

**News Release**

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## SCC Encourages Virginians to Shop for and Enroll in Health Insurance Coverage

**RICHMOND** – The State Corporation Commission (SCC) reminds Virginia consumers that they can sign up for health insurance coverage or make changes to an existing plan now through [HealthCare.gov](#). This open enrollment period ends January 15, 2023.

For coverage to begin on January 1, 2023, consumers must enroll at [HealthCare.gov](#) by midnight on December 15, 2022. Enrollments occurring on December 16 and through January 15, will be for coverage starting February 1, 2023. Open Enrollment is the only time during the year consumers can enroll in coverage, without a qualifying life event that can make you eligible for a Special Enrollment Period.

For 2023, enhanced premium credits have been continued and more Virginians will now be eligible for financial assistance. The federal government recently finalized a new rule which makes financial assistance available to family members of certain workers whose employer provided insurance may not be affordable for spouses and dependents.

Health insurance plans sold through the federal marketplace, known as Qualified Health Plans, must provide coverage for 10 essential health benefits which include:

- Ambulatory care
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health, behavioral health and substance use disorder services
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

These Qualified Health Plans also prohibit denials for pre-existing conditions, require zero copays on preventative care, and have no lifetime maximums on covered benefits. Through [HealthCare.gov](#), Virginia residents can access financial assistance to lower costs for health insurance for plan year 2023.

For coverage that begins January 1, 2023, there are now at least two health carriers participating in the marketplace in every county and region across the Commonwealth.

(MORE)

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To begin an application or to make changes to existing coverage, consumers can visit [HealthCare.gov](#) or call the Marketplace Call Center at 1-800-318-2596, TTY: 1-855-889-4325. For free in-person or on-line help, or help over the phone, Virginia residents have several options.

- Local navigators and assisters can be found at the Enroll Virginia website: [ENROLL Virginia! \(enrollva.org\)](#) or by calling 1-888-392-5132.
- Certified agents and brokers in their community can be found by visiting [Get help applying and more | HealthCare.gov](#)

Virginia is on track to complete the transition to Virginia-based health insurance marketplace by fall of 2023. To learn more about the Virginia Exchange or to obtain additional contact information, visit the SCC Exchange website at [HBE Consumer Contact](#).

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