

A photograph of a smiling father holding his young child on his shoulders outdoors. The child is laughing joyfully. A woman with curly hair is smiling at them from behind.

Virginia Exchange Carriers Town Hall

September 27, 2023



Town Hall Reminders

Mics are muted

Please type
questions in the chat

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

Agenda

- Reminders
- Timeline
- Marketplace Participation Update
- Training and Certification Status Update
- Marketing and Outreach Strategies
- Presentation by GetInsured
 - Testing Update
 - PayNow Production Setup
 - Plan Management Update
 - Renewal Timeline
 - Formulary Updates
 - Key Upcoming Activities



Reminders

- Today is the deadline for carriers to review adjusted rates in the platform.
 - Update all plans to a “Verified” status in the platform
 - Send an email notification to Toni.Janoski@scc.virginia.gov when the Verification Step is complete for all plans
- GetInsured is reaching out to all carriers for information on additional roles in the platform as follows:
 - Issuer Enrollment Representative
 - Will have access to the ticketing system and enrollments
 - Recommend having 5-15 individuals in this role
 - Issuer Finance Staff
 - Will have access to the user fee payment portal
 - Recommend having 3 individuals for this role
 - **Forms were shared on 9/20 and are requested back by 10/6**

Reminders

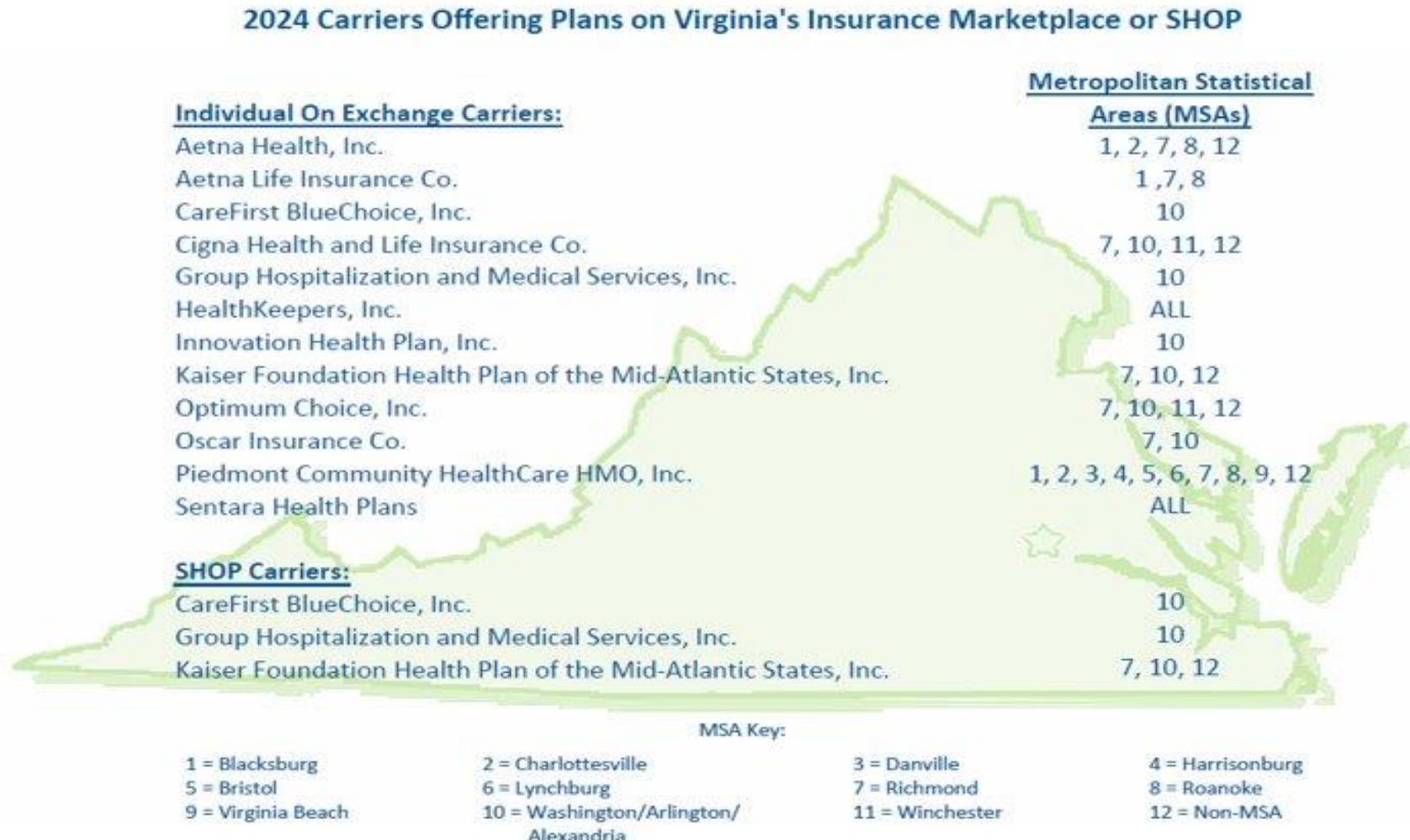
- Please review the URLs in production and flag any issues to ExchangeCarriers@scc.virginia.gov and VAcarriers@getinsured.com by today, 9/27
- HBE has requested credentials for the Carrier BOX Sharing Solution by 9/29.
 - 3-5 contacts per carrier to cover:
 - Downloading the weekly broker certification file
 - Uploading the quarterly formulary file (information on this file coming from GetInsured)
 - Downloading the renewal report file
 - Will have permission to access and upload files based on future needs
- All PY24 VAHBE Carrier Agreements have been executed and returned

Timeline

Event:	Date
Carrier Onboarding: Systems Integration and Electronic Data Integration (EDI) Testing	Ongoing, estimated completion Sept 30, 2023
CMS Operational Readiness Review Completion	Completed
PY 2024 Plans Loaded into Platform	Ongoing, estimated completion Sept. 27, 2023
Agent/Assister Training and Certification	Ongoing
VAHBE notifies carriers, agents, and assisters of official go/no-go and provides transition communications timeline	Notification provided August 15
Consumer Data Migration	Underway
Auto-Re-Enrollment Begins	Oct. 2
Website and Consumer Assistance Center Soft Launch (carriers, agents and assisters)	Approx. Oct. 10
Window Shopping feature available to Carriers, Agents, Assistors, and Consumers	Oct. 13
Agents claim book of business	Approx. Oct. 16
Go-Live Open Enrollment PY 2023 Begins	Nov. 1

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



Training and Certification Updates

Currently, approximately 2,200 agents, assisters, and navigators have completed training.

All training and certification requirements must be completed by October 10th for certification by November 1. The LMS will remain open year-round to be available for others.

Readiness for Open Enrollment on November 1 means:

- Agents/agencies are licensed by VA Bureau of Insurance (<https://www.scc.virginia.gov/pages/Licensed-Agent>) and in good standing
- Agents complete all training on Virginia's Learning Management System and submit the Agent Agreement on their LMS profile at <https://marketplacelms.scc.virginia.gov/>
- If you know someone who needs an LMS account, please direct them to email a request to MarketplaceLMS@scc.virginia.gov and include their name, unique email address, NPN, and mobile phone number.

Marketing and Outreach

Approx. Date(s)	Activities	
9/12/23 – 1/15/24	Social media campaign	Launched 9/12. Paid ads: launch 10/10
10/1 – 10/31/23	Brand awareness campaign	Radio, Connected TV, social media, display ads and google search ads to create awareness about Virginia's Insurance Marketplace and the transition from HealthCare.gov
11/1/23 – 1/15/24	PSA Campaign	Video and radio ads that create awareness about VIM and the importance of having insurance and will be distributed to media outlets statewide
11/1/23 – 1/15/24	Open Enrollment Campaign	Billboards, digital ads, social media, google search ads and streaming audio to encourage traffic to our website to get information and buy Qualified Health Plans
11/9	Satellite Media Tour	A series of back-to-back television and radio interviews with multiple stations and networks. Interviews will be aired during the open enrollment period.

Marketing: Sample Post

Facebook Copy

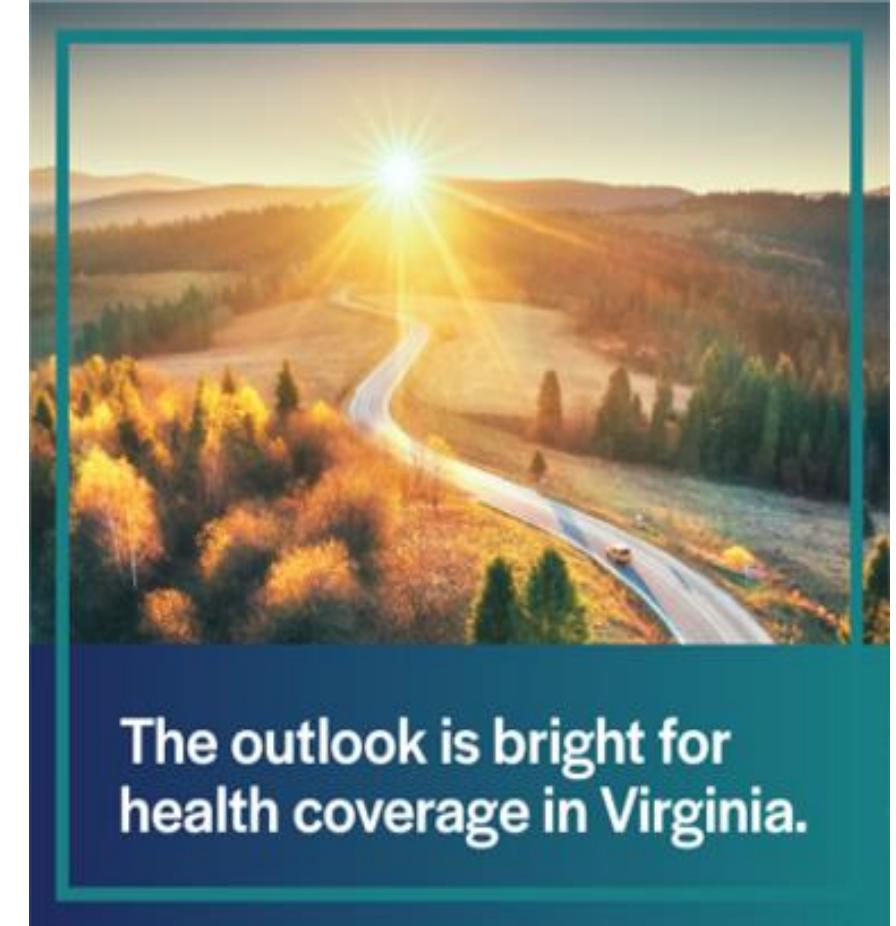
Virginia's future is bright, and it comes with affordable health insurance.

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

Instagram Copy

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

Shop for quality health plans for every budget, starting November 1.



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

Contacts

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

ExchangeCarriers@scc.virginia.gov
Vacarriers@getinsured.com

Virginia Health Benefit Exchange

Kendra Weindling, Stakeholder Engagement Manager
Holly Mortlock, Deputy Director, External Affairs and Policy

Agenda for Technical Updates

1. Testing Update
2. PayNow Production Setup
3. Plan Management Update
4. Renewal Timeline
5. Formulary Updates
6. Key Upcoming Activities

EDI Testing and Production Readiness

- We appreciate carriers' continued responsiveness and engagement moving into Open Enrollment.
- Issuers are 99% complete with EDI testing and 91% complete with RCNI testing.
- SFTP Connectivity Testing was initiated on Friday 9/22; 74% of issuers completed the production connectivity test within 2 business days of receipt of the test file.

Activity	Start Date	End Date	Percent Carriers Complete
Carrier EDI Testing	5/30/2023	9/1/2023	95%
834 Testing	5/30/2023	9/1/2023	99%
RCNI Testing	8/7/2023	9/1/2023	91%
Production Readiness	8/7/2023	10/6/2023	88%
Prod Issuer Profile Setup	8/7/2023	8/11/2023	100%
Prod Issuer Profile Credentials Provided to Carriers	8/7/2023	8/11/2023	100%
Prod SFTP IP Address Whitelisting + Credential Creation	9/5/2023	9/8/2023	100%
Prod SFTP Credentials Provided to Issuers	9/11/2023	9/22/2023	100%
Carriers complete production SFTP connectivity test	9/25/2023	10/6/2023	74%
Carriers set up PayNow in production	9/1/2023	10/20/2023	53%

PayNow Production Setup

- Carriers who are implementing PayNow should proceed with setting up PayNow in the production Issuer Portal.
- The VA platform was updated with the latest certificate on Saturday 9/23. If you configured PayNow prior to 9/23/23, please update to the new Certificate available in the Portal that expires 9/17/24.

The screenshot shows a configuration form for PayNow setup. It includes fields for SAML Redirects, Issuer Entity ID, Issuer Payment URL, Signature Algorithm (set to RSA with SHA 256), Signature Certificate (with options for certificates expiring 09/17/2024 or 09/17/2024, the latter being selected), Relay State, Encrypt SAML Assertions, and Custom Attributes (set to Payment Transaction ID). A blue 'Add' button is visible next to the custom attribute field.

Supports SAML Redirects ?	<input type="checkbox"/>
Issuer Entity ID	<input type="text" value="Enter issuer entity ID"/>
Issuer Payment URL ?	<input type="text" value="Enter issuer payment URL"/>
Signature Algorithm ?	<input type="text" value="RSA with SHA 256"/>
Signature Certificate ?	<input type="text" value="Certificate expiring 09/17/2024"/> <input type="text" value="Certificate expiring 09/17/2024"/>
Use Relay State ?	<input type="checkbox"/>
Encrypt SAML Assertions ?	<input type="checkbox"/>
Custom Attributes ?	<input type="text" value="Payment Transaction ID"/> <input type="text" value="Enter partner attribute"/> <input type="button" value="Add"/>
No custom attributes	

PayNow Production Setup

To set up PayNow, issuers should follow the setup steps in the “Payment Redirect Test Harness” document.

- Issuers who configured and tested PayNow in the test environment must still add the final settings to production.
- In production, the settings will be defaulted to “Committed” with no settings.
- Issuers will be prompted to test the staged settings in production before these are committed to the environment.

The screenshot shows a user interface for setting up a payment gateway for a health insurance company. On the left, there's a sidebar with links: About This Issuer, Issuer Details, Issuer Representative, Company Profile, Individual Market Profile, Certification Status, Issuer History, Plan ID Crosswalk, and a prominent blue button labeled Payment Configuration. Under Payment Configuration, there's a field for Effective Start Date (MM/DD/YYYY) and a 'View Consumer Shopping' button. On the right, the main panel is titled 'Health Insurance Company' and 'Health Insurance Company: Payment Gateway Setup'. It contains several configuration fields:

- Supports SAML Redirects ?
- Issuer Entity ID: Enter issuer entity ID
- Issuer Payment URL ? Enter issuer payment URL
- Signature Algorithm ? RSA with SHA 256
- Signature Certificate ? Certificate expiring 01/13/2022 You don't have an active certificate
- Use Relay State ?
- Encrypt SAML Assertions ?
- Custom Attributes ?
 - Payment Transaction ID: Enter partner attribute Add
 - No custom attributes

At the bottom are 'Cancel' and 'Save and Close' buttons.

Plan Management

- All QHP and SADP plans were successfully transferred and verified to the Virginia platform, and 92% of QHPs have been re-verified due to the updated rates from the reinsurance legislation.
- Please review the URLs in the platform and provide feedback by 9/27/23 to ExchangeCarriers@virginia.scc.gov and VAcarriers@getinsured.com.

Activity	Start Date	End Date	Status
Plan Management System-Related Activities	7/14/2023	9/20/2023	In-Progress
Deadline for carriers to submit to voluntary revisions	7/14/2023	7/14/2023	100%
Deadline for carriers to submit Final Plan ID Crosswalk	8/16/2023	8/16/2023	100%
SERFF Transfer to VA HBE Platform	8/17/2023	8/17/2023	100%
Carriers review Plan and Rate information in HBE platform	8/21/2023	9/1/2023	100%
Deadline to mark plans as verified in HBE Platform	9/1/2023	9/1/2023	100%
HBE sends Certification Agreements/Carriers Return	9/4/2023	9/15/2023	100%
Deadline for marketing URLs to be active	9/20/2023	9/20/2023	In-Progress
Reinsurance Plan Updates	9/11/2023	9/27/2023	In-Progress
Carriers submit new rates to Rates Tab in SERFF	9/7/2023	9/7/2023	100%
Carriers submit Rate Template to SERFF Binder	9/13/2023	9/13/2023	100%
BOI reviews and approves updated templates in SERFF	9/13/2023	9/22/2023	100%
SCC update plan status to "Incomplete" for all plans	9/13/2023	9/13/2023	100%
SCC transfer plans to VA HBE platform	9/14/2023	9/15/2023	100%
Carriers review plan and rate information in HBE platform	9/18/2023	9/27/2023	92%
Deadline to mark plans as verified in HBE platform	9/27/2023	9/27/2023	92%

Renewal Timeline

- Data migration activities are underway, and issuers can expect their auto-renewal file between 10/23 – 10/25.
- GetInsured will be providing a sample renewal 834 this week, and an additional sample file from the stage auto-renewal run in October.

Activity	Start Date	End Date	Status
Renewal Activities	Sep 2023	Dec 2023	In-Progress
Data Migration	9/25/2023	10/20/2023	In-Progress
Consumer data migration to Virginia platform	9/25/2023	10/13/2023	In-Progress
Data Migration Error Report Sent to Issuers	10/2/2023	10/6/2023	Not Started
Issuers return Data Error Enrollment Report	10/20/2023	10/20/2023	Not Started
Renewal	10/12/2023	12/31/2023	Not Started
Production Load	10/13/2023	10/25/2023	Not Started
Send sample 834 renewal to carriers from stage	10/13/2023	10/13/2023	Not Started
Send prod 834 renewals to carriers	10/23/2023	10/25/2023	Not Started
Send prod 834 mapping report to carriers	10/23/2023	10/25/2023	Not Started
Catch-Up Batches	10/20/2023	11/30/2023	Not Started
Cutoff Enrollment Date for Catch-Up Batch 1	10/20/2023	10/20/2023	Not Started
Cutoff Enrollment Date for Catch-Up Batch 2	12/1/2023	12/1/2023	Not Started
Renewal 834 Transmission for Catch-Up Batch	TBD	TBD	Not Started
Daily 834 Batch Resumes	11/1/2023	11/1/2023	Not Started
Daily 834 Batch Resumes	11/1/2023	11/1/2023	Not Started

Renewal Mapping Report

- When the auto-renewal files are generated, the Exchange will provide a mapping report to the BOX Sharing site to accompany the 834.
- The purpose of this report is to assist carriers with mapping the FFM-Assigned Exchange ID to the VA Assigned Exchange ID.

Column Name	Description
HIOS ID	Issuer HIOS ID
FFM-Assigned Member ID	Exchange-Assigned Member ID from FFM
VA Exchange-Assigned Member ID	Exchange-Assigned Member ID for VA HBE
First Name	Member First Name
Last Name	Member Last Name
2023 Old Policy ID	Enrollment ID for Plan Year 2023 FFM policy (OLD POLICY ID in 2700 loop on 834)
2024 Policy ID	Enrollment ID for Plan Year 2024 VA renewal (REF*1L on 834)
Insurance Type	Health or Dental
Agent NPN	NPN of the designated agent if applicable
Subscriber Flag	Possible Values Y/N

Quarterly Formulary Update

Issuers have the option to provide quarterly formulary updates to the Exchange if there are changes in their Prescription Drug templates throughout the year. Issuers are not required to submit an update during this quarterly change window, and the key process details are below:

- Submission Location:** BOX Sharing Site
- Cadence:** Quarterly
- Format of File:** Issuers have the option to submit the quarterly updates in one of the two formats below:
 - Prescription Drug Template SERFF XML; OR
 - Formulary JSON file

The Exchange will be following up with the exact submission dates for each quarterly update.

Checklist of Key Upcoming Activities for Issuers

Activity	Due Date
<input type="checkbox"/> Complete review of URLs in production platform	Wednesday 9/27
<input type="checkbox"/> Health Issuers: Update plans to “Verified” from reinsurance rate changes	Wednesday 9/27
<input type="checkbox"/> Complete any open 834/RCNI Test Cases	Friday 9/29
<input type="checkbox"/> Provide contacts to SCC for BOX Sharing Solution	Friday 9/29
<input type="checkbox"/> Complete production SFTP Connectivity Test	Friday 10/6
<input type="checkbox"/> Return Issuer Enrollment Representative and Finance Staff prod forms	Friday 10/6
<input type="checkbox"/> Configure PayNow settings in production	Friday 10/20

Upcoming Topics

We will be providing guidance in the upcoming weeks on the following items:

- RCNI Schedule
- Renewal Orphan Process
- Ticketing System Training Material
- Issuer Finance Staff Training