

# 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

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



**DMAS Presentation**

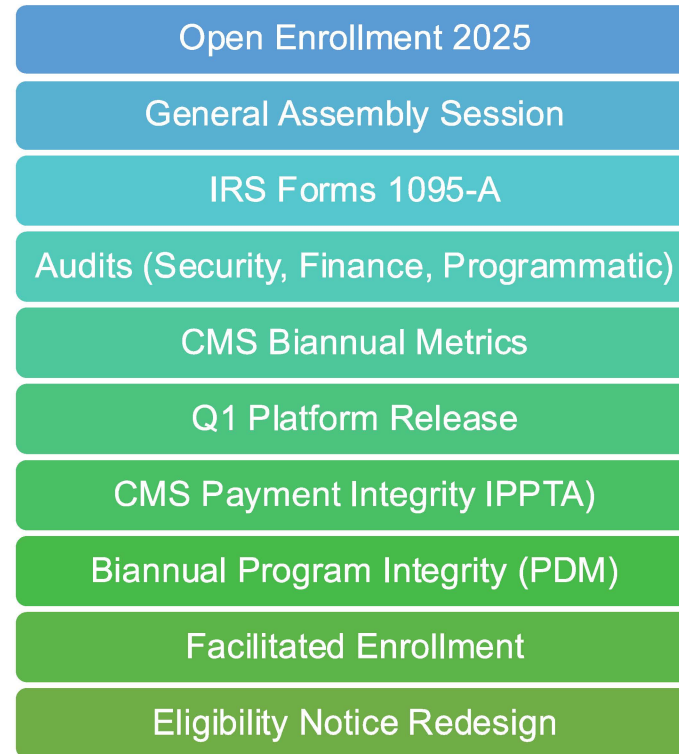


[marketplace.virginia.gov](https://marketplace.virginia.gov)

# Key Q1 HBE Activities



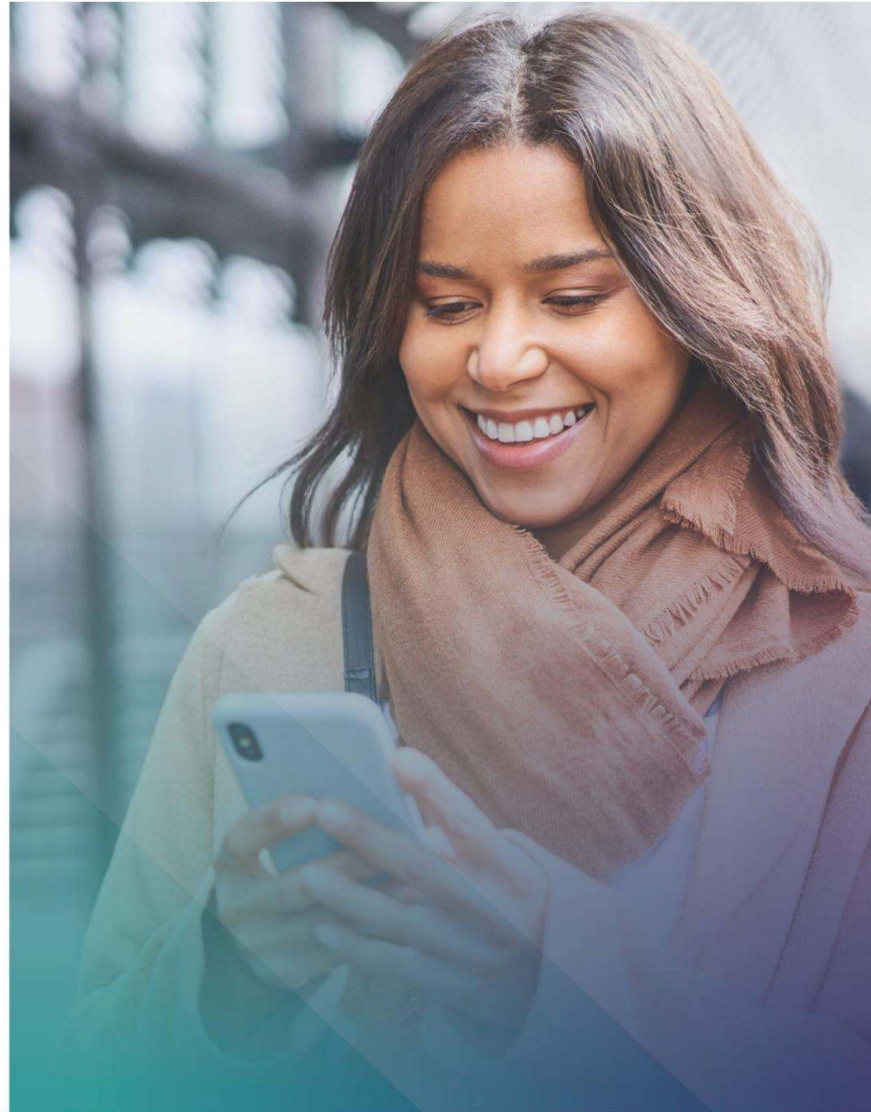
# Top 10 Q1 Activities



**HBE Metrics**

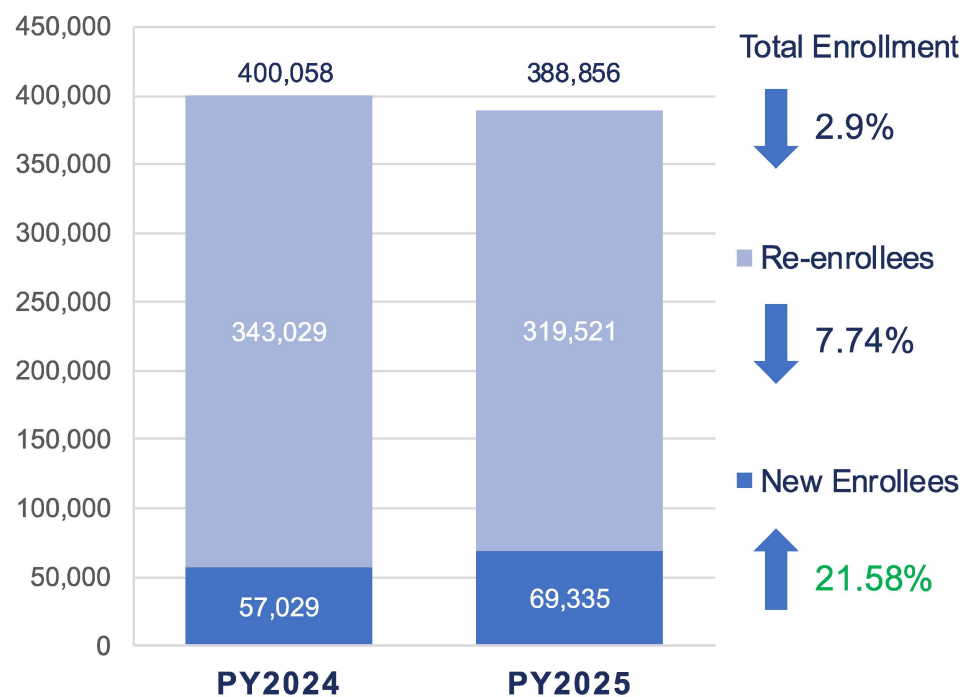


# Open Enrollment Recap



# OE PY24 and PY25

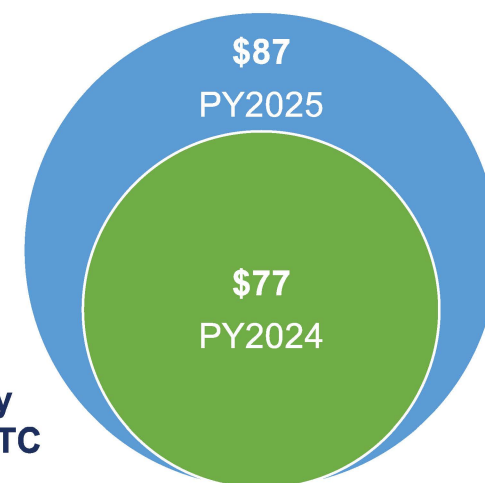
## ENROLLMENT



### Applicants Determined Eligible for Medicaid/CHIP

PY2024	PY2025
29,497	29,894

### Average Monthly Premium after APTC





# 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**



[marketplace.virginia.gov](https://marketplace.virginia.gov)

# 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 man with a beard and glasses, wearing a dark blue button-down shirt, is smiling and holding a baby. They are outdoors, sitting on a wooden deck with a wooden fence and greenery in the background. The image has a teal overlay at the bottom.

Questions?

Virginia's Insurance  
**Marketplace**

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

## **Q2 Meeting Date**

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

**Public Comment**



[marketplace.virginia.gov](https://marketplace.virginia.gov)

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

