



## Call to Order, Welcome, Roll Call and Introductions

### **Ex-officio Members:**

- ❖ Daniel Carey – Secretary of Health and Human Resources
- ❖ Karen Kimsey – Department of Medical Assistance Services Director
- ❖ Dr. Norman Oliver – State Health Commissioner
- ❖ Duke Storen – Commissioner of the Department of Social Services
- ❖ Scott White – Commissioner of Insurance

### **Voting Members:**

- ❖ Lee Biedrycki – BeneFinder, an insurance agency
- ❖ Chiquita Brooks-LaSure – Manatt Health Strategies
- ❖ Scott N. Castro – Medical Society of Virginia
- ❖ Sabrina Corlette – Georgetown University Health Policy Institute
- ❖ Elizabeth Cunningham – Virginia Legal Aid Society
- ❖ Doug Gray - Virginia Associations of Health Plans
- ❖ Ikeita Cantu Hinojosa – formerly of D.C. Health Benefit Exchange Authority
- ❖ Starla Kiser – Dickenson County Behavioral Health Services
- ❖ Jane Norwood Kusiak – Virginia Health Care Foundation (board of advisors)
- ❖ Kenn Penn – ChamberSolutions (part of Virginia Chamber of Commerce)



## **AGENDA – HBE Advisory Committee**

**Date: December 7, 2020**

- A. Call to Order
- B. Welcome and Introductions/Roll Call
- C. Organizational Items:
  - 1. Meeting protocol
  - 2. Introduction of draft bylaws
  - 3. Election of Chair and Vice Chair
  - 4. Agenda preparation; member's protocol for offering comments and agenda items between meetings
  - 5. Stakeholder engagement and public input
  - 6. Meeting frequency and public notice
- D. Issues for Discussion and Consideration
  - 1. Exchange purpose, objectives, and implementations to date
  - 2. Looking forward
- E. Comments and new business from Board Members
- F. Public Comments
- G. Adjourn



# Virginia Health Benefit Exchange

Overview and Status Update for the Exchange Advisory Committee

December 7, 2020





## Exchange Overview:

- Purpose: to facilitate the purchase and sale of qualified health plans (QHPs) and qualified dental plans (QDPs) to support the continuity of coverage and reduce the number of uninsured Virginians
- New division of SCC – the Health Benefit Exchange Division – created on July 1, 2020. Victoria Savoy is serving as Director.
- Funding for the Exchange will be generated by assessments on carriers offering plans through the Exchange (38.2-6510)
  - Use limited by statute to Exchange operations, outreach, enrollment, etc.
  - Assessment begins 1/1/21 at .5% of premiums charged by carriers for health and dental plans issued on the Exchange
  - The state budget authorizes the use of Working Capital Advances of up to \$40 million over 10 years to fund start-up and other implementation costs. \$6 million was drawn down by the Commission on July 1, 2020 to fund start-up costs.
- For Plan Years 2021/2022: State-based Exchange on the Federal Platform (SBE-FP), then transition to full State-based Exchange.
- Enrollment and eligibility continue through HealthCare.gov until plan year 2023.



## Exchange Objectives:

- Make qualified health plans and qualified dental plans available in Virginia and provide for the establishment of a Small Business Health Options Program.
- Promote a transparent and competitive marketplace.
- Promote consumer choice and education.
- Assist individuals with access to programs, policies, and procedures, premium assistance tax credits, and cost-sharing reductions to support the continuity of coverage and reduce the number of uninsured.



## Implementations to date:

- Two navigator groups – the Virginia Poverty Law Center and Boat People SOS, Inc. - awarded ~ \$1.8 million in grant funding for enrollment, education, and outreach functions.
- Navigators – transitioning to being certified by the HBE.
- Contracted with firm for development of operational framework for Navigators, setting strategic goals, and development of tools for monitoring Navigators.
- Adoption of new *Rules Governing the Certified Application Counselor Program*: Certified Application Counselor Designated Organizations (CDOs) – now required to meet Virginia designation standards effective 1/1/21.



## Implementations cont.:

- Marketing – contracted with firm for advertising campaign for current Open Enrollment. Campaign targets uninsured and underinsured using census data to direct outreach in areas with higher percentage of uninsured. Using social media ads, digital banners, newspaper, and radio. In English and Spanish.
- Outreach and Education – Outreach plan created to focus efforts to reach target populations and ensure VA consumers know where to shop and enroll, educate consumers about options, maximize use of assisters, and meet accessibility needs.
  - Outreach materials in English, Korean, Spanish, and Vietnamese provided to assisters for their use in education and enrollment assistance.
  - Exchange website and hotline established to provide consumers information and direction to Healthcare.gov and assisters.
  - Stakeholder consultation: Outreach efforts made to over 300 relevant stakeholders inviting suggestions for achieving the goals of the Exchange.



## Coordinated activities between HBE and BOI:

- Certification of QHP's and QDP's by HBE, in consultation with BOI
- BOI retains Plan Management functions that support certification
- Premium rates and policy forms approved by or filed with BOI
- Health carriers must be licensed and in good standing with BOI
- Navigators and CDOs must register with BOI
- Agents and Brokers required to be licensed and in good standing with BOI
- Hotline operated by BOI staff – managed by HBE
- Completion of Open Enrollment Readiness Reviews

## Looking Forward:

### Parallel Tracks

Creating  
the Division:

Hiring staff

Renovating  
Space in the Tyler  
Building

"Taking the  
baton" from BOI  
and SCC divisions

Creating the  
State Based  
Exchange:

SBE-FP for Plan  
Years 2021 and  
2022



Transition to full  
State-based  
Exchange (SBE)  
for Plan Year  
2023

# SBE Projects Underway:



Oversight of  
Assisters

Ongoing  
relationship with  
CMS

Consumer Help  
Desk / Call  
Center

**Software  
Platform**

Assessment fee  
calculations  
and process

Marketing

Liaison with  
Advisory  
Committee



## Looking Forward cont.:

- RFP for software platform expected to be issued Spring 2021
- SBE must be operational:
  - Spring 2022 for accepting QHP and QDP application data
  - November 1, 2022 to support Open Enrollment for Plan Year 2023



## HEALTHCARE COVERAGE IS MORE IMPORTANT THAN EVER.

Make sure you're enrolled for 2021.

Check to see if you are eligible for free or low-cost coverage. Open enrollment is going on now – you have until December 15, 2020 to apply for coverage or update your account. Go to HealthCare.gov and follow the easy steps to shop for coverage. There, you will also learn if you qualify for free or low-cost coverage through the Marketplace or under Virginia's recently expanded Medicaid program. For free help understanding your options, find an application assister at coverva.org/assistance.

ENROLL NOW AT  
**HealthCare.gov**

or call 1-800-318-2596

Sponsored by the Virginia Health Benefit Exchange of the State Corporation Commission

# Virginia Health Benefit Exchange Ad Samples: Open Enrollment – Plan Year 2021

**NOW MORE THAN  
EVER, YOU NEED  
HEALTHCARE  
COVERAGE.**

Open enrollment runs Nov. 1-Dec. 15

**ENROLL NOW**

**HealthCare.gov**



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