



# **Virginia Health Benefit Exchange Advisory Committee Meeting**

Lou Rossiter, Chair

March 27, 2025



# Welcome and Call to Order



# Agenda

1. Call to Order
2. Roll Call
3. DMAS Presentation
4. Health Benefit Exchange Update
5. Public Comment
6. Adjournment

# Committee Members

• <b>Lou Rossiter, Chair</b>	The College of William & Mary
• <b>Doug Gray, Vice Chair</b>	Virginia Association of Health Plans
• <b>Lee Biedrycki</b>	BeneFinder
• <b>Scott N. Castro</b>	Medical Society of Virginia
• <b>Craig Connors</b>	Virginia Hospital & Healthcare Association
• <b>Liz Cunningham</b>	Virginia Legal Aid Society
• <b>Ikeita Cantu Hinojosa</b>	ICH Services LLC
• <b>Sheenu J. Kachru</b>	Optum Life Sciences
• <b>Secretary Janet Kelly</b>	State of Virginia Health and Human Resources
• <b>Kip Piper</b>	Health Result Group LLC
• <b>Director Cheryl Roberts</b>	Department of Medical Assistance Services
• <b>Dr. Karen Shelton</b>	Virginia Department of Health
• <b>Commissioner Scott White</b>	State Corporation Commission Bureau of Insurance
• <b>Commissioner James Williams</b>	Virginia Department of Social Services

# DMAS Presentation



## Key Q1 HBE Activities



# Top 10 Q1 Activities

- Open Enrollment 2025
- General Assembly Session
- IRS Forms 1095-A
- Audits (Security, Finance, Programmatic)
- CMS Biannual Metrics
- Q1 Platform Release
- CMS Payment Integrity IPPTA)
- Biannual Program Integrity (PDM)
- Facilitated Enrollment
- Eligibility Notice Redesign

**HBE Metrics**

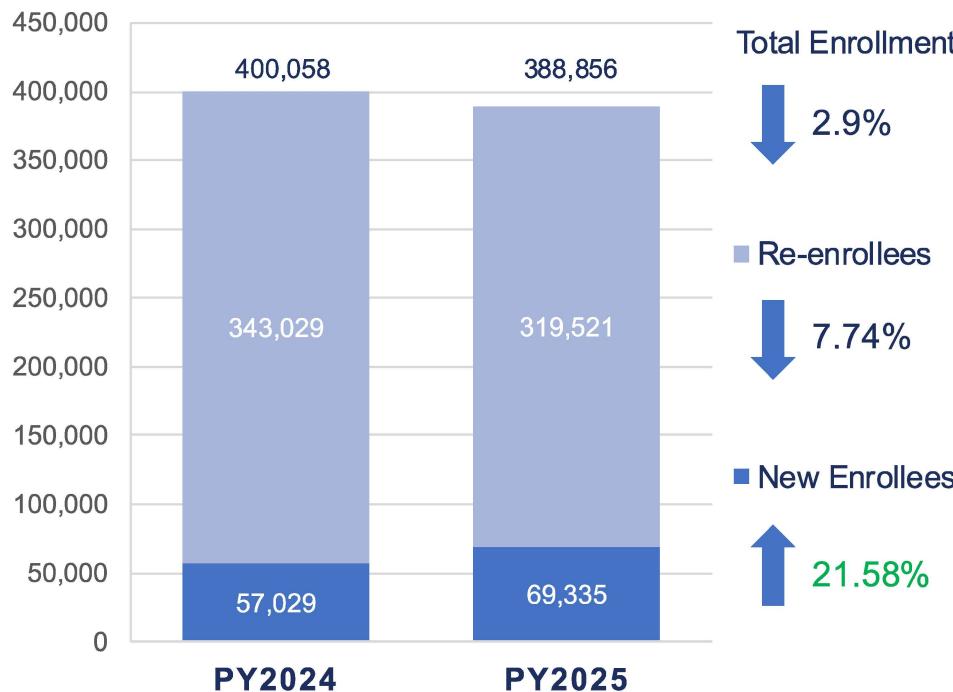
 **Virginia's Insurance  
Marketplace**

# Open Enrollment Recap

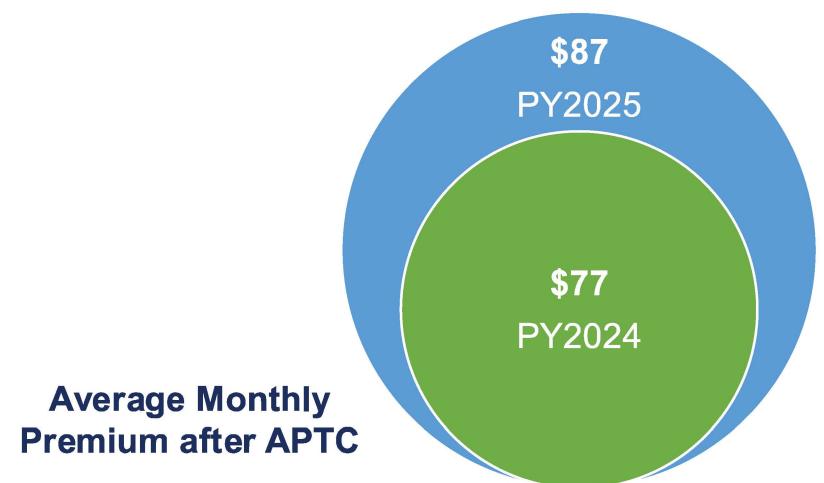


# OE PY24 and PY25

## ENROLLMENT



Applicants Determined Eligible for Medicaid/CHIP	
PY2024	PY2025
29,497	29,894



# Consumer Assistance Center



## Call Volume

- PY2024: 196,171
- PY2025: 175,846



## Wait Time

- PY2024 50 seconds
- PY2025 5 seconds



## Calls Abandoned

- PY2024: 1,709
- PY2025: 190



# ‘25 OE Enrollment Changes

Post-transition

Program Integrity

Virginia Economy

# Enrollment Data Comparisons

	Population Under 65	Uninsured Under 65	Unemployment Rate	Plan Selections	Enrollment as Population %
Maryland	5,179,682	7.40%	3.1%	247,243	4.77%
New Jersey	7,819,200	8.50%	4.6%	484,540	6.20%
Pennsylvania	10,463,000	6.60%	3.7%	469,661	4.49%
Virginia	7,295,669	7.60%	2.9%	388,856	5.33%

Sources:

[U.S. Census Bureau. \(2024\). Population estimates, July 1, 2024.](#)

[U.S. Census Bureau. \(2023\). Uninsured rate: Health insurance coverage status by state and age \(Data for individuals under 65 years old\). 2023 American Community Survey \(ACS\).](#)

[U.S. Bureau of Labor Statistics. \(2024\). Economy at a Glance \(Unemployment Rate for December 2024\).](#)

[Centers for Medicare & Medicaid Services. \(2025\). Marketplace 2025 Open Enrollment Period Report \(Cumulative 2025 Open Enrollment Period Plan Selections\).](#)

Policy Updates



# Pregnancy Special Enrollment Period

- HBE has requested stakeholder comments on implementation and parameters.
- Proposed SEP parameters:
  - Available to new consumers
  - By attestation
  - 60 days post application to enroll in coverage.
  - Coverage will be effective 1st of the month following enrollment
- Additional information and a timeline for the implementation are forthcoming.

# Network Adequacy Reviews for PY 2026

- SBMs are required to establish quantitative time and distance standards at least as stringent as those required by the federal marketplace.
- HBE adopted federal standards for PY26
  - 156.230: FFM standards are developed for consistency with industry standards and published in guidance.
- HBE has engaged Quest Analytics to assist with network adequacy reviews.
- Reviews will be completed and plans certified by mid-August 2025.

# 2025 CMS Marketplace Integrity and Affordability Proposed Rule

## Eligibility

- Rescinds eligibility for DACA recipients.
- Prohibits passive re-enrollment for individuals with \$0 net premiums.
- Eliminates the SEP for households with income under 150% FPL.
- Reinstates 1-year APTC reconciliation requirement.

## Open Enrollment

- Shortens the Open Enrollment Period to Nov. 1 - Dec. 15.

## Verification

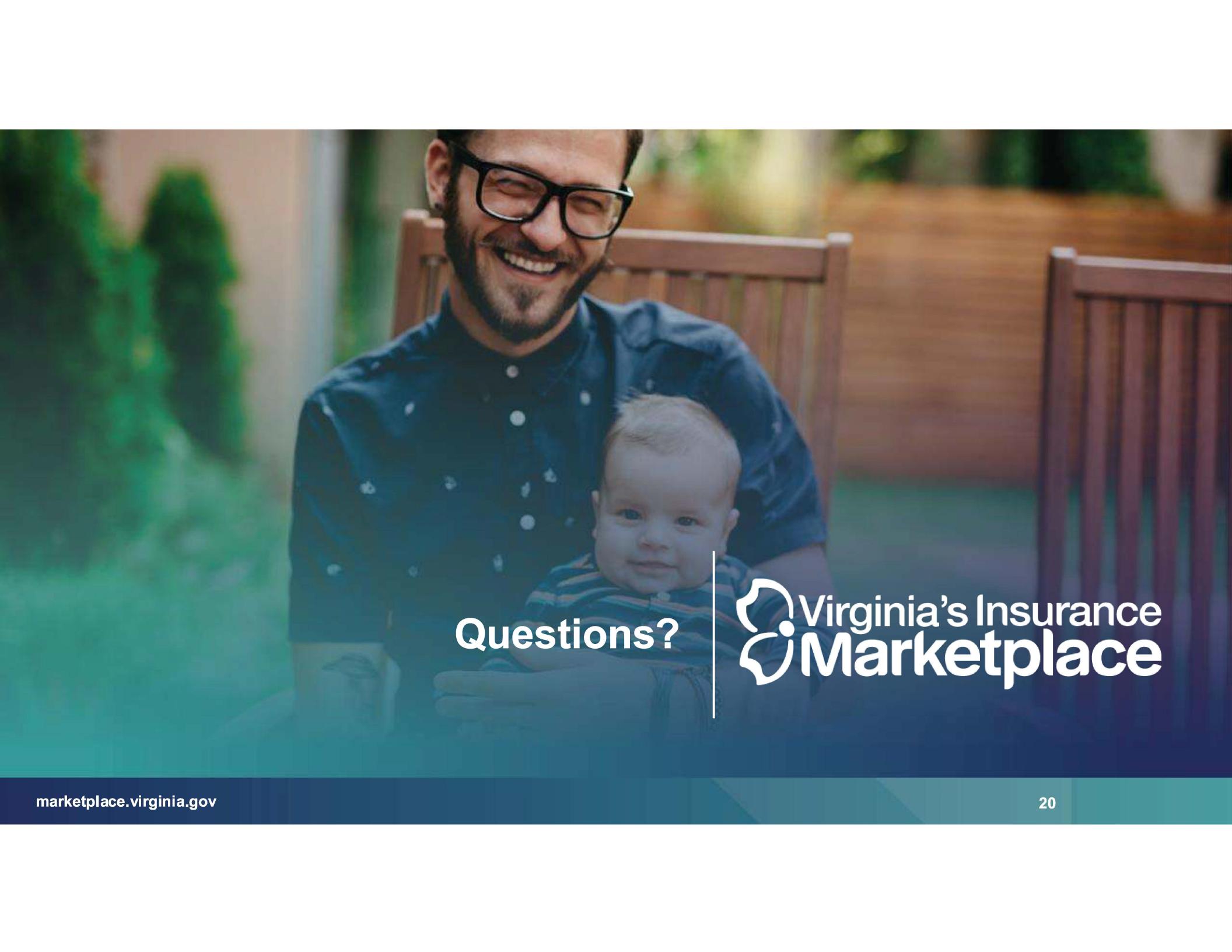
- Adds verification requirements for 75% of special enrollment periods.
- Prohibits income attestation when the IRS cannot verify household income or family size.
- Reduces the period for consumers to resolve data matching issues to 90 days.
- Consumers can no longer rely on attestation to prove Medicaid ineligibility.

## Coverage

- Increases carrier authority to deny coverage for failure to pay past premiums.
- Prohibits coverage of sex-trait modifications.
- 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.

## Agent/Broker Oversight

- Establishes “preponderance of the evidence” standard as threshold to revoke certification (FFM only).

A photograph of a man with a beard and glasses, wearing a dark blue button-down shirt, smiling while holding a baby in his arms. They are sitting on a wooden deck. The background is slightly blurred, showing greenery and a wooden railing.

Questions?



Virginia's Insurance  
**Marketplace**

The materials for this meeting will be made  
available online at  
[https://www.marketplace.virginia.gov/about-us.](https://www.marketplace.virginia.gov/about-us)

## **Q2 Meeting Date**

June 26<sup>th</sup>, 2025  
2-4 pm ET (Virtual)

Public Comment





Public Comments are accepted on an  
ongoing basis at  
**[HBEAdvisoryCommittee@scc.virginia.gov](mailto:HBEAdvisoryCommittee@scc.virginia.gov)**.

