

Community Stakeholders Meeting

AGENDA

August 17, 2023

11:00 AM - 12:00 PM

Meeting will be held electronically via WebEx.

To Join Meeting Remotely: https://covaconf.webex.com/covaconf/j.php?MTID=mb1375ac9d3c601619eed9e7dd12d0aeb	
Meeting # (Access Code): 242 474 57607 Meeting Password: Nsmu8ay77Vq	
Dial in (Phone): +1-517-466-2023	Tap to join from mobile device +1-866-692-4530 US Toll Free
Remote Conference Captioning Link: https://www.streamtext.net/player?event=HamiltonRelayRCC-0817-VA3944	

Topic	Presenter	Time Allotted
Welcome & Introductions	Natalie Pennywell, MPH, CHES Outreach & Community Engagement Manager Department of Medical Assistance Services	11:00 – 1:05 AM
Presentations & Discussion <ul style="list-style-type: none"> • State-Based Exchange - Presentation and Questions • Community Partner Spotlight <ul style="list-style-type: none"> ○ VPLC Navigators Presentation and Questions 	Holly Mortlock Deputy Director, External Affairs & Policy State Corporation Commission	11:05 – 11:30 AM
	Deepak Madala Director, Center for Healthy Communities and EnrollVA Virginia Poverty Law Center	11:30 – 11:55 AM
Wrap-Up, Announcements & Closing	Natalie Pennywell, MPH, CHES	11:55 AM – 12:00 PM

Next Meeting: October 19, 2023 at 11:00 AM

Takeaways

Take Action	Action Item	Resource	Follow-Up
<input type="checkbox"/>			
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General Notes

Call/Email	Contact/Organization	Email Address	Phone Number
<input type="checkbox"/>			
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COMMUNITY STAKEHOLDER MEETING

August 17, 2023





AGENDA

Natalie Pennywell

Agenda

1. Welcome and Introductions
2. Presentation: State-Based Exchange
3. Presentation: Community Partner Spotlight – VPLC Navigators
4. Wrap-Up, Announcements & Closing



WELCOME AND INTRODUCTIONS

Natalie Pennywell



Introduce yourself
in the chat!

**Your Name, Position, Organization, and
answer: If you could have unlimited
anything at work what would it be?**



PRESENTATION: STATE-BASED EXCHANGE

*Holly Mortlock. Deputy Director, External Affairs and Policy.
State Corporation Commission*

Virginia Health Benefit Exchange Introduction

Holly Mortlock, Deputy Director, External Affairs & Policy

August 17, 2023

Virginia Health Benefit Exchange Statutory Duties

1

Transition Virginia from Healthcare.gov to a Virginia-based marketplace.

2

Better coordinate with Virginia agencies to support health insurance continuity.

3

Work to reduce the number of uninsured Virginians.

Transition to a State-Based Marketplace

- On September 29, 2022 the SCC awarded a nine-year contract to GetInsured for Virginia's platform and consumer assistance center.
- Contract serves as the foundation for a state-based health insurance marketplace that is operated in Virginia for Virginians.
- GetInsured operates in 9 of the 19 state-based Exchanges nationwide.
- Successfully transitioned NV, NJ, and PA, from the FFE to their own state-based platforms.
- Virginia's platform and consumer assistance center will be integrated and will be staffed by customer service representatives dedicated to Virginia.

What is Virginia's Marketplace?

Virginia's Marketplace fully replaces HealthCare.gov for Virginia.

It will provide health plan shopping and enrollment services for individuals and families.

To be eligible for Virginia's Marketplace coverage, individuals / households must:

1. Reside in Virginia;
2. Be U.S. citizens, U.S. nationals, or lawfully present immigrants for the entire time they plan to have coverage; and
3. Not be incarcerated (unless pending disposition of charges).
4. Be uninsured, generally not eligible for Medicaid or Medicare, not have an offer of affordable employer-based coverage.

Eligibility Determinations

Virginia's Marketplace will determine eligibility for:

- MAGI eligibility for Medicaid and the Family Access to Medical Insurance Security Plan (FAMIS)
- Coverage in Virginia's Marketplace plans
- Financial Assistance Programs, including:
 - Advance payments of the premium tax credit (PTC) toward monthly premiums
 - Have a household income starting at 100%
 - Cost-sharing reductions (CSRs) to lower what consumers pay for out-of-pocket costs, like deductibles, copayments, and coinsurance
 - Have a household income of between 100% - 250% of FPL, be eligible for PTC, and enroll in a Silver plan through the Marketplace

Federal Poverty Levels and Premium Tax Credits

Household size	2023 Federal Poverty Level for the 48 Contiguous States (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$14,580	\$19,391	\$20,120	\$21,870	\$29,160	\$43,740	\$58,320
2	\$19,720	\$26,228	\$27,214	\$29,580	\$39,440	\$59,160	\$78,880
3	\$24,860	\$33,064	\$34,307	\$37,290	\$49,720	\$74,580	\$99,440
4	\$30,000	\$39,900	\$41,400	\$45,000	\$60,000	\$90,000	\$120,000
5	\$35,140	\$46,736	\$48,493	\$52,710	\$70,280	\$105,420	\$140,560
6	\$40,280	\$53,572	\$55,586	\$60,420	\$80,560	\$120,840	\$161,120
7	\$45,420	\$60,409	\$62,680	\$68,130	\$90,840	\$136,260	\$181,680
8	\$50,560	\$67,245	\$69,773	\$75,840	\$101,120	\$151,680	\$202,240

Add \$5,140 for each person in household over 8 persons

To be eligible for a premium tax credit, household income must be at least 100% FPL

- An individual can qualify for PTC with an annual income above \$14,580
- A family of 4 can qualify for PTC with an annual income above \$30,000

Note: Individuals who are eligible for Medicaid, are not eligible for Premium Tax Credits.

What is Covered?

10 Essential Health Benefits

1. Ambulatory patient services. Outpatient care you get without being admitted to a hospital.
2. Emergency services.
3. Hospitalization. Includes surgery and overnight stays.
4. Pregnancy, maternity, and newborn care. For both before and after birth.
5. Mental health and substance use disorder services. Includes behavioral health treatment such as counseling and psychotherapy.
6. Prescription drugs.
7. Rehabilitative and habilitative services and devices. Services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills.
8. Laboratory services.
9. Preventive and wellness services and chronic disease management.
10. Pediatric services. Includes oral and vision care.

Health Plan Categories

Catastrophic

- Actuarial Value below 60%.
- Limited eligibility (under age 30 or needs exemption.)

Bronze

- AV of 60 percent (Consumers pay 40 percent of costs on average)

Silver

- AV of 70 percent (Consumers pay 30 percent on average)

Gold

- AV of 80 percent (Consumers pay 20 percent on average)

Platinum

- 90 percent AV (Consumers pay 10 percent on average)

When Can Consumers Enroll?

- **Virginia's Annual Open Enrollment Period:**
November 1, 2023- January 15, 2024
- **Special Enrollment Periods (SEPs):** Allow consumers to purchase a Virginia Marketplace plan or make changes to an existing one after the Open Enrollment Deadline.
- **Qualifying Life Events:**
 - Consumers must experience a Qualifying Life Event (QLE) to be eligible for an SEP. Examples include, but are not limited to:
 - Loss of Minimum Essential Coverage (MEC)
 - Marriage or divorce
 - Child-birth or adoption
 - Moving

Plan Year 2023 Snapshot

- In PY23, 12 insurers offered individual and family plans in Virginia:



MSA Key:

1 = Blacksburg	2 = Charlottesville	3 = Danville	4 = Harrisonburg
5 = Bristol	6 = Lynchburg	7 = Richmond	8 = Roanoke
9 = Virginia Beach	10 = Washington/Arlington/Alexandria	11 = Winchester	12 = Non-MSA

- PY23 was the first year since 2010 that consumers had the choice of more than one carrier in every county
- 346,140 Virginians enrolled in private individual market plans through the state exchange in 2023
 - Increase of almost 40,000 over 2022
 - Highest Virginia enrollment since 2018

Ways to Apply



Virginia's Marketplace
Marketplace.virginia.gov

Website will be translated into Spanish



Virginia's Marketplace
Consumer Assistance Center

Language assistance is available through interpreters



Marketplace Enrollment
Assisters and Navigator
Programs

[Enroll Virginia](#)
[Boat People SOS](#)



Marketplace-
Registered agents

Exchange Assisters

Plan Year 23 Navigator Program Grantees

- Enroll Virginia (VPLC)
- Boat People SOS

Navigators

- Trained and certified individuals who offer a broad range of support to people who need to obtain their own health insurance
- Services are free and include unbiased information regarding insurance options and assistance with applications for programs such as Medicaid, FAMIS, CHIP, PTCs, and CSRs

Agents

- Licensed by the Bureau of Insurance and certified by the Exchange
- Provide free, personalized assistance with applications for financial assistance and enrollment into health plans.
- Can make recommendations for health plans based on consumer information

Certified Designated Organizations

Certified Designated Organizations (CDOs)

- **Oversee Certified Application Counselors (CACs), who are trained and able to help consumers seeking health insurance coverage options through the Virginia Health Benefit Exchange**
- **CDOs must be designated by the Virginia Exchange to operate in Virginia**
- **CDOs designated by the Virginia Exchange certify CACs**

Certified Application Counselor (CAC)

- **A staff member or volunteer who is certified by a CDO and trained to help consumers look for health coverage options through the Virginia Exchange and Virginia's Medicaid program**
- **This includes helping consumers complete the eligibility and enrollment process**
- **Services are free and unbiased**

Stakeholder Engagement



CARRIERS

1:1 Weekly onboarding sessions
Monthly Town Halls
Platform Demos
Weekly Email Updates
FAQs



AGENTS

Monthly Town Halls
Platform Demos
Email updates
Training & Certification Program
Exchange Liaison



NAVIGATORS ASSISTERS

Monthly Town Halls
Platform Demos
Email updates
Training & Certification Program
Exchange Liaison



PARTNER AGENCIES

Weekly technical meetings
System and Process
Coordination
Staff Updates



COMMUNITY

Outreach and education
Community events
Regular meetings
Email updates

Contacts

Virginia Health Benefit Exchange

Holly Mortlock, Deputy Director of External Affairs & Policy

Holly.Mortlock@scc.virginia.gov

Kendra Weindling, Stakeholder Engagement Manager

Kendra.Weindling@scc.virginia.gov

PRESENTATION: COMMUNITY PARTNER SPOTLIGHT –VPLC NAVIGATORS

*Deepak Madala. Director, Center for Healthy Communities
and EnrollVA. Virginia Poverty Law Center*



Navigators and In-Person Assistance Programs

Deepak Madala
Enroll Virginia, Director
deepak@vplc.org, 804-432-0199



About Enroll Virginia

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Enroll Virginia works throughout Virginia to connect people with low-cost health coverage. Our navigators give **free and unbiased** help with the application and enrollment process.

To schedule an appointment:

Hotline – 1-888-392-5132

Online – enrollva.org/get-help



The screenshot shows the Enroll Virginia website homepage. At the top, there is a header with the phone number 1-888-392-5132 and the email address info@enroll-virginia.com, along with social media icons for Facebook, Twitter, and Instagram. Below the header is the Enroll Virginia logo, which consists of the word "ENROLL" in blue and "VIRGINIA!" in orange. A navigation menu is located below the logo, with links for Home, Get Help, Find an Event, News & Press, Share Your Story, About Enroll Virginia, and Contact Us. The main content area features a large banner with a photograph of a family (a woman, a man, and a child) and the text "Connecting Virginians to high-quality and affordable health coverage." Below the banner, there is a section titled "Need Health Insurance? We Can Help You Get Covered." with a sub-headline "GET FREE, IN-PERSON HELP" in a blue button. The footer contains a paragraph of text: "Enroll Virginia is a network of community-based organizations committed to helping Virginians access high quality, affordable health coverage. Our navigators and enrollment experts are trained and certified to provide free, unbiased assistance on health insurance options available through HealthCare.gov, Medicaid, and FAMIS."

What is a Navigator?

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Navigators are funded and trained by the Virginia Health Benefit Exchange to:

- » Provide unbiased information about the Health Insurance Marketplace and the health plans that are available
- » Help consumers apply for financial help through the Marketplace and the Virginia Medicaid/FAMIS programs
- » Provide Community Outreach and Education
- » Assist with Complex Cases and other Post-Enrollment issues (e.g., appeals, premium tax credit reconciliation, using health coverage to access care)

In-Person Assistance Options in Virginia

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- » Virginia HBE Navigator Program
- » Virginia HBE Certified Application Counselor (CAC) Program
- » Virginia Health Insurance Brokers and Agents
- » Virginia Health Care Foundation's Project Connect Program – provides free enrollment assistance for Medicaid and FAMIS
- » Virginia Insurance Counseling and Assistance Program (VICAP) – network of programs through local Area Agencies on Aging that provide free, unbiased counseling and assistance for people with Medicare (<https://www.vda.virginia.gov/vicap.htm>)

In-Person Assistance Options in Virginia

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- » The Enroll Virginia website has a tool that helps Virginians locate Navigators, Certified Application Counselors (CAC), and Project Connect assisters in their community
- » The Virginia Health Insurance Marketplace can also direct consumers to local brokers/agents, CACs, and Navigators.

www.enrollva.org/get-help/

Find an Assister Enter Your Zip Code, City, or County Get Help With:

Rockbridge Area Health Center
25 Northridge Lane, Lexington, VA, 24450
540-464-8700
Call for an Appointment

Rural Health Outreach Program
210 South Main Street, Amherst, VA, 24521
434-263-4000
Call for an Appointment

Blue Ridge Medical Center
4038 Thomas Nelson HWY, Arrington, VA, 22922
434-263-4000

Store Locator Software © StoreLocatorWidgets.com

Additional VPLC Community Resources

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- » SNAP
 - » Helpline: (866) 753-7627
 - » Calculator: [SNAP Calculator - Virginia Poverty Law Center Virginia Poverty Law Center \(vplc.org\)](https://www.vplc.org/snap-calculator)
- » Predatory Loan Helpline: (866) 830-4501
- » Utility Helpline: (804) 313-9363
- » Senior Legal Helpline: (844) 802-5910

THANKS!

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Any questions?

enrollva.org

FB: facebook.com/enrollva

IG: @enrollva





WRAP UP, ANNOUNCEMENTS AND CLOSING

Natalie Pennywell



THANK YOU