Virginia Exchange Carriers Town Hall

November 16, 2023

Virginia's Insurance Marketplace

Town Hall Reminders

Mics are muted

Please type questions in the chat

HBE is logging all questions and will provide answers in weekly email updates/FAQs

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Agenda

Appeals Process

Engagement with Website and Marketing Material

GetInsured Technical Updates

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Appeals Process

State Health Benefit Exchange appeals requirements are established by the U.S. Department of Health and Human Services in accordance with Code of Federal Regulations [eCFR :: 45 CFR Part 155 Subpart F -- Appeals of Eligibility Determinations for Exchange Participation and Insurance Affordability Programs](#)

➢ These requirements apply to Exchange eligibility appeals processes for both State-Based Exchanges and the federal exchange.

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Appeals: Consumer's Rights

Consumers may appeal any **final eligibility determination** made by Virginia's Insurance Marketplace that relates to:

❖ Eligibility to buy health coverage through the Marketplace
❖ Amount of APTC that consumer is eligible for
❖ Amount of CSR that consumer is eligible for
❖ Eligibility for SEP
❖ Eligibility for Medicaid or FAMIS
   ❖ Must be appealed through Virginia Department of Medical Assistance Services (DMAS)

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Appeals: Timeframes

❖ Appeals of Virginia's Insurance Marketplace eligibility determinations must be filed within 90 days from the date of the eligibility determination notice

❖ Appeals of Medicaid and FAMIS eligibility must be submitted to DMAS within 35 days of the date of the eligibility determination notice

❖ Consumers can request an expedited appeal review if a delay of health services could seriously jeopardize their health

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How to Submit an Appeal

❖ Link to appeals form: [How to appeal your Virginia's Insurance Marketplace Eligibility – Virginia's Insurance Marketplace Help](#)

❖ Completed form can be submitted online through the consumer's Marketplace account, by mail, or by phone

    ❖ From the consumer's account, click on "My tickets" on the dashboard, select "Submit a New Ticket" to create the ticket, and upload the appeal PDF to the ticket

    ❖ Mail signed Appeal Request Form, along with **copies** of requested supporting documentation to: Virginia's Insurance Marketplace, Document Processing, ATTN: APPEALS, PO Box 428, Birmingham, AL, 35201

    ❖ Call the Consumer Assistance Center at 888-687-1501

        ❖ Representatives cannot provide legal advice but can answer questions about filing appeals and assist with completing an Appeal Request Form

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Appeals: Next Steps

❖ Informal Review: A representative from the Marketplace will contact the consumer to attempt to resolve the concern
  ❖ If the consumer does not agree with the outcome of the informal review, they may request to escalate the appeal to a formal hearing
❖ Formal Hearing: Consumers who choose not to participate in the informal review or are unable to resolve the issue through the informal review will be contacted to schedule an appeal hearing
  ❖ Consumers will receive a written Notice confirming the date and time of the hearing
❖ Consumers may cancel their appeal at any time before the hearing officer issues a decision

❖ Consumers may designate a trusted person, including a lawyer, to represent them in the appeals process

Website and Advertising Engagement

Website users: 158K

Average Engagement Time: 13 minutes

Most users come to the Marketplace website through our paid advertising, directly or through a referral

Top 5 cities:
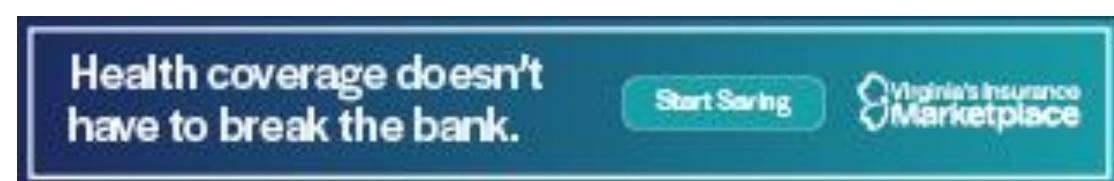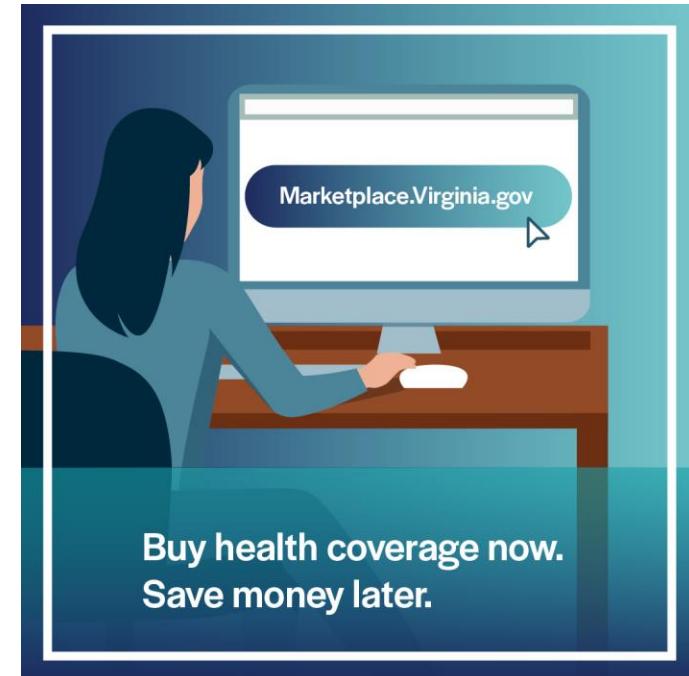
Ashburn, Baltimore, Virginia Beach, Richmond and Roanoke

The 2024 open enrollment paid media campaign launched on November 1 across broadcast TV, connected TV, digital out-of-home, high-impact CTV, high-impact display, Meta, paid Google Search, programmatic display and video, radio, site direct, streaming audio, YouTube Masthead, and YouTube Shorts.

Performance is already looking strong. During the week of November 1–7, the campaign garnered 15,298,501 impressions and 76,911 clicks to the Marketplace website.

TV Commercial

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Marketplace Ads:

Agenda for Technical Updates

1. OE and 834 Updates

2. RCNI Schedule

3. Ticketing System

4. Upcoming Topics

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OE and 834 Updates

Daily 834 Transmissions
❑ Carriers are receiving daily 834 files at 11 PM EDT.

Renewal Catch-Up Files
Virginia will be transmitting two additional passive renewal catch-up files based on updated enrollment data from the FFM. The two batches are scheduled for the following dates:

❑ Catch-Up File 1: Monday 11/20/23 – cutoff date approximately 10/15/23
❑ Catch-Up File 2: Monday 12/11/23 – cutoff date approximately 11/30/23

The catch-up files will include new applications/new auto-renewals. The catch-up batches do not include changes to existing coverage (i.e. dependent adds or drops).

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RCNI Schedule

- Issuers have assigned to Group 1, 2, 3, or 4.

- The monthly RCNI submission is due on the 7th, 14th, 21st, or 28th of the month based on group assignment.

- If the due date falls on a holiday or weekend, the RCNI file is due by the next business day. However, issuers can submit the RCNI file on the regular day (7th, 14th, 21st, or 28th) if preferred.

- **The first RCNI submission for PY 2024 enrollments is due in December.**

	Group 1	Group 2	Group 3	Group 4
	7th	**14th**	**21st**	**28th**
December	7-Dec	14-Dec	21-Dec	28-Dec
January	8-Jan	16-Jan	22-Jan	29-Jan
February	7-Feb	14-Feb	21-Feb	28-Feb
March	7-Mar	14-Mar	21-Mar	28-Mar
April	8-Apr	15-Apr	22-Apr	29-Apr
May	7-May	14-May	21-May	28-May
June	7-Jun	14-Jun	21-Jun	28-Jun
July	8-Jul	15-Jul	22-Jul	29-Jul
August	7-Aug	14-Aug	21-Aug	28-Aug
September	9-Sep	16-Sep	23-Sep	30-Sep
October	7-Oct	15-Oct	21-Oct	28-Oct
November	7-Nov	14-Nov	21-Nov	2-Dec
December	9-Dec	16-Dec	23-Dec	30-Dec

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RCNI Schedule – FAQs

❑ **Is the RCNI file due on the assigned day or should it be extracted on the assigned day?** The RCNI file is due by the assigned day. The RCNI file includes an "Issuer Extract Date" column, and this is the date used for comparison purposes, regardless of the actual day submitted to the SFTP.

❑ **Can the RCNI file be submitted in advance of the assigned day?** Issuers should submit the RCNI file by the assigned day and have the option of submitting it up to 3 business days early.

❑ **When is the discrepancy report returned?** The discrepancy report is returned to the issuer's /out SFTP folder within 48 hours of receipt of the RCNI file.

❑ **How are discrepancy disputes raised?** Issuers should update their data based on the discrepancy report. If there are discrepancies that the issuer disputes, issuers will submit these in the ticketing system. The next iteration of the Ticketing System Walkthrough Guide will provide a detailed overview of how to submit this disputes.

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Ticketing System: Access Update

- All Issuer Enrollment Representatives should have received activation links to the production Issuer Portal.

- If Issuer Enrollment Representatives encounter issues accessing the portal or need a new activation link, please reach out to VAcarriers@getinsured.com.

- We will provide guidance to issuers when the access requests should be submitted via the Ticketing System instead of the inbox.

Home 🏠 Enrollments   Tickets ▾

Health Insurance Company A

Issuer Information

Name	Health Insurance Company A
NAIC Company Code ❓	12345
NAIC Group Code ❓	00001
Federal Employer ID ❓	
HIOS User ID ❓	12345

Issuer Address

|	
Address Line 1	123 Main Street
Address Line 2	
City	Arlington
State	VA

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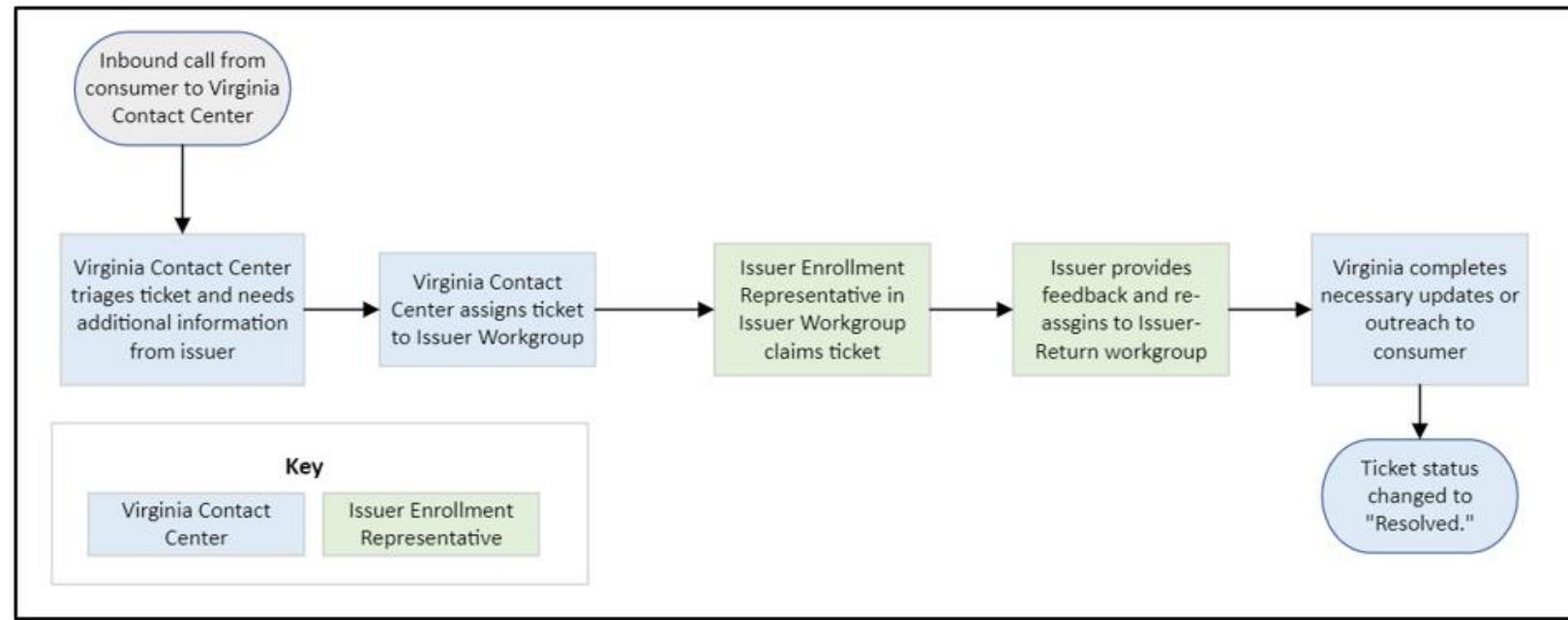
Ticketing System: Issuer-Initiated Tickets

- Issuers currently have access to the two ticket types below and should proceed with logging these enrollment-related requests in the ticketing system.

- We will be providing an updated Ticketing Overview document this week with additional ticket types and subtypes that will be available for issuers to submit.

Ticket Type	Ticket Subtype	Description
Enrollment	834 Error/Issue	Questions or issues from an EDI 834 perspective on the 834 renewal file.
Enrollment	Enrollment Issue	Questions or issues on specific enrollments within the renewal file after it is processed.

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Ticketing System: Consumer-Initiated Tickets

- In addition to requests initiated by issuers, the Contact Center will begin assigning tickets to Issuer Workgroups that require issuer feedback this week.

- We will be monitoring these tickets as we initiate this process to ensure there are no process gap and that the tickets are claimed.

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Key Upcoming Activities

- Catch-Up Renewal 834 File on Monday 11/20

- Updated Ticketing System Overview

- Issuer Finance Staff Access

Contacts

Questions, updates, and requests to be added to Monthly Town Halls:

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