



New Questions, Week of 1/11/24:

- 1. The federal government established a Special Enrollment Period (SEP) for consumers who have an estimated annual household income at or below 150% of the Federal Poverty Level (FPL). Does this also apply to Virginia's Insurance Marketplace?**

At this time, Virginia's Insurance Marketplace does not offer the SEP for individuals who are 150% FPL and below. We are exploring implementation of this feature for the near future. However, please be aware that Virginia has adopted the Unwinding SEP, which allows anyone losing Medicaid coverage between March 31, 2023 and July 31, 2024 to attest to loss of Medicaid and enroll in coverage within 90 days of the loss of coverage. Additionally, the loss of Minimum Essential Coverage is a qualifying life event which can trigger an SEP.

Agent Training and Certification:

- 1. What is the process for Virginia Agent Certification for Plan Year 2024 and beyond?**
 - a. Apply for (or maintain) a license through the Virginia Bureau of Insurance. Agents must maintain an active license in Virginia with a health qualification (line of authority) and be in good standing.
 - Visit <https://www.scc.virginia.gov/pages/Applying-for-a-Individual-VA-Insurance-License> for instruction around agent licensure in Virginia or to check the status of a license.
 - Visit <https://www.scc.virginia.gov/pages/License-Renewals> for license renewal instructions.
 - b. Training and Certification to sell on Virginia's Insurance Marketplace is now open. Email MarketplaceLMS@scc.virginia.gov with your name, email, and NPN to receive instructions and login information to the Virginia Insurance Marketplace Learning Management System (LMS) to complete your training and certification.
 - c. FFE-certified agents who completed plan year 2023 registration and training will be eligible to complete a shorter training program for plan year 2024 along with Virginia-specific modules.
 - d. Agents new to the Exchange or who are not currently FFE-certified will be required to take the full VA Exchange training program for plan year 2024.
 - e. To receive certification to begin selling on Virginia's Insurance Marketplace on Nov. 1, 2023 for PY24, agents must complete the training and pass the exam with a score of 80% or better by October 10, 2023
 - f. Agents will continue to be required to be licensed and in good standing through

- g. Upon completion of training and certification through the LMS agents will be required to complete a Virginia Health Benefit Exchange – Agent Agreement and attach the signed agreement on the agent’s VIM LMS Account. Certification is effective only for the existing plan year, and will remain active through October 31, 2024.

2. Can agents still use FFM training for 2024?

The VA Exchange will be offering state-based training and certification to agents, navigators, and assisters. All agents who plan to sell Marketplace insurance plans will need to be certified for Virginia’s Insurance Marketplace. Agents will not be able to sell Virginia Marketplace plans through the FFM beginning Nov. 1, 2023, for PY24.

3. If a Rep is only going to be selling in the Virginia Area and not nationally. Do you recommend that they still take the FFM National Training?

If an agent is only selling in Virginia, there would be no need to be certified on the FFM. If an agent sells in other states, they will need to maintain whatever certifications are necessary for that state.

4. How will all Virginia agents learn about the transition and training/certification opportunities?

On Friday 7/28, the Exchange’s Learning Management System sent approximately 4,000 emails to all Exchange Agents, Navigators, and CACs to welcome them to our Learning Management System to begin their registration for training.

Welcome Notices will be sent to agents whose Books of Business are migrated from healthcare.gov in October. Additionally, the Virginia Exchange is hosting monthly town halls, holding community meetings, and providing regular email updates/FAQs for any interested agents. SCC will also provide training information to agent associations and agencies are encouraged to forward training information to interested agents.

5. If an agent does not certify by 10/31/2023 what happens to a Book of Business?

Agents will need to be certified by 10/10/23 to begin serving consumers on Virginia's platform by 11/1/23 for PY24 if an agent is decertified or fails to complete the training, they will be unable to sell coverage on Virginia's Exchange. Agency managers have the ability to transfer books of business across the agency. Remember that the Exchange is providing the technology tools for agencies to manage the books of business, but the agency retains the obligation to manage its agents/clients appropriately.

6. Will there be a way for carriers to validate that agents have completed their training and certification? Will it show a date of completion?

Yes, SCC will provide carriers with a broker certification file that includes the certification status of brokers on the Exchange. This will include the date the agents are certified/completed training and their certification end date.

7. How many attempts are allowed for a passing score?

There is no limit on the number of attempts allowed

8. Will there be training material on the different functions of the Virginia Insurance Marketplace platform?

There are training videos available in the LMS. To find them, log into your LMS account and type “videos” in the “Search Catalog” bar on the top right of the home page. Additionally, job aids in the format of short descriptions with screen shots are available at [Agent/Assister – Virginia's Insurance Marketplace Help](#).

9. Are the partners such as General Agents/Principal Agents required to be certified as well?

Yes, all Agents who plan to sell on Virginia's platform must be certified.

10. If a new agent completes the 2024 certification training, does that allow the agent to sell for the remainder of 2023 through the end of 2024?

The 2024 certification training through Virginia's Insurance Marketplace will allow agents to sell on the Virginia Exchange for Plan Year 2024 beginning November 1, 2023. This training does not apply to 2023 coverage through healthcare.gov and agents should continue to follow the FFM's certification requirements for Plan Year 2023.

11. Do we have an estimated timeline on when resources will be available to brokers, portal training, access, test environments?

Training is currently open. See question 1 for details on how to access training. Video demonstrations of the various platform functions will be available on the website in September. A soft launch of the Platform and Consumer Assistance Center will be available around October 10, 2023. This will allow brokers to become familiar with the basic platform. Books of Business will be loaded in October.

12. Can you access the videos if you do not have an account set up?

The videos are available in the LMS, so any agent or assister who has an LMS account can view the videos. To find them, type “videos” in the “search catalog” bar at the top, right of the homepage when you log into the LMS.

13. Can agents get CE for the training?

VAHBE will be exploring options related to CE after Open Enrollment.

14. I completed the training and did not get an agent agreement. Where can I find the agreement?

Agents will complete a Virginia Health Benefit Exchange-Agent Agreement upon training completion and attach the signed agreement on the agent's VIM LMS Account User Profile. Certification is effective only for the existing plan year and will remain active through October 31, 2024. Link to PY2024 Agreement: [2023-24-VAHBE-Agent-Agreement.pdf \(virginia.gov\)](#)

15. Will/Can you send confirmation to agents once all requirements are met?

When the training is completed in the LMS, you will receive a certificate of completion, which serves as confirmation that you have met this certification requirement. Proceed to execution and submission of your agent agreement to complete certification.

16. How to know that my status is ready to sell?

When an agent creates their account, they can view their current Certification status. If the agent's status is "Certified" they have completed all requirements and will appear in the consumer "Find Local Help" tool to find agents. If the agent's status is "Suspended", they do not lose affiliation with their book of business but will not show in the search tool or be able to view their consumers until their status is changed to "Certified". If the agent's status is "Pending", this means the agent has just completed their registration; they are not ready to sell until the Exchange certifies them.

17. Some policies are written for 11/1/23 or 12/1/23 effective dates (because the person has lost coverage). Does a Virginia broker need to recertify to sell in November or December of 2023 because the FFM certification ends on 10/31/23? Does the FFM certification for 2023 that expires 10-31-23 still hold an “active” position for the rest of 2023?

For questions related to FFM policies and certification, please contact Healthcare.gov

18. Is the training "Agent Connect" the video on how to quote through the platform?

The "Agent Connect" training walks through how to enroll in Agent Connect so that consumers can contact you if they are searching for a local agent.

19. Where on the VA Health Benefit Exchange/Virginia Insurance Marketplace website do we confirm VAHBE Broker Certification for both the Group/SHOP and Individual markets?

A list of agents certified for SHOP are found at SHOP Agents | VIM (virginia.gov). This list will be updated monthly. Email ExchangeAgents@scc.virginia.gov any further questions regarding SHOP agents.

Platform Functions:

1. How do you get back to the consumer facing page from your broker portal? I know I can get there by logging out of my agent portal but wasn't sure if there was a way to toggle back and forth without having to log in each time using the duo-push.

Agents can access a specific consumer's account by selecting the "Account" option from the consumer's entry on the Active Individuals tab. The agent can return to their agent portal by selecting the green "My Account" option at the top of the page.

2. Can the agent go into a consumer's account without the consumer knowing the agent is doing that?

Agents can act on behalf of a consumer they are affiliated with, and the consumer does not need to provide additional consent/permission as this has already been provided. The consumer will not receive a notification every time the agent goes into their account.

3. When shopping for health plans in a person's account through the agent portal, if after reviewing other health plans, the client decides to keep what they have, there is no button to click on. We are just clicking on My Account to get back to the client's "box." Are we doing it correctly by just clicking out of the shopping site?

If a consumer is shopping for a new plan and wants to keep their existing plan, they can select "Back to preferences" at the top of the plan selection page and then "Back to Dashboard" to return to the consumer's dashboard. The agent/consumer can view the enrollments they have successfully enrolled in on the main dashboard page or on the "My Enrollments" tab of their dashboard.

4. How do we shop/compare plans for a consumer who was automatically enrolled in their previous years' plan if they want to see other options? Is it possible to do this without canceling her existing plan?

You must continue with change plans to shop plans. If they do not make a new selection by adding a new plan to their cart and providing a signature, the existing plan will remain in force. Once you click on change plans, you will see Shop for a Different Plan and can continue to shop. You should select change plans vs cancel plan if there is a possibility they want to stay in the existing plan.

5. I'm getting a message that email is required for a consumer account. Is it required? If not, how do we bypass it?

Email is not required to create a consumer's account, but it is a required field in the application. Consumers should be encouraged to sign up for a public domain email (Gmail, yahoo) to receive more timely notification of account activity. If the consumer refuses the creation of an email, noemail@noemail.com can be entered as a last resort.

6. If files migrate over from the FFM but we have already created a new application, is the migration going to override what is in VAHBE?

No, the migration will not over-ride any applications or enrollments already submitted by the consumer.

7. I am unable to access my account on Virginia's Insurance Marketplace. What steps should I take?

- a. If you need a new access code, call 888-687-1502
- b. If you need a new activation email to be sent, email ExchangeAgents@scc.virginia.gov with that request.
- c. If you can access your account but it is showing a status of "suspended", please complete your training and certification and upload the VAHBE – Agent Agreement in

your LMS account. Once that has been done, email ExchangeAgents@scc.virginia.gov. Upon review and confirmation, the Exchange will update your status to certified, and you will be ready to assist consumer.

Agent Designation/Book of Business:

1. **Will agent/broker information from the FFM be attached to the consumers account when accounts are migrated?**

Yes. Agent NPN numbers associated with accounts migrated from the FFM will be attached.

2. **Will agent information be attached to all renewing clients even if the agent has not updated the 2024 application?**

Yes, the agent attached to the consumer's record will be attached to the application by NPN and transfer to the VIM Platform with the account transfer.

3. **Will existing clients need to reselect their agent?**

If the NPN number is associated with the client in Healthcare.gov, it will migrate over so there should be no need to reselect

4. **How will the Exchange ensure that consumer accounts enrolled through EDE avenues contain the appropriate agent NPN?**

The Exchange will receive data migration files from the FFE with 2023 consumer enrollments that will be auto renewed. This data extract includes the NPN of the agent on file with the FFE at the time of migration, even if the consumer was enrolled through EDE avenues. The NPN associated with the consumer's account at migration will be used for auto-renewal and migration.

5. **Does agent designation continue across plan years if no change is made or is re-designation necessary after 365 days?**

The agent designation continues across plan years as long as the agent remains certified with Virginia's Insurance Marketplace and the consumer does not de-designate the agent. No re-designation will be required.

6. **How is this going to work for PY 2024 if an agent is attached to a client's account, but the client has not set up their VA HBX account?**

Consumers with PY 23 coverage receive multiple letters from the federal marketplace and the Virginia Exchange in a staged process to inform them of the transition, auto re-enrollment, and steps to create their account. Consumers will be auto re-enrolled regardless of whether they create their account. If they do not create an account, there is no impact to their auto-renewal. If an agent is attached to a customer account, the NPN will transfer and remain with the account, unless the agent does not certify for PY 24

7. Will there be an option for consumers to add the agent NPN to their application? If they forget to do so, is there a way to add it later?

Yes. Consumers with PY 23 plans, who have an NPN attached to their accounts / applications, will be migrated over, and that relationship will remain. Consumers can also designate an agent of their choice in the platform. Additionally, agents can search for their customers and self-designate. The consumer is then notified that an agent has been assigned and they can confirm the designation.

8. Is a consumer that has been recorded in an Agent or Broker's Book-of-Business constrained from selecting and enrolling in a Health Plan on their own using the Virginia Insurance Marketplace?

A consumer may complete the entire application and enroll on their own, even if they have a designated agent. If the consumer does not take steps to de-delegate the agent, the agent will still get credit for the enrollment.

9. Can you give details on the process of how consumers will designate an agent, especially those who live in areas of the state with limited internet connectivity or those who have limited technology skills. Will there be a call-in option to complete this process for consumers with these limitations?

PY 23 consumer accounts will be migrated with any existing NPN number, which serves as the agent designation. There is a feature in the portal for consumers to designate or de-designate an agent. A consumer can also provide agent designation or de-designation through a call to the Consumer Assistance Center. When an agent is designated, the platform sends a notice to the consumer to say that an application was started on their behalf.

10. How long does an agent have to respond to a client's designation request? They may be out on appointments when the email comes to them.

There is no time limit; all such requests are queued as Pending delegations and will be in such a status until accepted or rejected.

11. If the consumer does not select the agent in their account, how will the agent then be able to get their agent name associated with the client? I'm worried about how time consuming this might be to make sure I'm associated with my clients.

Similar to on the FFE, agents will be able to claim clients on the Virginia Exchange by self-designating. The consumer will then attest to the fact that the agent is working on their behalf. Any applications migrated associated with your NPN should appear on your account under "Individuals". To add others, select "Active Individuals", then select the green plus sign and search for the consumer.

12. How will the consumer attest to the fact that an agent who claimed them is working on their behalf especially if the consumer is not tech savvy or does not have an active email

address? Will they be able to call the Marketplace to give consent? Will this require a 3-way call?

Yes, the consumer will be able to call the marketplace to attest and provide consent. A consumer can call the marketplace independently to confirm agent designation as well.

13. We are not showing agents under our agency portal. Also, we have no way to add our agents. How do we add agents?

Please call the dedicated agent/assister line at the Consumer Assistance Center (888-687-1502) for assistance.

14. How do we recover the clients that were somehow missed on the migration? How do we build out our BOB in prep for 11-1-2023 processing of renewals?

Agents begin by searching for the client. If they client has an account in the platform, the agent can designate themselves. If the client does not have an account in the platform, the agent can follow the step on how to enroll a new client.

15. What will be the process for an agent to be sure they are attached to their clients who choose to fill out the application themselves while at the same time using an agent for guidance and assistance throughout the year?

The agent attached to the consumer's record will be attached to the application by NPN and transfer to the VIM Platform with the account transfer. Alternatively, agents can search for a consumer with the consumer's name and social security number and self-designate as the agent of record. Consumers can also search for an agent in the platform and send a request to that agent to be added. These functions can be done at any time.

16. Will VAHBE contact the agent if the agent is listed on the current 2023 application if the client has logged in but not selected a plan?

Agent books of business will be migrated from the FFE data and matched via NPN numbers to agent's profiles. In the case where a consumer association is not migrated, agents can search for the consumer and claim the consumer designation through the broker portal. Consumer data will be pre-loaded so that agents can begin helping their clients immediately. The agent's associated consumer's application and plan status will be available to the agent.

17. When we are able to claim our Book of Business what happens if we find we are missing clients? What is the process to be attached?

The data migration for an agent's book of business is the same process conducted in other GetInsured states, such as Pennsylvania, Nevada, and New Jersey. If an agent's NPN is associated with a client for PY23, that designation will remain ongoing, unless the consumer or the agent takes action to de-designate, or the agent is no longer certified.

If Agents believe they are missing clients, they can: (1) Call the call center for assistance if they notice that they are missing clients, (2) Use the self-designation feature to locate and claim their consumer. This will generate a notice to the consumer letting them know that the consumer has been designated to their account, and (3) Review training materials on using the self-designation feature.

18. What does "Search and Self Designate" consumers mean? (Page 9- from 1/18/23 Broker TH slides).

This means that an agent can locate a consumer in the platform by name and self-designate as their agent. The consumer will then be notified that an agent has been designated and they will need to confirm.

19. What if an agent claims someone in your book that by mistake? Does the client have to accept for it to be finalized?

If an agent claims someone in your Book for Business by mistake, the consumer will need to accept that designation in order to finalize the change in the agent-of-record.

20. How do consumers consent to agent designation? Will Virginia utilize the federally required consent that is required by CMS form for PY24?

Virginia's Exchange is not requiring the federally required consent form for PY24. Virginia consumers consent to agent designation in Virginia's platform. Agents with NPN numbers attached to consumer accounts will continue as the Agent of Record and no further consent is required.

21. What is the process if a consumer wants or needs to change their broker, and will an Agent of Record form be required in addition to any process required through the Marketplace?

If a consumer wants to change the broker they are working with, they can de-designate the agent in their account. The consumer is then able to search for and select a new agent through the Platform. Once a new agent is chosen, the consumer can designate the new agent and they will appear as a "Pending" individual for the new agent.

22. What about cases that are shared by two agents. Can both be attached to the case?

Enrollments are only affiliated with one agent/NPN, and this is consistent with healthcare.gov. Admin staff within an agency are able to assist with all enrollments within that agency, but the enrollment will only be associated with a single agent/NPN.

23. I work in an office with another agent. Is there any way for us to send each other our active customers so we can help each other?

The agency manager can see all consumers in the agency. Each agent can see their own consumers, but not other agent's consumers. The Agency Manager has the ability to transfer consumers to a different agent if needed.

24. Can agents sell under one main agent of record, or do they need to sell under their own names?

Agents will sell under their own names, not a principal agent of record. In other words, the writing agent will always be associated with the enrollment or application, not the principal agent.

25. Any more discussion on the ability to send a quote to an existing or new potential client with a link that encodes the broker's NPN from the broker portal?

The Exchange is working with our vendor on this functionality for possible future development and will provide this information as it becomes available.

26. Besides the agent portal, will there be an agency portal as well? Will agencies/agency managers have a specific portal for management/oversight of downline or associated agents as well as consumers?

Yes, there is an Agency Portal, and this sits above the agents within their agency. This will allow for oversight and management. The agency managers have access to their agency's agent information and Books of Business from this portal.

27. How do back-office admins get a login?

Agency managers will be able to add admins to the account within the portal after the agency is created.

28. Our team has agents and administrators. Will there be different roles and access granted for those that go through the training based on their qualifications? For example, would either role be able to run a quote or perform an enrollment on behalf of our agency or the writing agent?

The Exchange Platform includes the following user roles:

- *Agents* - State certified, licensed agents/brokers. These individuals have access to manage and download their book of business, accept delegation requests, and complete all application and enrollment activities on behalf of a consumer.
- *Agency Managers* - State certified, licensed agents/brokers responsible for an agency or organization. These individuals have access to all functionalities of the Agent role and have the additional capability to view and search all brokers in their agency and their book of businesses. They can also add and approve administrative staff.
- *Administrative Staff* - Unlicensed administrative helpers for the agencies. The platform includes two levels of Admin Staff (L1 and L2). L1 Admin Staff have the ability to report changes to existing applications and begin new applications. They do not have access to plan selection. L2 Admin staff have the same privileges of L1 Staff, with the additional ability to add new agents and transfer delegation requests within the agency.

The Agent and Agency Manager roles are only available to licensed agents and brokers. Virginia Agencies and Agents will provide their information to SCC to be included in the initial data load around 9/7. After the initial data load, Agency Managers are responsible for adding new agents and managing

their agent status. Agency Managers are responsible for adding and managing their Admin Staff; these individuals are not included in the data migration file.

29. Who will the Agency Portal setup be sent to if no one is designated yet?

The Agency setup requires the Agency to have a Primary POC/Agency Manager designated. This setup cannot be completed if there is not a person associated with the Agency.

30. Is it possible to export the Agency's Book of Business from the Agency Portal?

The Agency Manager can export the Book of Business for the Agency from the Agency Portal. The Agency Manager can also export the Book of Business for specific agents.

31. Will an Agency Admin have access to all agent's tickets within their agency?

Agency Admins have access to all of their agents and can view each agent's tickets by accessing the specific agent's account.

32. Does the consumer consent form extend to the agency or just the agent? If not to the

33. agency, then the agency cannot assist them.

The consent form extends to the agency as well. The agency manager has the authority to transfer clients to different agents.

34. What is the process to be sure our agents are connected to our Agency site?

The Agency Managers have the ability to view all agents associated with their Agency. The Agency Manager is responsible for ensuring that their Agents are affiliated with the appropriate agency location. The Agency Managers are also able to export the agents affiliated with their agency.

35. If an agent wishes to join an existing agency how would that need to happen?

The agent should contact that agency directly. Once both the agent and the agency agree, the agency manager can add the agent to the agency accounts.

36. Will the admin and agent be able to log in at the same time?

Yes, the Agent and Admin will have separate accounts and will be able to log in at the same time.

37. As the agent books of business are moved over to the State Exchange from the Marketplace based on their NPN, will the Agency also receive this information as well?

Yes, the Agency has access to the book of business for the agents associated with their agency. The Agency Manager can view and export the book of business for all their agents or for a single agent. The Agency Managers have the same capabilities as the agents to view consumer details and support consumer enrollment functions.

38. Will agents have access to their current clients in the broker portal?

All Books of Business will be transferred to their account on the broker portal.

39. How will I find the application if I know it should be there?

The system search functionality is designed to locate the application in various ways.

However, if you are unable to find an applicant, you can reach out to the Virginia Exchange Contact Center for support

40. Can you search the Book of Business by name?

Yes, agents can search their Book of Business by a consumer's first and last name.

41. Can you organize your BOB in different ways (i.e., sort alphabetically by last name, DOB, SSN, Application ID)

Agents can sort by First Name, Last Name, Application Type, Issuer, Current Status, Next Steps, Due Date, Application Year, and Application Verifications. Agents cannot sort by DOB, SSN, or Application ID at this time.

42. Currently agents can filter our clients by who owes documents, who has paid their binder payment, and can compare up to 5-10 plans simultaneously depending on the platform used. We can see all clients in a list view who fit a particular criteria without having to search one by one. Will there be similar functionality in the new VA site?

Yes, Agents have the ability to filter by First Name, Last Name, Application Type, Status, Next Steps, Documentation Due Date, Application Year, and Applicant Verification status. Agents can also export their book of business to access a full report of all active clients. Finally, agents can compare up to 3 plans simultaneously.

43. Can you view enrollment history by carrier vs plan type?

Agents can filter their Book of Business by Issuer. In the member account, consumers can view their enrollment history by plan type (health vs. dental) and plan year. Historical info for PY23 and before will be found at HealthCare.gov. Information for PY24 and forward will be found at Virginia's Marketplace.

44. If a consumer is not assigned to an agent's book of business, will they be assigned to another agent?

Individuals who do not have an agent of record (no NPN attached) will not be assigned to an agent. If they wish to work with an agent, they can search for an agent and request that they be added to their BOB, or they can call the call center, which can help connect them with an

agent. For individuals who currently have an NPN attached to their account, those NPNs will migrate over.

45. **When we download the BOB will it include the carrier’s name, plan the client is enrolled in, premium gross/APTC and net premium and who is covered?**

The downloaded Book of Business includes the following data elements for each consumer’s application year:

Applicant Information	Household ID
	First Name
	Last Name
	Phone Number
	Email
	Address
	Application Date
	Application Type
	Current Status
	Next Steps
	Due Date
	Application Year
Plan Information	Carrier Name
	Plan Name

Premium (monthly)
APTC (monthly)
Individual Contribution (monthly)
Office Visits
Generic Drugs
Deductible

46. Will agents have to certify by a certain date to have access to their whole book of business automatically?

The agent's status with the FFE for Virginia-operation is valid through 10/31/23. Agents must complete the Virginia certification process prior to 10/10/23 to continue Virginia operations on the Virginia platform beyond that date.

47. Once we complete the Required Agent Information Form, will there be a confirmation email confirming our information was received?

Once the form is completed, the response from the form will display "Thank you. Your response has been submitted". This is your confirmation that it was submitted.

48. Can you change information on the Required Agent Form once it has already been submitted?

It is not possible to access a form that has been previously submitted. You can submit a new form. We can track the forms by the date submitted.

49. As part of the initial communications will consumers be advised that their existing broker/agent relationship will be maintained after their account is transitioned to the state-based exchange?

The Welcome Notice will include information to the consumer that their agent of record, if they have one, will not change.

50. How quickly will the Agent Self-Designation happen? Once the consumer confirms the designation, will the agent have access to their account that day or is there a time delay? And same goes when a Consumer selects an agent?

There is no delay between when the consumer confirms the designation and the agent has access to the consumer's account. The same is true if the consumer sends a request and the agent accepts the designation.

51. If a consumer selects a new agent, will the current agent be sent a notification that their client is leaving them?

Yes, the consumer and the agent get notification of changes in agent of record.

52. How will Virginia's Insurance Marketplace ensure that agents cannot claim consumers who do not belong to them?

An agent will need to have personal information about a client such as name, DOB, and SSN or other identification numbers. Agents are unable to search for consumers without these details. Additionally, if a consumer has a delegated agent, and another agent claims the consumer, both the current agent of record and the consumer will get email notification regarding the change in delegation. If an agent is notified that they have been de-delegated from one of their consumers, they should contact the consumer to ensure that it was the consumer's choice. If it was not the consumer's choice, this should be reported to the Consumer Assistance Call Center immediately.

53. I need to update my agent information but don't see where i can do this on my agent account. This lists my home address and cell number as the contact and i need to update to my office address and number.

Agents who are affiliated with an agency can have their agency manager update their account information. Independent agents can update their own account information. If you are unable to update the account information, please call the Consumer Assistance Center at 888-687-1502.

54. Do I have to claim my BOB one at a time or can I see a list?

Any applications migrated associated with your NPN should appear on your account under "Individuals". To add others, select "Active Individuals", then select the green plus sign and search for the consumer.

55. Once we set up an Agent and they receive the link to register their account, how do we Resend the link if they don't complete that process in the 24 hours?

If an agent needs a new link to activate their account, they can email that request to ExchangeAgents@scc.virginia.gov or call the Consumer Assistance Call Center at 888-687-1502.

56. What is the process to remove an agent that is no longer working with our Agency? Once we transfer their book of business to a different agent, we will want to remove them from our Agency.

Agency managers can update the account status to "inactive". Please email ExchangeAgents@scc.virginia.gov and request that Exchange staff remove the agent completely.

57. Do you have a Helpful Resources section for agents use for resources?

Virginia's Insurance Marketplace has FAQs for both agents and assisters, and knowledge-based articles, which include job aids with screenshots to walk you through some of the various platform functions. They can be found here:
<https://www.marketplace.virginia.gov/agents>.

58. Will we be paid directly from the platform if we assist someone in enrollment of a 2024 plan?

There is no change to the commissions process on Virginia's Insurance Marketplace. Agents will continue to receive commissions from carriers, not from the state Exchange platform.

59. If an agent conducts a search on the site and "claims" a consumer we know the consumer will be sent an email to accept the agent. If the consumer does nothing, does that mean they don't accept the agent. Or do they have to either select Accept or Deny?

Agents are required to provide identifying information and attest that the consumer gave their permission to claim them through the "Search for Existing Consumer" functionality, so a consumer does not need to Accept/Deny these requests. When the agent claims a consumer through this flow, the consumer will automatically be affiliated with the agent

60. If working for a brokerage, but producing single will I be considered an independent agent?

This is a decision that should be made by the agent and agency involved.

61. Is there a way to remove Agent information from the Find Local Assistance search? We do have agents that would only want to be contacted through parameters set through the Agent Connect option, hours/days.

If an agent is listed as certified, they will be listed in the directory. They can choose not to participate in agent connect but cannot choose to not be in the directory without removing themselves from being certified. They cannot choose to participate in agent connect without also being in the directory. The directory allows them to list their hours of operations and define when they are available.

62. Are Agents required to include information on their website about where to file complaints?

The Exchange Agent Agreement states that prior to collecting Personally Identifiable Information, Registrants must provide consumers with a Privacy Notice Statement. The Agreement goes on to state, "If a Registrant operates a website, it shall ensure that descriptions of its privacy and security practices, and information on how file complaints with the Exchange and Registrant are publicly available on the Registrant's website". Full list of Privacy Notice Statement requirements can be found within the Virginia Health Benefit Exchange Agreement. Consumers may submit complaints to the Exchange by contacting the consumer assistance by calling 888-687-1501 or on marketplace.virginia.gov.

General Transition:

1. Will this be a smooth transition from a federal to a state-based Exchange?

Yes! The State Corporation Commission has contracted with Get Insured, an industry leader in Health Benefit Exchange technology, that has successfully transitioned three states from the FFE to their own state-based platforms. Virginia's platform and consumer assistance center will be integrated and staffed by customer services representatives dedicated to Virginia.

2. Has the site been established with the running list of questions/answers for the new state exchange?

Yes, FAQs and information from previous Town Halls can be found at:
<https://www.scc.virginia.gov/pages/Agents-and-Brokers>)

3. Is the FFM being completely replaced by Virginia's Insurance Marketplace platform?

Virginia's Insurance Marketplace platform, provided by Get Insured is completely replacing the FFM.

4. How will software price affect the customers? Is it still based on income? Is there still going to be a baseline with the metal tiers Will the state plans include dental & vision for under 65 adults as well as children?

Plans and benefits offered through the Exchange will not be affected by the move from the FFE to an SBE. Carriers choosing to offer QHPs will continue to submit applications to the Virginia Bureau of Insurance for the plans they wish to offer. All requirements around plans and benefits including metal tiers will remain. To be offered through the Exchange a plan will be required to meet the criteria for certification described in § 1311(c) of the Federal Act and

§ 38.2-6506. Qualified dental plans will also be available on the Virginia Platform. Vision plans will continue to be approved by the Bureau of Insurance and available off Exchange.

5. How will BOI select the Benchmark Plan?

Pursuant to HB 2198/SB1399, the BOI will select an essential health benefit (EHB) benchmark plan for the 2025 plan year that preserves the existing EHB benchmark plan in use today but adds benefits for prosthetic devices and components and formula and enteral nutrition products as medicine as all those services are set out in Sections 38.2-3418.15:1 and 38.2-3418.18 of the Code of Virginia, respectively. Federal regulations at 45 CFR 456.111(a) allow a state to select its own benefits.

6. If FFM has only standard plans for 2024, will VA also only have standard plans for 2024?

In order to minimize disruption to our stakeholders in the first year as a state-based exchange, HBE will align with CMS guidance as provided in the PY 2024 final NBPP. HBE will evaluate this issue moving forward in consultation with our stakeholder groups.

7. Will grandfathered plans, those that were in place before the ACA was signed into law in 2010, be allowed to continue?

Grandfathered plans in Virginia will continue in their current state unless and until that plan makes certain changes that cause the grandfathered status loss. Grandfathered plans that lose their status must come into compliance with the ACA.

8. Are we considering stand-alone vision plans?

For plan year 2024, Virginia's Insurance Marketplace will not include stand-alone vision plans, but we may assess this for future years.

9. Are there any changes in the dynamic of VA being a Medicaid determination state?

No. With the Virginia platform, Virginia remains a Medicaid determination state.

10. Can a Virginia certified agent sell in other states if certified by the FFM as well?

The Virginia certification is for the VA VIM only. Should an agent intend to sell in another exchange (the FFM or another SBE), they will need to meet the certification and training requirements of that exchange.

11. How many total enrollments there were for 2023 or YTD 2023?

Marketplace total enrollments for Virginia in Open Enrollment 2023 are 346,140. See: <https://www.cms.gov/newsroom/fact-sheets/marketplace-2023-open-enrollment-period-report-final-national-snapshot#:~:text=The%20Centers%20for%20Medicare%20%26%20Medicaid,2022%20through%20January%2015%2C%202023>

12. Will there be an option to have more than one agency level administrator?

Yes, an agency can have multiple users assigned to the admin roles. All the broker admins would have the same level of access.

13. When will the agent portal be live for us to work with it?

A soft launch of the agent portal is planned for approximately October 10, 2023.

14. Besides the agent portal, will there be an agency portal as well?

Yes, there is an Agency Portal, and this sits above the agents within their agency.

15. You had mentioned in past Town Halls that you would be sharing the recordings of the various Town Hall meetings. When will those be available? Where will they be housed? I am most interested in the recordings where the demos of the state exchange site were given.

The slides for the Town Halls are hosted on the Exchange website at [Virginia SCC - Agents and Brokers](#). Videos of the platform demonstrations will be available on the website in September. You will be able to review the videos at your convenience, as many times as you like.

16. Some consumers have reported receiving many calls daily during open enrollment from the FFM or web brokers. How can we make sure people from the FFM don't call our clients? Is it possible to set up a "do not call" list to minimize excess calls from the FFM or web brokers?

VAHBE will send a migration notice to all the enrollees who have been migrated to the Virginia platform and we can add broker notification additionally for the migrated population for open enrollment.

17. What are the other states using the same system as VAHBE?

Other states with platforms most similar to Virginia's platform include Pennsylvania, New Jersey, Nevada. This application is CMS approved and based on CMS's UI Guide.

18. Will historical data for prior plan years (PY23 and before) still be available through HealthCare.gov for clients who need to access old documents?

The transition from HealthCare.gov to the Marketplace will not impact information from prior plan years on HealthCare.gov. Consumer information related to PY23 and before will be available on HealthCare.gov, and all information for PY24 forward will be available through the Marketplace.

19. Does the State Exchange site function better with a specific browser (i.e., Google/Edge)?

No, there is no specific browser required or recommended. The platform will function well with all browsers.

20. Can agents still use FFM training for 2024?

The VA Exchange will be offering state-based training and certification to agents, navigators, and assisters. All agents who plan to sell Marketplace insurance plans will need to be

certified for Virginia's Insurance Marketplace. Agents will not be able to sell Virginia Marketplace plans through the FFM beginning Nov. 1, 2023, for PY24.

21. Will premiums be changing based on the change in Virginia reinsurance policy?

Yes, health issuers were required to submit new rates based on the reinsurance legislation.

22. Will these changes be reflected in the window-shopping application?

Yes, the premiums in the window shopping will reflect the new rates after the reinsurance legislation.

23. Will patients have the same amount of subsidy as the Federal Marketplace?

Yes, consumers will still have access to premium tax credits and cost-sharing reductions. There is no change in eligibility criteria with this transition.

24. Will Delta Dental be sold on Virginia's Insurance Marketplace?

Delta Dental is one of the dental carriers for PY24

25. Will agent's also login from the Virginia main page that you are showing?

Yes. There is a "login" button on the top bar next to the "translate" drop down. When individuals log in, the platform will recognize their role.

26. Will the VA HBX be able to see our licenses?

Agent's license information is publicly available with the SCC's Bureau of Insurance at Virginia State Corporation Commission. This information will not be captured or maintained separately within the Marketplace platform.

27. Will VA want copies of our E&O policy?

No, the Exchange does not require a copy of agent's E&O policies.

28. Will VA want copies of our General Liability?

No, the Exchange does not require a copy of General Liability insurance policies.

29. Will VA want copies of our Cyber policy?

No, the Exchange does not require a copy of cyber policy.

30. Will VA be able to see our insurance carrier appointments?

Agent's appointments with carriers are publicly available with the SCC's Bureau of Insurance at Virginia State Corporation Commission. This information will not be captured separately within the Marketplace platform.

31. How quick is the turnaround on email inquiries?

The ExchangeAgents@scc.virginia.gov email is monitored throughout the day. The Exchange is committed to providing answers as quickly as possible; however, some questions require additional research. The quickest way to get answers to your questions regarding Virginia's Insurance Marketplace platform is to call the dedicated agent/assister line at the Consumer Assistance Center at 888-687-1502 or to put in a ticket.

Data Migration from the FFM:

1. What is the date of the final data migration and when will the consumers appear in Virginia's Insurance Marketplace?

The second catch-up file will be received on 12/1 from CMS. It will include new applications created on the FFM after the initial data transfer and on or before 11/30/23. Members on the catch-up file should appear in the system by 12/12 with goal for all to be processed by the 12/15 cutoff date for 1/1 effective date coverage.

2. For accounts that were migrated to Virginia's Insurance Marketplace, but updates were made on Healthcare.gov prior to the final migration date (so prior to 11/30), will the update migrate to our platform? Or will they need to update the application on our platform separately?

Only new applications/new renewals will be migrated from the FFM to Virginia's Insurance Marketplace; if there are updates after a consumer is migrated, those will need to process on the VA platform in addition to healthcare.gov.

3. If a consumer completed an application and enrolled in PY2023 coverage in early 2023, and the agent is unable to find them on Virginia's Insurance Marketplace, do we have any guidance we can give them besides starting from scratch for a new application and enrollment?

Contact the CAC to locate the application and/or enrollment.

Medicaid Unwinding:

1. Can you please confirm if the earliest date a person will lose their VA Medicaid?

From the Cover Virginia website: Starting in March 2023, Virginia began reviewing members' health coverage to make sure they still qualify; however, closures will not occur prior to April 30, 2023. See: <https://coverva.dmas.virginia.gov/return-to-normal-enrollment/> for additional information.

2. We have clients that have an SEP due to Medicaid unwinding that are being enrolled in FFM in 4th quarter. How / when will they be migrated over to SBE?

Consumers enrolled in new Plan Year 2023 coverage on healthcare.gov prior to 12/1/23 will be automatically re-enrolled in 2024 coverage. The catch-up migrations to capture these consumers will occur by December. Consumers who enroll in new FFM coverage on 12/1/23 or later will need to complete their application for 2024 plan year coverage on the Virginia's Insurance Marketplace.

Consumer Assistance Call Center:

1. Will there be a broker dedicated line for complex cases that require appeals and expedited services?

Yes. There will be a dedicated line for agents and assisters to ensure inquiries are handled as expeditiously as possible. There will be dedicated HBE staff to assist with complex cases and appeals for those inquiries that require direct HBE staff assistance. The Virginia Exchange prioritizes high quality customer service. Data from other Exchanges using the GetInsured call centers demonstrates:

- 95% of calls answered in 30 seconds or less
- 95% of calls resolved in the first call
- Average time to answer reduced by 12 seconds (running about 14 seconds)
- 94% customer satisfaction overall

2. Will the Consumer Assistance Call Center be the same phone number for both Brokers/Assisters and Customers use with an appropriate prompt to select based on who they are? Or will Consumers use a separate phone number to call for help?

Consumers will call 888-687-1501 and agents/assisters will call 888-687-1502.

3. Will the broker support reps at the support call center see the same screens that brokers, see?

Yes, the agent support representatives will see the same screens that agents see.

4. Will call center service be available 24/7 like it is with the FFM?

With the enhanced functionality of vendor platforms, state-based marketplaces have not adopted 24/7 call center availability. The platform is available 24/7 and users will have access to their account and application at all times. Additionally, users including agents and consumers, can submit ticket requests at any time. However, the Consumer Assistance Call Center will have expanded hours during Open Enrollment as follows:

Monday - Friday: 8:00 AM - 7:00 PM ET

Saturday: 9:00 AM - 12:00 PM ET

Sunday: CLOSED

Extended Dates and Times:

(1) Thursday, December 14, 2023: 8:00AM - 10:00PM ET

(2) Friday, December 15, 2023: 8:00AM - 10:00PM ET

(3) Tuesday, January 9, 2024 – Monday, January 15, 2024: 8:00 AM to 10:00 PM ET except

Sunday, January 14, 2024 (closed in observance of the holiday)

5. What is IVR? (Page 11- from 1/18/23 Broker TH slides)

The IVR is the Interactive Voice Response, greeting callers as they come onto the call center line.

6. Will there be call reference numbers for when brokers call the call center that will keep track of cases submitted through the call center?

The VIM Platform and Consumer Assistance Center includes a ticketing system for tracking cases such as this.

7. Will agents who are attached to a consumer based on their NPN be able to call the call center to assist our clients with problems with their account, or will the consumer need to call the call center and authorize us to assist them or be obligated to set up a 3-way call?

Yes, agents will be able to call on behalf of their clients. Clients will not need to be present, and a 3-way call will not be necessary.

8. Will consumers be able to designate an authorized representative on their application who can speak on their behalf? Example an immigrant parent who wants an adult child to be listed as an authorized representative to assist them with their account

Yes, consumers will be able to designate an authorized representative

Consumer Enrollment/Support:

1. Will the VAHBE application be available 24 hours/day?

Yes, the application will be available 24 hours a day in the platform.

2. **What happens to clients that called the federal exchange to enroll several years ago that may not have a username and password to log into the healthcare.gov website? How will these members be brought over to the state exchange?**

Agents will be able to view all consumer data from their “Book of Business”, but only if that consumer was actively enrolled in coverage on healthcare.gov when the FFM migrates that consumer data to the health benefit Exchange. Moving forward, this historical data will remain with the agent’s book of business.

3. **What happens when a PY23 enrollee does not log into their account?**

Consumers with PY 23 coverage receive multiple letters from the federal marketplace and the Virginia Exchange in a staged process to inform them of the transition, auto re-enrollment, and steps to create their account. Consumers will be auto re-enrolled regardless of whether or not they create their account; there is no impact to their auto-renewal if they do not create an account.

4. **If a current policyholder doesn't do anything will their policy still renew for 2024?**

Yes, all consumers with PY23 plans will be auto re-enrolled into the same or a similar plan for PY24 if they do nothing to select a new plan. Consumers will be notified that they were auto re-enrolled.

5. **Will HealthCare.gov enrollees who are being migrated to VA's state exchange be automatically renewed, as in past years, if they don't proactively renew their 2024 coverage?**

Yes, all Healthcare.gov enrollees will be automatically renewed into the same or a similar plan if they don't take any action.

6. **What will be the process for clients who self-enroll and had an agent attached to their application in previous years but did not choose a plan in 2023? Will they need to start an application from scratch for PY2024?**

Consumers with coverage in PY 23 will be migrated over from the FFM. Consumers who do not currently have PY 23 coverage will not be migrated to Virginia's Insurance Marketplace and would need to start an application if they would like 2024 plan year coverage. However, for all future years, the consumer's information will be retained by Virginia's marketplace.

7. **Will uploading a copy of a photo ID be required for all applications or only when unable to verify an applicant's ID via questions or Experian?**

Uploading documents to verify identity will only be necessary if Experian is unable to confirm the consumer's identity. The system will prompt the consumer to upload additional documentation and will provide a list of acceptable types of documentation.

8. **With the Federal Exchange, if a client has a dental plan and a medical plan, they are required to actively renew their dental plan even if they passively renew the medical. If the dental plan is not actively renewed by the client, it gets cancelled. The same is true if they**

only have a dental plan. Will this happen on the State Exchange as well? Or will passive dental renewals be allowed?

Health and dental enrollments will both be auto renewed by the Virginia Exchange. The renewal of one product does not impact the renewal of the other product. In other words, the consumer's dental enrollment will be auto-renewed regardless of the auto-renewal status of the medical enrollment.

9. Can we write a dental plan with a different carrier from the health plan?

Yes, on Virginia's Insurance Marketplace, consumers can purchase dental coverage without the purchase of health coverage. There are no carrier restrictions on dental coverage purchases; in other words, the health and dental carriers do not need to be the same.

10. Regarding dental plans: Is this something we can just add to the policy when the application is being submitted?

Yes, after a consumer completes their application, the consumer is eligible to shop for health and dental plans. The consumer can purchase a dental plan independently of a health plan. This would be completed during the enrollment submission.

11. Will new enrollments that are completed this year (especially, those that are enrolling from Medicaid unwinding) migrate/transition to the HBE for renewal?

Yes. Enrollments made for PY 2023 will be migrated to the HBE for renewal.

12. Can the agent set up the consumer account for them?

Yes. Agents can create an account on behalf of a consumer and perform any action on behalf of the consumer that the consumer can complete.

13. Is there a way to do a quick quote for insurance prior to going all the way through the application, including household income/size/zip code, etc...?

Yes, the anonymous shopping flow allows consumers to input their age, zip code, income, and dependent information to view plan prices before creating an application

14. With the new Virginia system will agents be able to send a quote to a client for review or should they look at getting a vendor like Healthsherpa that the Marketplace aligns with? Also, what vendor does the Marketplace align with?

Agents will be able to provide quotes to consumers for review. The Virginia Insurance Marketplace will not support enrollment through Enhanced Direct Enrollment services such as HealthSerpa for PY2024.

15. For those that have already completed citizenship and immigration validation on the FFM, will they have to re-validate?

Current FFM enrollees will not be required to resubmit documentation related to citizenship and immigration status.

16. If the consumer does not create an account, but wants to change plans, will the agent be able to do this for them?

If the consumer was migrated from the FFM for PY 2024, their account will be automatically created. The agent can change the plan on behalf of the consumer whether or not the consumer has logged in. If the consumer has not created an account and was not migrated to Virginia's Insurance Marketplace, the agent can create an account on behalf of a consumer and enroll them in coverage. An account is needed to shop for and apply for coverage.

17. With initial enrollment in a plan, will agents be able to enter in payment information on behalf of the client for their initial payment when on the state exchange site?

Yes. On the Virginia Exchange, with client authorization, agents will be able to take any action on behalf of clients that clients can take for themselves.

18. When clients switch enrollments from one carrier to another, how do we stop carriers from sending renewal letters, bills, and cards to clients that had not enrolled with this carrier?

We have the option of sending explicit terminations from the system, so they are not on record for the carrier.

19. When agents finalize the renewal, will the HBE show this as finalized and stop any additional calls or emails that state, "please enroll?"

Renewals are done systematically, and once the process is completed the renewed applications will be displayed only when open enrollment begins.

20. Will we be able to see on the VA HBE if the initial payment has been made and the plan is active?

Yes, this is visible under the Enrollments tab.

21. Will we be able to enroll clients with SEPs for 11-1/23 and 12/1/23?

For plan year 2023, clients with SEPs can be enrolled on healthcare.gov. For SEPs that occur between 12/1 and 12/31, agents/brokers will need to call the Healthcare.gov call center for an enrollment, and clients will also need to create an account on Virginia's platform to enroll for 2024.

22. Can we use less than the full amount of the APTC?

Yes, consumers can choose to use less than the full amount of APTC

23. If a consumer is shopping in the anonymous shopping flow and see a plan they like, will it reflect the same price once they create an account and shop?

The quoted gross premium in the anonymous shopping flow will not change when the consumer creates an account as long as they are enrolling with the same age, effective date, and dependents used in this quote. The APTC amount in the anonymous flow is an estimate

based on the consumer's self-reported income and may change after the consumer completes their full application due to the detailed income and eligibility questions.

24. Will I have the ability to do a complete enrollment for my clients, start to finish, including quotes, enrollment, uploading required documents, all using a direct enrollment?

Yes, agents will be able to complete all parts of the enrollment for a consumer, including providing quotes, creating the account, completing the application, and uploading required documents.

25. If we have a change to an application (address or some other change), does it require you to go through the whole application again?

If a consumer has a change to their application, they are prompted to edit their application and change the relevant information. Depending on the specific change, the consumer will be prompted to review the existing information in their application; this information is pre-populated and the consumer does not need to re-enter the application data

26. Currently on Health Sherpa, if we need to make a change to a client's application, we only need to go to the section that needs to be changed, click edit and update the application from that point. Will we have this ability on the new VAHBE website?

The platform offers the opportunity to go directly to the section requiring a change and complete that updated. The platform will direct the user to then review and update any related components of the application

27. Will Data Matching Issues (DMIs) that are submitted and approved show the approval date in the broker system?

Yes, the Agent can view the date the document was approved. If the document has not yet been approved, the Date Field will show the number of days the member has to submit the document.

28. If DMI is not accepted, can you post why it was not accepted?

If documentation for a DMI is not accepted the consumer will receive a notice with detailed information including the reason why the documentation was not accepted, information about what documentation is acceptable, and how the consumer can correct the documentation.

29. Will agents to be able to see the documents that have been uploaded to the HBE for DMI issues?

Yes, the documentation that is uploaded can be viewed for user roles to view the documentation via the ticketing process. Agents can search via document numbers as well.

30. Can you also make sure to post clearly on the broker portal that the client's DMI has been resolved and the date it was resolved?

Yes, this is available under the "Application Verifications" link for the Household. Both verified and unverified DMI's are displayed with date of verification and pending days of verification respectfully

31. **Will we be able to filter our clients to see who has DMI's or who has not completed their binder payment, or do we need to search for each client one by one?**

Yes, these items are searchable in the agent portal.

32. **Will agents/brokers be able to enroll clients with SEPs for 11/1/23 and 12/1/23?**

For plan year 2023, clients with SEPs can be enrolled on healthcare.gov. For SEPs that occur between 12/1 and 12/31, agents will need to call the Healthcare.gov call center for an enrollment.

33. **Do we have an anticipated open enrollment end date?**

Open enrollment for Plan Year 2024, will mirror the federally facilitated marketplace and run from November 1, 2023, through January 15, 2024.

34. **Will brokers be able to submit FAMIS application with one application? For example, if parents are qualified for APTC and children for FAMIS.**

Yes, a single application for the mixed household is recommended, as the system will handle the Exchange and the FAMIS determination within the same application and will notify the user accordingly based on the eligibility determined.

35. **Will the broker have the same functionality and visual offers in the system that he is demonstrating that the client will have?**

Yes, agents will have the same functionality in the system.

36. **Can an agency provide a quote without completing application?**

The only way to provide an accurate quote is to get an accurate eligibility determination by completing an application. You can use the anonymous shopping tool that is available on the "how much insurance may Cost 2024" page. It will show the estimated tax credit based on income and plan. If you skip and view plans, you can receive a quote, or a comparison side by side. The tax credit amount is only an estimate

37. **If a consumer comes to us halfway through the process of completing the application and needs assistance, will we be able to look them up or connect with them (Add ourselves to the application as an agent) to give assistance similar to the way we do today? Today we can simply look them up in the system and assist with or complete the application correcting any mistakes on consumer's behalf. Will we still have that capability?**

Yes, once a consumer designates an agent, the agent can begin to assist at that point regardless of where a consumer is in the process.

38. **When we are attached to an application with our NPN will we be able to see where the consumer is in the application process?**

Yes, the agent is able to see the application in progress and can also act on the consumer's behalf

39. Will the agent also be able to submit outstanding requirement documents for the client?

Yes, agents will be able to upload documents on behalf of your clients.

40. Can we put family members into different insurance companies and different plans?

Yes, after a consumer completes their application, they are able to enroll family members in different plans. The consumers can enroll everyone in the same plan; they can enroll everyone in a different plan; or they can enroll several family members in one plan and others in different plans.

41. Will the system allow enrollment more than 30 days in advance? It would be helpful if we can input that a person is losing coverage May 31 and would like their new coverage to start June 1.

VAHBE will follow the FFM and allow for consumers to report loss of MEC up to 60 days in advance.

42. Appeals, will these be sent to VA HBE?

Yes. VAHBE will handle consumer appeals.

43. How will the exchange communicate with enrolled consumers who don't have an email?

If a consumer does not have an email, they would still receive all notifications in their secure inbox in their account. Consumers may also elect their notice preference as paper, so they would receive notices via postal mail. Consumers can also call the Consumer Assistance Center for assistance.

44. I see DOB listed as the name of the month rather than a number. Will we need to input 'May' as compared to '05'?

In the application, agents and consumers will input their DOB as a MM/DD/YYYY (number format). The DOB is listed as the name of the month for display purposes when agents view the Household Composition of a consumer.

45. As of June 18, 2023, per CMS, agents and brokers are required to get written or "recorded" verbal consent from clients before assisting them with their application. What will be the rules in Virginia?

Virginia's application requires consumers to consent to provide assistance with their application/enrollment processes. For PY 24, Virginia will not require the higher federal standard. We will monitor and re-evaluate if needed in future years.

46. Will data validation for immigration status be migrated to SBE? I.E. - those consumers that have already uploaded green cards.

For immigration, yes if the data validation is performed, that will be retained until there is a change reported in the application. If there is no change the verification status will be carried over as long as the application is active.

47. Why is Hispanic ethnicity the only ethnicity being asked?

The Virginia Exchange application follows the CMS Single Streamlined Application UI Guide, which includes an optional question that reads: "*Is the applicant of Hispanic, Latino, or Spanish origin?*" This question is optional and may be skipped by the applicant. This question is also included on the [Healthcare.gov](https://www.healthcare.gov) application.

48. Can the Virginia Exchange please make sure that the zip codes and locations are correctly coded for CareFirst vs Anthem area plan availability?

We are aware of this zip code issue and are working closely with the issuers to ensure that coverage areas are appropriately reflected in the Virginia Exchange platform

49. How do we see the ticket responses?

Ticket responses are included on the ticket. The agent can view the ticket and its responses in their account, and they receive a secure notification in the Secure Inbox when a response is added.

50. Will the response to the ticket submitted on behalf of the client go back to the agent submitting ticket, to the consumer or both?

If the ticket is submitted by the agent in the agent's account, the response will go back to the agent submitting the ticket, not to the consumer. The ticket will go back to the consumer if the ticket is submitted in the consumer's account.

51. Can you edit a ticket if you need to add additional information or create a new ticket?

If an agent needs to add additional information to a ticket and the ticket is open, the agent can add this information to the ticket. If the ticket has already been closed, the agent should call the Contact Center to request that the ticket is re-opened.

52. Will the ticket capability also be in the Agency Portal?

Yes.

53. HHS Notice of Benefit and Payment Parameters for 2024 – has proposed that brokers will need to attest to income from members in writing prior to making any updates, will the HBE have tools needed to accomplish this?

The 2024 Final NBPP requires Consumer Confirmation of Accuracy (p.125), whereby agents are required to document that eligibility application information has been reviewed by and confirmed to be accurate by the consumer and requires that the agent maintain this record for ten years. Specifications for consumer confirmation are listed, including signature of consumer (electronic or otherwise); verbal audio recording of confirmation; written response

from consumer to a communication sent by agent. This provision does not apply to agents assisting with enrollment/applications in SBEs. VAHBE will not require this for PY 2024, however, we will consider for future years.

- 54. I have many new immigrants who have no prior income in the US. I use the tax code document to provide that they have no income and are not eligible for VA Medicaid, and that per the law their income should be calculated at 100% of FPL. Will the system have "other" or even better... can we have the "I'm a new immigrant and have no income" as an option in the initial enrollment system?**

The system does provide eligibility at 100 % FPL for these scenarios. However, we currently do not support the option for a specialized display of the option. We will consider it for a future improvement.

- 55. The Eligibility Status was listed as "Conditional" for some consumers in the Agent demo during the July Town Hall. What does "Conditional" mean?**

A consumer's Eligibility Status will be "Conditional" if they have submitted an application or enrollment but still have outstanding documents or verifications to submit. The "Conditional" status means that they still are in their allowable deadline window to submit these verifications.

- 56. What should we do if a client takes more than 5 medications?**

If a consumer / agent would like to search more than 5 prescriptions, they can do subsequent searches for additional prescriptions.

- 57. How many plans will we be able to compare side by side?**

Consumers can view up to three plans side by side in the plan shopping flow.

- 58. If a new consumer's email is provided, will that consumer will need to confirm in their Inbox before the agent can move forward?**

If an agent creates an account on behalf of a consumer, the agent has the option to add the email address for the consumer. If they add the email address, the consumer will receive an activation link to access their account. However, the consumer does not need to take this step/access their account for the agent to submit an application and/or enrollment on behalf of the consumer.

- 59. When does the client need access code?**

Consumers who are migrated from healthcare.gov to Virginia's Insurance Marketplace will be sent a welcome notice with an access code in mid-October. The consumers will use this access code to link and create their account.

- 60. Will current clients have to "re activate" their plans with the activation code they receive in the letter from CMS?**

No, consumers will not need to re-activate their plans if they are auto-renewed. The activation code referenced is for the consumers to create their accounts. They will receive a notice with this code to set up their account on the Virginia platform.

61. What will be the enrollment website address for clients to review plans and enroll?

The website is www.marketplace.virginia.gov. We have a soft launch of the platform scheduled for mid-October, and consumers will be able to review plans at that time. They will not be able to create an application or enroll in plans until Nov. 1.

62. Can we help a new consumer without having them need to send a designation request?

For new consumers: Yes, agents can create an account on behalf of a consumer instead of the consumer creating an account and sending a designation request to the Agent. Additionally, Agents can use the Search & Find feature to designate consumers for whom they have consent to work with. The consumer will need to be designated with the agent for the agent to act on behalf of them.

63. Will agents and brokers be able to access a consumers current application summary which shows the information entered on the application? This is helpful when reviewing the consumers' information and verifying that it is still current.

Yes, agents have the ability to view and download a summary of all consumer applications, including the latest application that has the current information entered.

64. How do we add a new client that is not already listed in our portal?

Training videos for this process will be available in the LMS prior to Open Enrollment.

65. Will agents be able to see correspondence that is being sent to their clients through their portal?

Yes, agents will be able to see and take any actions on behalf of a client that they could do themselves.

66. Will consumers be able to window shop before November 1, 2023?

Yes, the window-shopping feature is live now.

67. If consumer requested regular mail not email at the Federal site, will they still receive emails from Virginia Exchange?

These consumers will receive notices through USPS from the Virginia Marketplace.

68. Can consumers enroll over the phone?

Yes, consumers can enroll by calling the Consumer Assistance Call Center at 888-687-1501

69. I noticed in one of the training videos that in order to enroll a client from scratch (does not currently have a marketplace account or had been ported over from healthcare.gov), it was asking for some sort of identification proofing and uploading a document with Experian to proceed with an application, i.e., a driver's license. Are we needing to secure now driver's license numbers and a copy to upload before we can complete an application to be able to help consumers choose and enroll a plan? Or is that just for if someone creates their own account on their own and goes through the process themselves without the help of an agent?

In order to enroll a new client, the agent is first prompted to search for this consumer to ensure that duplicate accounts are not being created for the same person. The first part of this search functionality requires that the agent provide an identifying value to confirm that they have consent. This information (i.e., driver's license number or SSN) does not require an upload of any document; it just requires the value. After the agent searches for the individual using the SSN/DOB or Name/DOB combination, the system will return the consumer if they exist in the system. If the consumer does not already exist in the system and no match is found, the agent will be prompted to start a new application.

70. Where do you run a quote and enroll a NEW client?

To enroll a new client, agents will start with "search existing consumers" from the quick links on the dashboard in the agent portal. This step is necessary to ensure that the consumer does not already have an account. Once the search has been conducted, if the consumer is not found, it will give you the option to add as a new client. See instructional video on How to Create New Consumer Accounts in the LMS for more details.

71. Are the current estimates accurate based on the information being put in. Health Sherpa's is very accurate based on if the application information matches the quote

Estimates in the window-shopping feature are based on estimated household income that is entered. If the household income is correct, the estimate will be accurate.

72. If a consumer is in an agent's book of business, are they still able to self-enroll in a plan using the Virginia Insurance Marketplace?

Consumers can complete applications and enroll in plans in their own account even if they are affiliated with an agent. The agent is not required to process this on their behalf.

73. Is there a location where we can see the communications you are sending to the consumers?

Agents can review notices in the consumers secure inbox in the account on Virginia's Insurance Marketplace.

74. Will the client be emailed or mailed the Eligibility Notice? Can we also pull the Eligibility notice in their account?

Consumers will receive emailed notices. If they elected to receive paper notices, they will also receive a notice via USPS. Agents will be able to view consumer notices in the consumers secure inbox in the account on Virginia's Insurance Marketplace. There is a video tutorial for this process in the LMS.

75. If an individual enrolled in 2022 coverage on Healthcare.gov, will they be auto-re-enrolled in the same coverage that they had in 2022?

Individuals with active PY23 coverage who opted in to auto-re-enroll will be re-enrolled in PY24 coverage. If the consumer had active coverage in PY22, but not in PY23, they would need to create an account and enroll on Virginia's Insurance Marketplace for PY24. Their account information will not be migrated from the FFM.

76. How do we handle clients we enroll after the migration has occurred?

If a consumer enrolls in PY 2023 coverage after 11/30, the agent should assist the consumer with creating an account and enrolling in PY 2024 coverage in Virginia's Insurance Marketplace platform. Consumers who submit PY 2023 enrollments after this date will not be automatically migrated to the VA platform.

77. With the new Virginia system will agents be able to send a quote to a client for review?

Agents can send quotes by downloading and saving the results of the Plan Comparison tool in the Anonymous Shopping flow to a pdf, and then emailing the information to the consumer.

78. If a client comes in for an appointment and is not already in my portal and has marketplace already, how do I access that information to enroll them for 2024? Is there a video for that?

There is a video that has been added to the LMS with steps on how an agent can add an existing consumer to their account using the "Search Existing Consumers" functionality. If the consumer has logged into their account, they can also send a delegation request to the agent, and the agent can accept this to support the consumer.

79. CSR plans aren't reflecting accurately when quoting. Also, when adding plans to the cart and using the VA Comparison Tool... an error page pops up.

Please submit a ticket on your agent/agency account flagging these issues so it can be assigned to the appropriate workgroup.

80. There is a glitch on the prescription lookup. On the initial quote some show on formulary but when you pull up the comparison they will show not in formulary.

Please submit a ticket on your agent account flagging this issue so it can be assigned to the appropriate workgroup.

81. What is the process to update an address in the Account Locations?

Agency managers can edit the profile information for all agents in their agency. If you are an independent agent, you can edit your own profile. If you need assistance, call the Consumer Assistance Center at 888-687-1502.

82. Where can a client add an agent?

Consumers add agents using the "Find Local Assistance" option in their account. They can search by the agent's name or by a location.

83. What is the process to determine if someone is eligible for the Marketplace or for someone who is eligible for group coverage, but the premium exceed the 8.39%?

In the Employer-Sponsored Coverage section of the application the consumer can enter their information about employer-sponsored coverage. The system automatically determines affordability based on the consumer's inputs and the federal affordability guidelines.

84. Do consumers have the option of opting out of Medicaid, especially children whose parents do not want them to have Medicaid?

Yes, consumers can opt out of Medicaid. If they are eligible for Medicaid and opt out, they will not be able to receive any APTC or CSR.

85. Do the renewal notices include net premium for 2024? Meaning Gross premium - APTC = net premium.

Yes, the renewal notices include the consumer's APTC eligibility as well as the Net Premium amount for the plans that they were renewed into.

86. Does the Pay Now allow for both credit cards and EFT for the first month premium?

This is configured at the carrier level. The carrier would configure what methods of payment they accept via Pay Now. It can be configured to accept both EFT and credit card or just one method. We are working to determine which carriers allow which types of payments.

87. Occasionally a consumer may be asked to submit proof of income documentation, but they may not have documents to show their current income. The FFM allows them to submit a signed letter explaining why they do not have the required documentation along with a statement of what their estimated income for the year. Will this be permitted on the VAHBE?

Yes, our system will accept signed attestation in these circumstances.

88. Does Virginia consider finding out that you are pregnant as a Qualifying Life Event for a Special Enrollment Period?

Having a baby is a Qualifying Life Event. It allows a consumer to enroll in a health plan on Virginia's Insurance Marketplace during a Special Enrollment Period. A consumer can enroll in a plan up to 60 days before the due date and up to 60 days after giving birth.

89. I have a client that is under 65 and is now eligible for Medicare due to disability. Can he do an exchange policy since he is under 65 even though he has Medicare parts A & B?

If a consumer recently become enrolled in Medicare Part A or Part C, or is eligible for premium-free Medicare Part A, they are considered to have another source of minimum essential coverage and will not be eligible for premium tax credits through Virginia's Insurance Marketplace. However, they can still enroll full price for a plan through Virginia's Insurance Marketplace.

Additionally, if they are enrolled in coverage through Virginia's Insurance Marketplace, they can keep it until their Medicare coverage starts. However, they will want to terminate their Virginia's Insurance Marketplace coverage as soon as they enroll in Medicare if they want to avoid paying full price for a plan through Virginia's Insurance Marketplace.

In most cases, it's to the consumer's advantage to sign up for Medicare when they first become eligible. Once they're eligible for Medicare, they'll have an Initial Enrollment Period to sign up for Medicare. For most people, the Initial Enrollment Period starts 3 months before their 65th birthday and ends 3 months after their 65th birthday. More information can be found at medicare.gov.

90. For consumers that need to combine accounts (recently married), will they be able to apply at the same time as the individual accounts are open? Some exchanges require you to do it the month after terminating the individual plan and try to get retroactive coverage as a combined household.

For consumers that need to combine their accounts (i.e. recently married), the expectation is that one of the individuals will terminate their existing coverage, and the other will report a change to add that member via a marriage event. There is no requirement to close the secondary account, however they will not be able to enroll together until one of them initiates a termination of their existing coverage.

Provider Directory/Agent Connect:

1. In Healthcare.gov, all brokers are listed, and an individual can look for a broker in their area (Help on Demand). Will VA have the same feature?

The Virginia Insurance Marketplace features an "Agent Connect" function, in which agents can set hours of availability at any time during the day or night. Agents that have "turned on"

availability can receive notifications from consumers seeking assistance. Consumers will be able to search for and connect with an agent in their area through this feature.

2. Does the Agent Connect go by alphabetical order when the system is calling available agents?

No, the system randomly calls the agents that are identified after locating available agents in the zip code range. The agents are not called in alphabetical order.

3. Will the Virginia Exchange include on the agent find the number of years an agent has been certified on the exchange include the FFM?

The Virginia Exchange platform does not currently note the number of years an agent has been certified on the Exchange, but this can be considered for a future enhancement.

4. What happens if a broker handles the entire state-is there a way to be on a different statewide list?

Broker Connect tries to connect consumers with local support should they desire face to face service. As a result, a single zip code for the agent's home area is entered into the system. Consumers can however search the directory for the entire state and designate any agent listed in the directory if they expand their search radius.

5. In Help on Demand on the FFM agents have 15 minutes to answer a consumer request our it will be reassigned to another agent. Will this also be the case when a consumer request assistance of an agent through Virginia's Insurance Marketplace or will the request remain in the agent portal until they accept it?

Agent Connect rings until an agent picks up or until it detects an answering machine. If the first agent does not answer, it attempts to connect to the next agent on the list and continues until an agent picks up or it detects an answering machine. Agent Connect does not send a request via the Portal or via text; the system sends this request via a phone call.

6. With Help on Demand agents receive an alert via text and email alerting them when a consumer request assistance. Will this also be the same in the new VAHBE system?

When a consumer requests assistance through Agent Connect, the call will go directly to the agent's phone in the form of a phone call. The agent will not receive a text or email.

7. Will out-of-state agents be included in the "Search for a local agent" or "Agent Connect" features?

The "Search for a Local Agent" tool will search for all agents that are certified in Virginia's Insurance Marketplace. Consumers have the option to select a distance but can also select "Any" in this field. The results will show all agents in order of closest to furthest from the zip code inputted, so if there are Virginia certified agents from other states, those agents will show up on the results if they select "Any" for the radius or if they are within the radius of the

original zip code inputted. The Agent Connect feature has the same logic; the system starts with a narrow radius and continues to expand until it finds 3 brokers. For densely populated areas this means the local agents would be called first. For rural zip codes if there are no local agents, in theory the out of state agents would get a call if no agents were found within Virginia as the zip code is expanding, but typically a local agent would be found first.

Enhanced Direct Enrollment:

1. Will we still be able to use a different Enhanced Direct Enrollment or Web Broker Enrollment technology for 2024 enrollments?

While the Exchange appreciates advances in Web Broker enrollment technology, the only enrollment solution available to Agent/Brokers for PY 2024 will be the Virginia platform. The functionality of this new system will offer improvements over healthcare.gov's functionality with Agent/Broker's features similar to, or even better than, today's popular Web Broker tools, such as: Agent Account Creation, Agent Dashboard, a robust Book of Business lookup/filter tool, Consumer Designation of an Agent/Broker, and Consumer Shopping. You can find more details about these features in the January Town Hall PPT. VAHBE will also be providing a demonstration of the portal and these features in the coming months.

2. Will VAHBE consider integration with other Web Brokers in the future?

Yes, the VAHBE will consider this as an enhancement in the future.

Tax:

1. How will this affect filing taxes?

Consumers will receive a Form 1095-A each year on the Virginia Exchange platform in their Secure Inbox, and via USPS if they opt to receive one via postal mail. This is similar to [Healthcare.gov](https://healthcare.gov). For plan year 2023 and prior consumers will receive their 1095s from [Healthcare.gov](https://healthcare.gov). For plan year 2024 and after they will receive them from the Virginia Exchange. Agents can access consumers' 1095s on their behalf for plan year 2024 and beyond on the Virginia Exchange through the Agent Portal.

We do not support the 1095 for prior years; we will be able to support the 1095 form historically from PY2024. We recommend that the consumers request any prior PY 24 1095 data from FFM.

2. Are the tax credits deducted from the monthly payment?

Advance payment of Premium Tax Credits can be applied to monthly premiums. Consumers can choose to use all, some, or none of the tax credit toward their premium

- 3. Healthcare.gov has many specific procedures for setting APTC based on recent applications and tax filing? It also has specific policies if a 2023 plan is not available in 2024. Will you use exactly the same policies?**

Virginia follows the same CMS requirements for calculating APTC amounts. Virginia also follows the same process used by CMS to crosswalk consumers into available plans if a prior year's plan is not available for the following plan year.