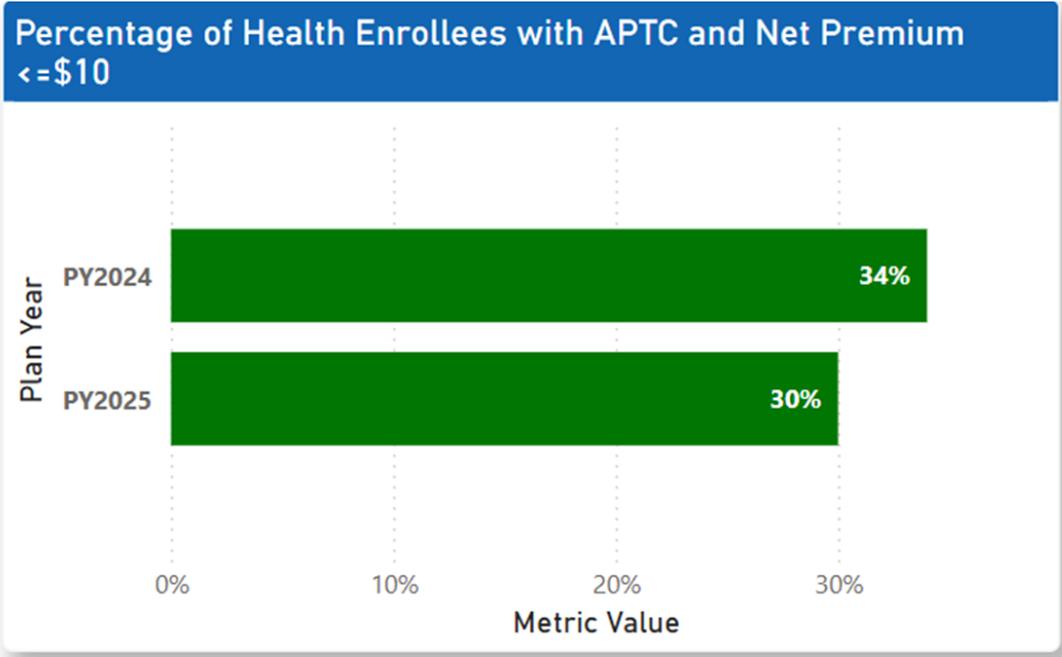


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PY2025 Metrics



2025 CMS Marketplace Integrity and Affordability Finalized Rule

Released 6/20/2025

Eligibility	<ul style="list-style-type: none">• SBMs can continue to design their own eligibility redetermination processes with CMS approval.• Removes the monthly SEP for 150% FPL, only effective for PY26• Reinstates 1-year APTC reconciliation requirement.• Rescinds eligibility for DACA recipients by amending the previous interpretation of “Lawfully Present”.
Open Enrollment	<ul style="list-style-type: none">• Starting PY27, shortens the Open Enrollment Period to Nov. 1 - Dec. 31.
Verification	<ul style="list-style-type: none">• Prohibits income attestation when the IRS cannot verify household income or family size.• Reduces the period for consumers to resolve data matching issues to 90 days.• Consumers can no longer rely on attestation to prove Medicaid ineligibility.
Coverage	<ul style="list-style-type: none">• Allows carrier coverage denial due to past due premiums.• Prohibits coverage of sex-trait modifications as part of EHB.
Cost	<ul style="list-style-type: none">• Increases required contribution percentage; increases maximum out-of-pocket limit.• Reduces the de minimis threshold to +2/-4 for individual and small group market plans subject to AV requirements.

Reconciliation Process

Senate version

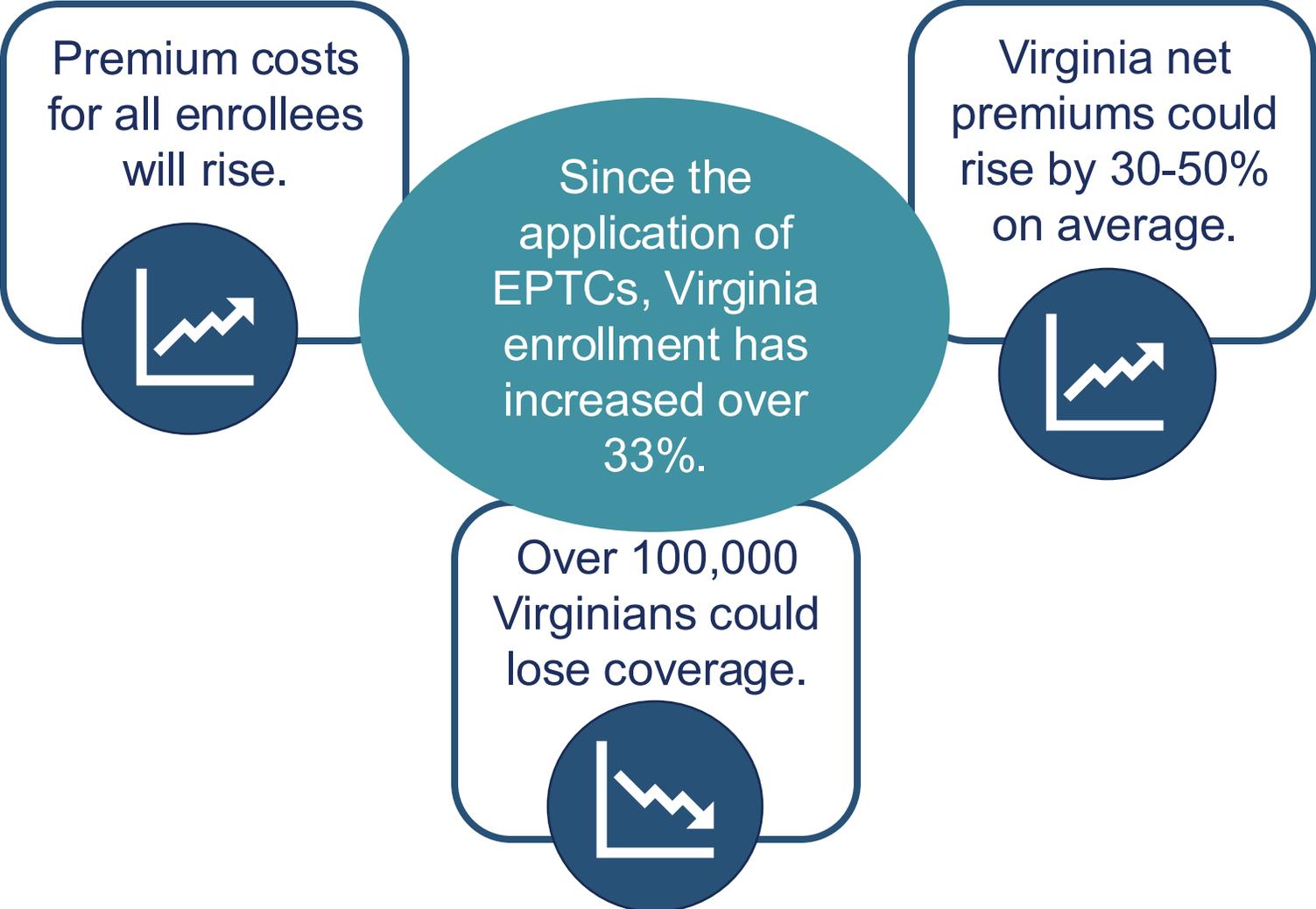
- Verification of eligibility for tax credits required of all exchanges – effective PY 2028
- Verification prior to re-enrollment required of all exchanges – effective PY 2028
- Elimination of special enrollment period based on income - effective PY 2026
- Additional limitations on state Medicaid funding

House version

- Funds CSRs for those under 250% FPL
- Prohibits Gender Affirming Care as an Essential Health Benefit
- Eliminates all automatic re-enrollment – effective PY 2028
- Alters the premium adjustment percentage calculation
- Individuals not eligible for APTCs if they have been denied Medicaid due to work requirements

Final vote expected by 7/4/2025.

Expiration of Expanded Premium Tax Credits



The Virginia-Tailored Marketplace



Program and platform investments to meet Virginia's needs



Responsive marketing to reflect our population



Oversight and educational programming to promote program integrity



Close connections with Virginia partner agencies and stakeholders



Ownership of data to inform policy, marketing, outreach decisions

2025 Open Enrollment Marketing Insights



Effective Strategies

Programmatic Display, Meta & Google Search Ads

- Largest number of clicks to our website
- Strong engagement from Urban, Diverse Low Income, and Mid-Income Suburban Virginians

Social Media

- Followership increased by over 50%
- The testimonials and PSA videos had the strongest performance on social media channels during open enrollment.

Public Relations

- Satellite media tour – 18 total airings shared by 67 outlets
- 208 total news mentions
- Over 2 million impressions

Areas for Improvement



Creative Strategy Alignment

Spanish-speaking audiences showed lower engagement



Influencer Content Efficiency

Drove engagement, but high-cost
Building a more cost-effective approach



Enhanced Campaign Measurement

Measuring conversion of the “Get Covered” button

Planning for PY26 OE Marketing Campaign

Paid Media (display advertising, paid search, television commercials)

- Continue to use best performing channels
- Introduce new channels based on strong historical performance, such as Sabio and Wunderkind
- Remove certain vendors (e.g., Twitch) due to high costs and low engagement
- Placement location of DOOH ads to include an increased focus on rural areas
- Explore Facebook and Instagram partner collaboration posts and a more targeted influencer campaign
- Increase Spanish ads to our channels

Social Media

- Increase video content because it resonates more with followers
- Add short-form videos of SCC staff and videos of events for brand awareness

Public Relations

- Consider media interview opportunities on multiple days to give reporters more flexibility and scheduling options
- Utilize key spokespeople in short-form videos to amplify marketing messaging

2025 Campaign Awards

- Telly Award, Gold, Public Service & PSA Category
- Communicator Award, Government Category
- E-Healthcare Leadership Awards, Gold
- NYX Awards, Gold
- Vega Awards, Gold
- NY Digital Awards, Silver



Subcommittee Update





Questions?

Virginia's Insurance
Marketplace

The materials for this meeting will be made
available online at
<https://www.marketplace.virginia.gov/about-us>.

Q3 Meeting

September 25th, 2025
2 - 4 pm ET (In-person)

Public Comment



Public comments are accepted on an
ongoing basis at
HBEAdvisoryCommittee@scc.virginia.gov.

