



# Virginia Health Benefit Exchange Advisory Committee Meeting

Sabrina Corlette, Chair  
Ikeita Cantú Hinojosa , Vice Chair



# Meeting Etiquette

- Only committee members should have cameras turned on.
- Committee members can raise their hand to ask a question of the presenter.
- Stay muted until you are called on to speak.
- The transcript of this meeting will be made available online at <https://www.scc.virginia.gov/pages/Exchange-Administration>

# Welcome and Call to Order

## Ex-officio Members:

- Secretary John Littel – Health and Human Resources
- Director Cheryl Roberts – Dept. of Medical Assistance Services
- Commissioner Danny Avula – Dept. of Social Services
- Commissioner Scott White – Bureau of Insurance
- Dr. Karen Shelton – State Health Commissioner

## Appointed / Voting Members:

- Sabrina Corlette, Chair
- Ikeita Cantu Hinojosa, Vice Chair
- Julie Green Bataille
- Lee Biedrycki
- Scott N. Castro
- Elizabeth Cunningham
- Doug Gray
- Starla Kiser
- Louis Rossiter

# Roll Call

# Agenda

- I. Virginia Health Benefit Exchange-Director's Update
- II. Medicaid Unwind Update- Virginia Dept. Medical Assistance Services
- III. Virginia Bureau of Insurance Update
  - Essential Health Benefit Benchmark Plan-2025 and beyond
  - Reinsurance
- IV. Subcommittee Reports
  - Strategic Priorities Subcommittee
- V. Other Business

# Director's Update



# THANK YOU Exchange Partners

Virginia Exchange Carriers

Virginia Exchange Agents

Virginia Navigator Programs- Enroll Virginia and Boat People SOS

Virginia Department of Medical Assistance Services

Virginia Department of Social Services

Our vendor- GetInsured

Virginia Association of Health Plans

Virginia Bureau of Insurance

and of course, our

Virginia Health Benefit Exchange Advisory Committee



# Transition Activities

- Carrier Onboarding
- Agent Data Migration
- Operations Readiness
- Marketing & Outreach
- Consumer Data Migration and Communication
- Consumer Assistance Center Readiness (10/10 soft launch)
- Virginia's Marketplace Platform (10/10 soft launch)
- Marketplace.Virginia.gov website (10/10 soft launch)
- Go-Live- 11/1

# Recent Milestones

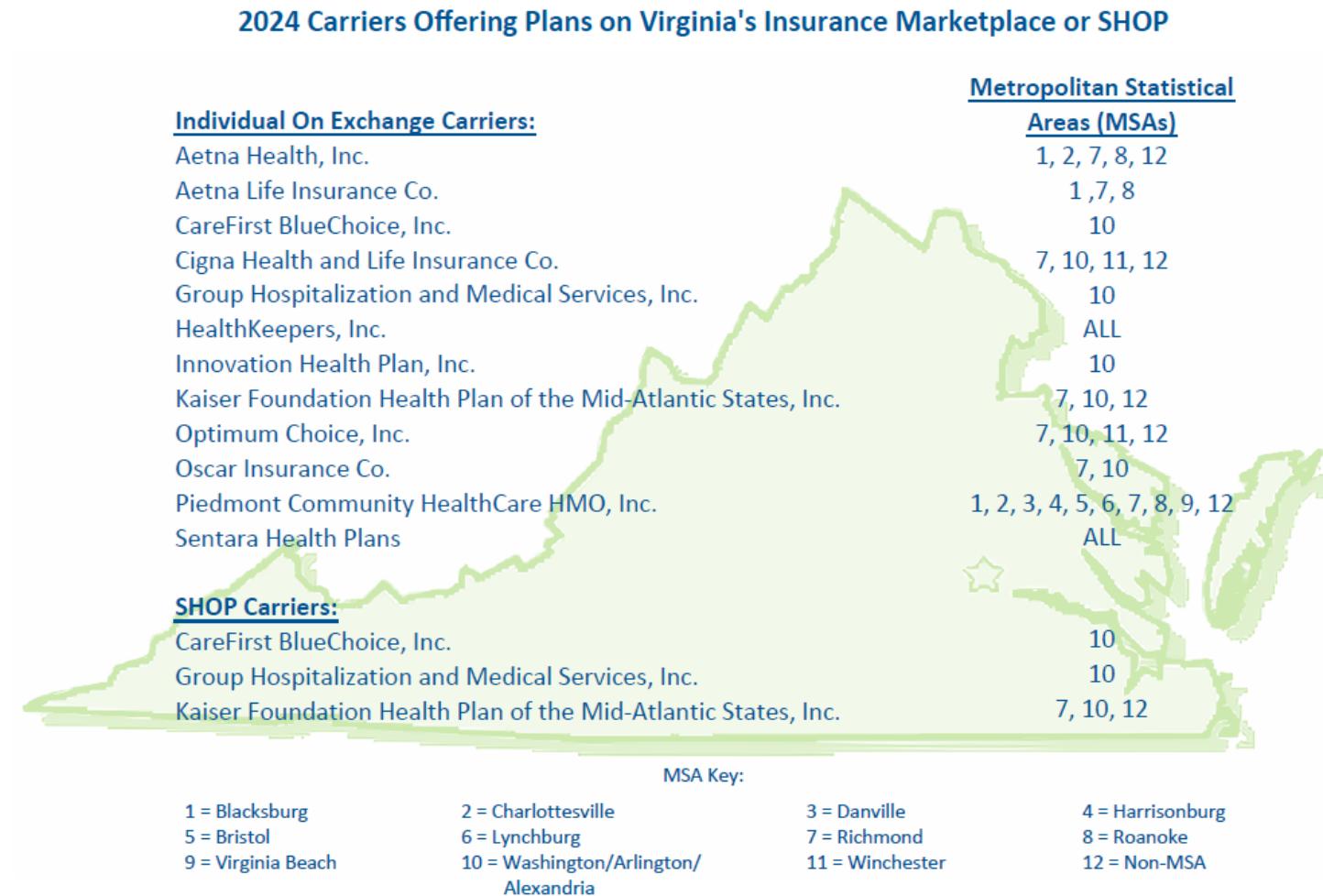
EVENT	DATE
Operational Readiness Review Complete	July 7
Authority to Connect to the Federal Data Services Hub	July 13
“GO” from CMS	August 4
Launched HBE Learning Management System	August 11
2,034 Agents, Assisters, and Navigators Completed Training	September 21
Hired 6 new HBE Staff: Stakeholder Engagement Manager, Senior Support Analyst, Senior Data Privacy Analyst, Chief of IT and Program Ops, Training & Compliance Analyst, Support Analyst	June - September
Uploaded carriers - 127 QHPs and 33 QDPs to VIM Platform	August-September

# Consumer Data and Communication Plans

Readiness Activities	Dates (approximate)
CMS sends Letter to Consumers Explaining transition from healthcare.gov to marketplace.virginia.gov	10/4
Consumer Autorenewals (for consumers have opted-in)	10/9-10/22
Virginia's Consumer Welcome Letter for Account Activation	10/10
Consumer Renewals Sent to Carriers	10/12-10/25
Consumer Window Shopping Begins on VIM Platform	10/13
Welcome Email to Consumers	10/16
First "catch-up" Data Migration Starts	10/25

# Carrier Onboarding and Marketplace Participation

HBE has successfully certified and transferred 127 QHPs and 33 QDPs to the platform in September. There are at least 2 carriers offering QHPs in every county and city in Virginia.



\*A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA

# Stand Alone Dental Plan Coverage

2024 Carriers Offering Stand-Alone Dental Plans on  
Virginia's Insurance Marketplace

## Dental Carriers:

Anthem Health Plans of Virginia, Inc.

Delta Dental of Virginia

DentaQuest National Insurance Company, Inc.

Dominion Dental Services, Inc.

Educators Health Plans Life, Accident & Health

Guardian Life Insurance Company of America

UnitedHealthcare Insurance Company

# Virginia's Insurance Marketplace Advertising and Media Plans

# Goals and Objectives

Campaign/Timeline	Goals	Objectives
Phase 1: Unwinding Campaign <b>May 1, 2023-July 31, 2024</b>	Reach consumers impacted by Medicaid Unwind and drive eligible consumers to the Marketplace for coverage	<ul style="list-style-type: none"> <li>▪ Amplify outreach efforts of Virginia stakeholder partners to raise awareness of Medicaid renewals, and to provide consumer-facing information in how to prepare and obtain available assistance.</li> <li>▪ Coordinate across state agencies to provide appropriate outreach and direction to consumers to utilize the appropriate marketplace to access financial assistance and maintain health coverage.</li> </ul>
Phase 2: Social Media Campaign <b>September 12-January 15</b>	Raise general public awareness of the transition	<ul style="list-style-type: none"> <li>▪ Socialize the name and concept of Virginia's Insurance Marketplace</li> <li>▪ Raise expectation of change coming November 1.</li> </ul>
Phase 3: Brand Launch <b>October 1-31</b>	Build awareness of Virginia's Insurance Marketplace.	<ul style="list-style-type: none"> <li>▪ Introduce and amplify the launch of the Marketplace.</li> <li>▪ Inform Virginians of the transition from HealthCare.gov to the Marketplace and the requirement for Virginians to switch.</li> </ul>
Phase 4: Open Enrollment Campaign <b>November 1- January 15</b>	Educate Virginians about their health insurance options and the importance of health coverage.	<ul style="list-style-type: none"> <li>▪ Share information about coverage and enrollment as well as important dates.</li> <li>▪ Explain health insurance terms so Virginians can easily understand and navigate plans.</li> <li>▪ Help Virginians make informed decisions about their health plans.</li> <li>▪ Showcase the value of having health coverage.</li> </ul>
	Motivate Virginians to purchase insurance on the state exchange.	<ul style="list-style-type: none"> <li>▪ Highlight the benefits of the Marketplace.</li> <li>▪ Share testimonials and stories about Virginians' personal experiences with the Marketplace.</li> <li>▪ Drive audiences to the website to buy health insurance.</li> </ul>
	Help Virginians who have health insurance maintain their insurance.	<ul style="list-style-type: none"> <li>▪ Remind Virginians to keep their health needs covered.</li> <li>▪ Encourage Virginians to use their health coverage.</li> <li>▪ Define life events that warrant special enrollment.</li> </ul>

# Brand Launch and Open Enrollment Media Campaign

Channel	Details	Spanish Ads Included	Objective
Programmatic Display & Video	Static or animated banners and video ads served on websites across the internet (news, entertainment, etc).	X	Traffic & Awareness
Connected TV	Video ads placed on streaming platforms through the internet (e.g., YouTube TV, Amazon PrimeVideo, Sling, Hulu, and Discovery+).	X	Awareness
Digital Out-of-Home	Ads appearing on digital displays around the state (e.g., at gas pumps and bus stations).		Awareness
Site Direct	Partner with specific sites to run our ads to their niche or distinct audience.	X	Traffic
Streaming Audio	Streaming audio ads will run on music-streaming platforms in between content.		Awareness
Google Search	Text ads promoted on Google Search results page for audiences searching with relevant search terms.	X	Traffic
High-Impact Display	Premium display ad units that are interactive and encourage brand engagement through multiple touch points.		Traffic
Social Media	Static banners and videos promoted on social media platforms such as Facebook, Instagram, YouTube.	X	Traffic
Moving Billboards With Mobile Retargeting	Digital or wrapped truck ads serving as a billboard with beacon technology collecting mobile IDs of anyone in the vicinity. Option to add item distribution.		Awareness
Public Service Announcements	Video and Radio PSAs distributed broadly across the Commonwealth		Awareness
Satellite Media Tour	A series of television and radio interviews by a VIM spokesperson		Awareness
Additional Channels/Tactics-Under Review	Will include: Broadcast TV and Radio, YouTube masthead takeover, Custom-asset Connected TV		Awareness

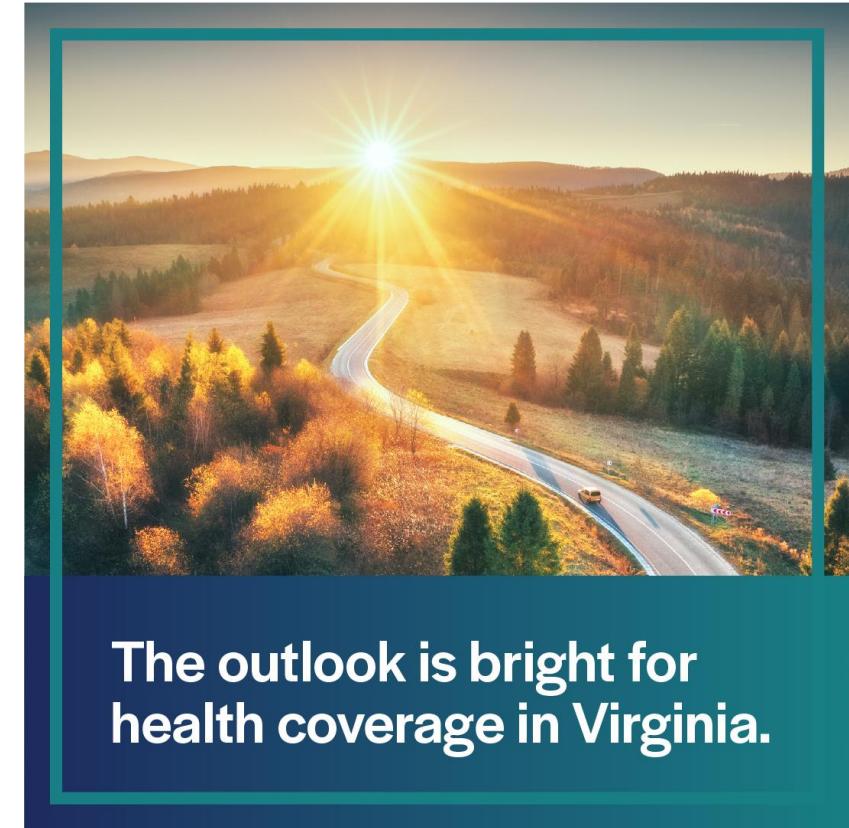
# Sample Post

Virginia's future is bright, and it comes with affordable health insurance.

Starting November 1, Virginians can shop for health plans and apply for financial assistance on Virginia's Insurance Marketplace.

Find Virginia's Insurance Marketplace on:

- [Facebook](#)
- [Instagram](#)
- [YouTube](#)



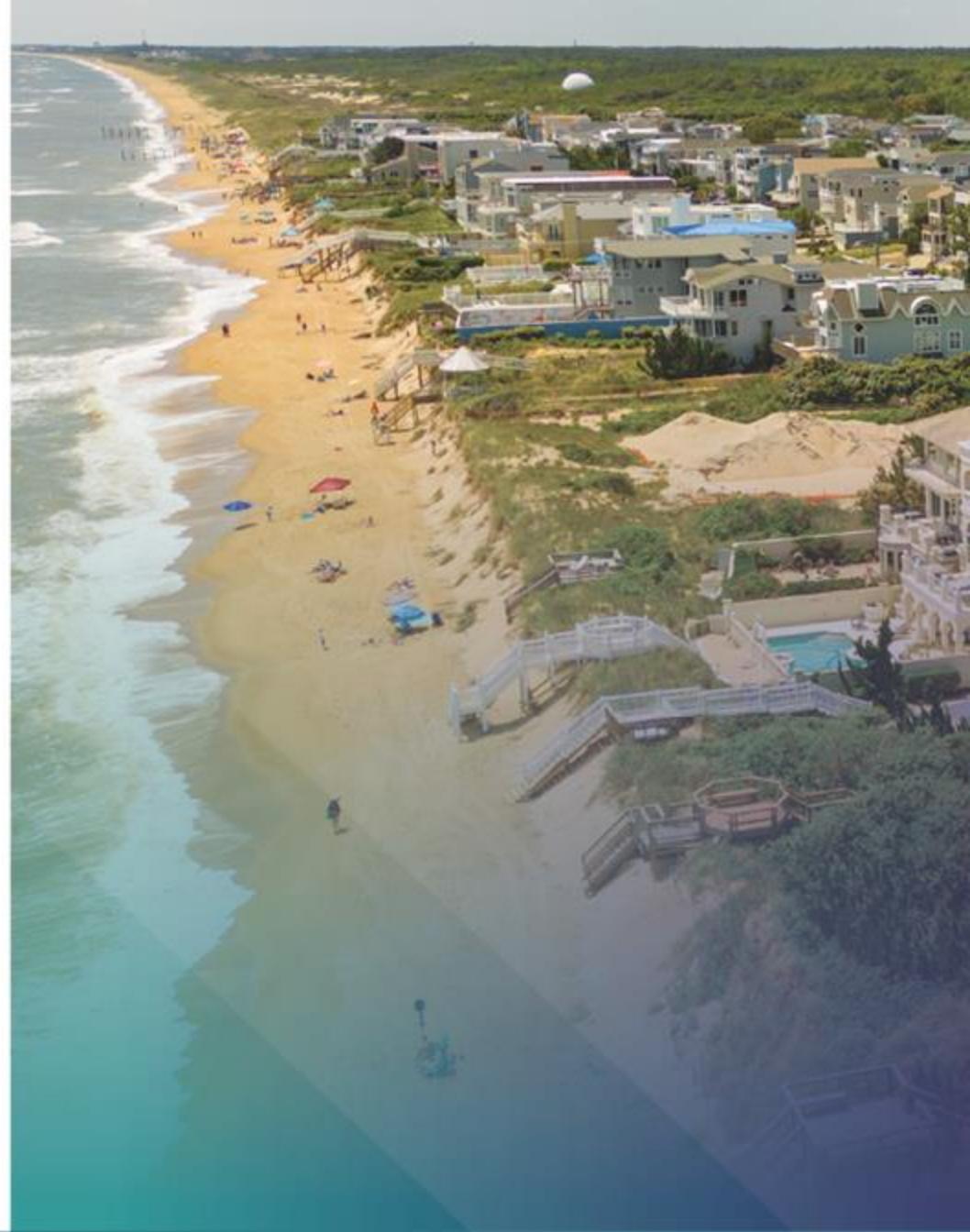
**The outlook is bright for  
health coverage in Virginia.**

Alt text: A photo of a sunrise over an open road in Virginia with text overlay. The text reads, "The outlook is bright for health coverage in Virginia."

# Virginia Department of Medical Assistance Services

## Medicaid Unwind Update

Jeff Lunardi, Chief Deputy Director

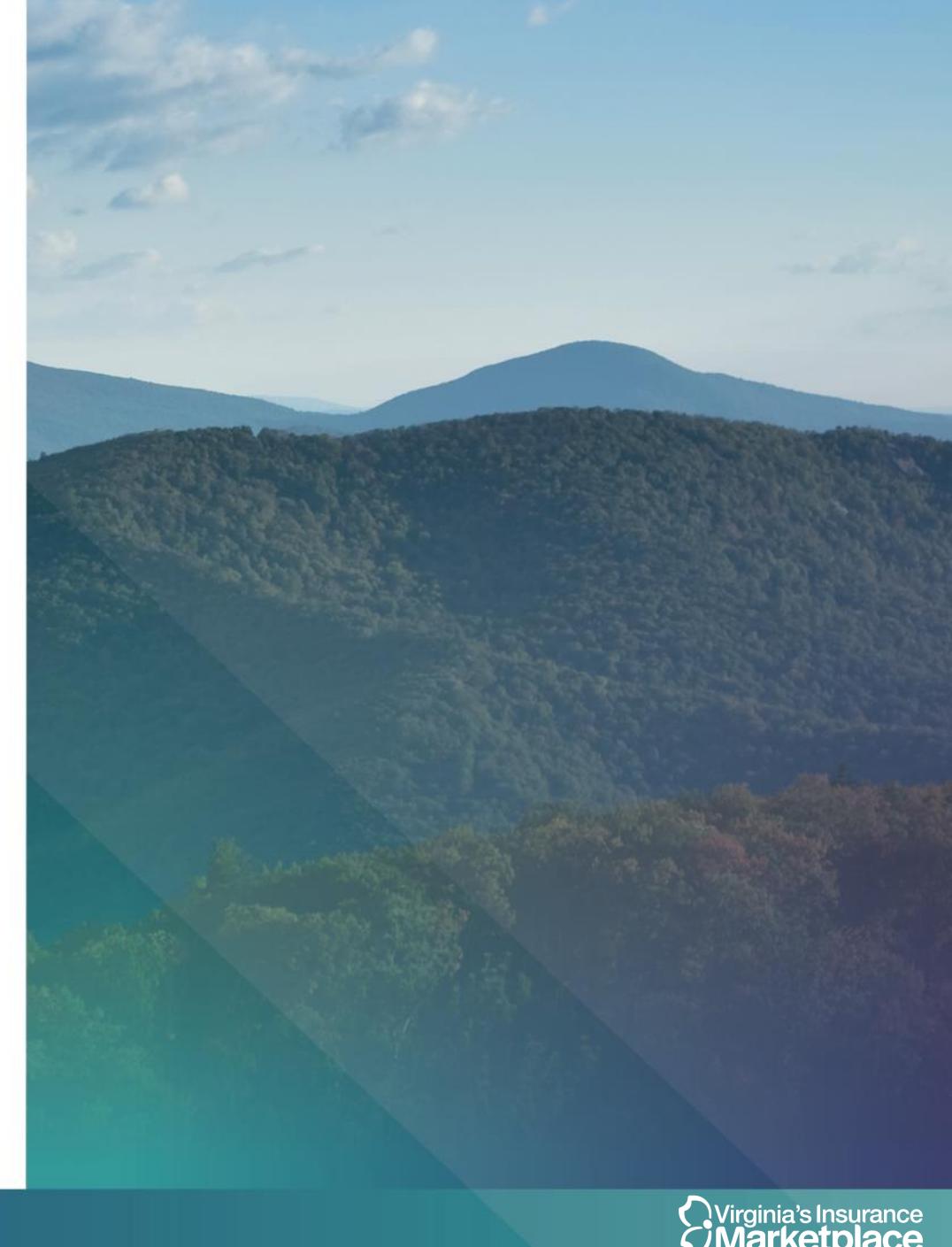


# Virginia Bureau of Insurance

Reinsurance

Essential Health Benchmark  
Plan 2025 and beyond

Julie Blauvelt, Deputy Director, Life & Health Division  
Brad Marsh, Health Insurance Policy Advisor



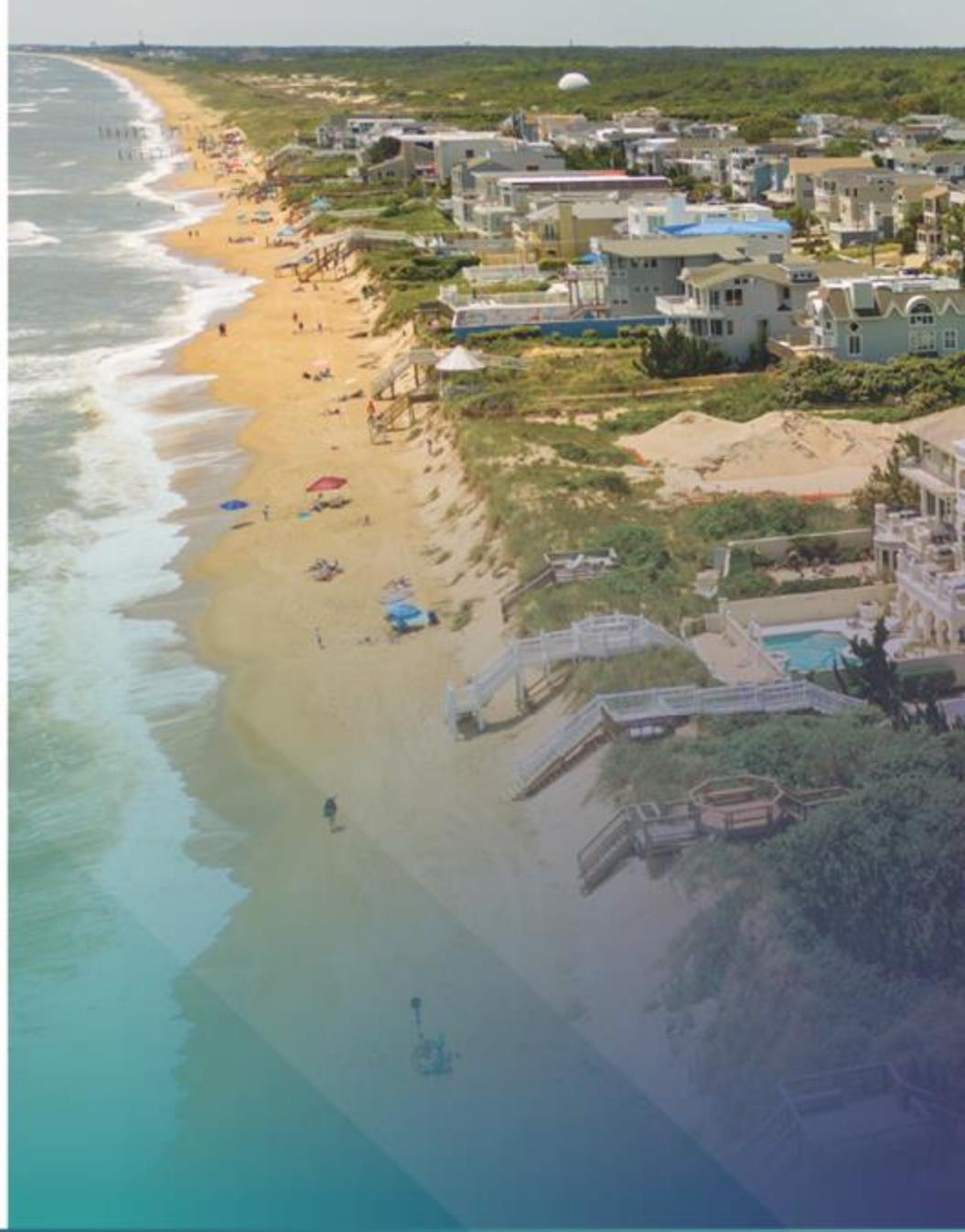
## 2024 ACA Individual Market Rate Summary

(As of 9/20/2023)

Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>a</sup>	Initial Avg. Rate Change Requested (2024 over 2023) <sup>1</sup>	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives <sup>c</sup>
<b>INDIVIDUAL ON and OFF Health Insurance Marketplace (HIX)<sup>b</sup></b>						
Aetna Health Inc.	AETN-133631708	1,2,7,8,12	16.4%	3.7%	\$433.95	7,175
Aetna Life Insurance Company	AETN-133631695	1,7,8	18.9%	6.6%	\$466.11	10,073
CareFirst BlueChoice, Inc.	CFAP-133660050	10	34.5%	8.4%	\$561.66	7,160
Cigna Health and Life Insurance Company	CCGH-133660991	7, 10, 11, 12	27.2%	5.7%	\$451.75	53,785
Group Hospitalization and Medical Services, Inc.	CFAP-133660731	10	100.4%	5.1%	\$1,096.81	1,042
HealthKeepers, Inc.	ATEM-133633895	All	18.8%	-4.6%	\$496.79	140,000
Innovation Health Plan, Inc.	AETN-133631680	10	26.4%	6.7%	\$472.18	28,492
Kaiser Foundation Health Plan of the Mid-Atlantic	KPMA-133610310	7, 10, 12	16.4%	4.8%	\$477.12	36,804
Optimum Choice, Inc.	UHLC-133670551	7, 10, 11, 12	23.2%	7.8%	\$449.98	32,109
Oscar Insurance Company	OHIN-133681166	7, 10	11.1%	-0.5%	\$484.71	1,524
Piedmont Community HealthCare HMO, Inc.	PDHP-133566366	1,2,3,4,5,6,7,8,9,12	25.5%	8.4%	\$523.74	20,750
Sentara Health Plans <sup>2</sup>	OPHL-133672861	All	26.2%	-3.1%	\$471.46	40,946
Company Name	SERFF Tracking #	Metropolitan Statistical Areas (MSA) <sup>a</sup>	Initial Avg. Rate Change Requested (2024 over 2023) <sup>1</sup>	Final Avg. Rate Change Approved (2024 over 2023)	2024 Avg. Per Member Per Month Rate	2024 Projected Covered Lives <sup>c</sup>
<b>INDIVIDUAL OFF HIX</b>						
Anthem Health Plans of Virginia, Inc.	ATEM-133633871	All	29.5%	4.2%	\$583.02	2,000
Sentara Health Insurance Company <sup>2</sup>	OPHL-133672850	9	25.3%	-4.0%	\$517.64	2
The information above is representative of the rates approved by the Virginia Bureau of Insurance (BOI) and supporting data.						
Each filing currently is available for public view on the Bureau of Insurance's website through the following link: <a href="http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx">http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx</a> .						
<sup>1</sup> The initial Individual rates were filed assuming reinsurance would not reduce premiums for 2024.						
<sup>2</sup> Sentara Health Plans and Sentara Health Insurance Company were formerly Optima Health Plan and Optima Health Insurance Company.						
<sup>a</sup> MSA Key - A carrier's participation in an MSA does not indicate the carrier participates in the entire MSA.						
1=Blacksburg; 2=Charlottesville; 3=Danville; 4=Harrisonburg; 5=Bristol; 6=Lynchburg; 7=Richmond;						
8=Roanoke; 9=VA Beach - Norfolk; 10=Washington/Arlington/ Alexandria; 11=Winchester; 12=Non-MSA						
<sup>b</sup> Plans offered On HIX are also required to be made available Off HIX.						
<sup>c</sup> Covered lives information represents the carrier's projections for 2024.						

# Strategic Priorities Subcommittee

Ikeita Cantú Hinojosa, Subcommittee Chair



## Upcoming Exchange Advisory Committee Meeting

- Quarter 4:
- Tuesday, December 12, 2023  
2:00-4:00pm

## Other Business

A photograph of a long, multi-arched concrete bridge, likely the Tidewater Canal Viaduct, spanning a river. The bridge has numerous arches supported by thick piers. The water below is calm, and the sky is blue with scattered white clouds.

Public Comments are accepted on  
an on-going basis at:

[ExchangeDivision@scc.virginia.gov](mailto:ExchangeDivision@scc.virginia.gov)



Thank You for Attending