



## Virginia Health Benefit Exchange (HBE) Agent FAQs

August 17, 2023

**1. 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.

**2. When will the training requirements for agents come out if they were previously FFM certified?**

Agents who were certified with the FFM for PY 2023, are eligible to take a limited renewal training for PY 2024 certification.

The Exchange sent emails with instructions and training requirements to all agents who were certified on the FFM for PY23 on July 28. If you did not receive an email invitation to the training, please email [MarketplaceLMS@scc.virginia.gov](mailto:MarketplaceLMS@scc.virginia.gov) and an invitation will be provided.

**3. How many attempts are allowed for a passing score?**

There is no limit on the number of attempts allowed.

**4. For the new system, 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.

**5. Will there be training material on how to create and manage tickets?**

Yes, there will be video recordings of the process available on the website in early September.

**6. Will there be an enrollment demo for the new system?**

Yes, there will be video tutorials of the platform available on the website in September.

**7. When will training be available for Agents to take? How long is the registration open?**

Registration for training opened on July 28, and agents may register for training at any time. To ensure agents are certified to sell on the Exchange for Nov. 1, training should be completed by Oct. 10th. In addition, video tutorials for the platform will be available in September.

**8. Are the partners such as General Agents required to be certified as well?**

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

**9. If a client enrolls in dental and health plans, at renewal if they do a passive renewal, will both dental and health plans renew? Under the current HealthCare.gov system, dental enrollments are not auto-renewed if the consumer does not have active health coverage.**

Yes, both health and dental plans will be auto-renewed independently. The renewal status of a consumer's health plan will not impact the consumer's dental plan. The consumer will be auto-renewed in their dental plan if they are eligible regardless of whether or not they have active health coverage.

**10. What is the time frame for Agents to get certified?**

For Nov. 1, certification must be completed by Oct. 10th. However, agents can certify anytime throughout the year.

**11. If we have an address change, does it require you to go through the whole application again like it does now**

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.

**12. I work closely with my clients for their enrollments and changes. I quote, enroll, and upload required documents all using a direct enrollment. Will I still have this ability to do a complete start to finish for my clients on the state exchange?**

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.

**13. Will there be any training available when the site is launched?**

Yes, video demos will be available on the website for agents and assisters to view. They will remain available, and you can view them as frequently as needed.

**14. 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.

**15. 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.

August 4, 2023

**1. 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.

**2. 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.

**3. 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.

**4. 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.

**5. 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.

**6. 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. 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.

**7. 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.

**8. If someone set up an account on the Marketplace but never completed an application, will they be moved over to the State platform?**

No, the migration will only apply to consumers who currently have PY 2023 coverage.

**9. 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.

**10. 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 that agencies will use to provide oversight and management. The agency managers have access to their agency's agent information and book of business from this portal.

**11. 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.

**12. 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.

**13. 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.

**14. In Healthcare.gov, all brokers are listed, and an individual can look for a broker in their area. Will VA have the same feature?**

Yes, consumers will be able to search for and connect with an agent in their area through the Agent Connect feature.

**15. 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.

**16. What is the process for Virginia Agent Certification for Plan Year 2024 and beyond?**

- I. 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
- II. Complete agent training through the VIM Learning Management System. Training is expected to open on August 11th.**
  - FFE-certified agents (at the time of account migration) will be eligible to complete a shorter training program for plan year 2024 along with Virginia-specific modules.
  - Agents new to the Exchange or who are not currently FFE-certified at the time of account migration will be required to take the full VIM training program for plan year 2024.
  - Create or claim your LMS account in the VIM LMS after July 28th.
  - To receive certification of training completion, agents must receive a passing score of 80 on the VIM Exam.
  - Complete training and pass the exam by October 10th for November 1st Exchange Certification.
  - 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. Certification is effective only for the existing plan year and will remain active through October 31, 2024.
- III. Create or claim your agent portal account on the VIM Platform once available (expected approximately October 10th).**

July 28, 2023

**1. The Eligibility Status was listed as "Conditional" for some consumers in the Agent demo. 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.

**2. 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.

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

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

**4. 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.

**5. 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.

**6. 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.

**7. 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.

**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. 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.

**10. 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.

**11. 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.

**12. Is there a website I need to go to sign up for training... even though it is for 2023?**

Virginia will send emails to agents with instructions on completing training and certification for Virginia's Marketplace for PY24. Agents should follow the guidance from CMS/HealthCare.gov for any 2023 plan year certification requirements.

July 21, 2023

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

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

**2. 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.

**3. Can you create a video or PDF tutorial explaining in detail the functions of the Broker Connect Program? Visually seeing things helps with understanding.**

The Exchange is hosting a live deep-dive demonstration of Agent Connect and our ticketing system at our July 26th Town Hall meeting, from 11:00-12:00. Please email [ExchangeAgents@scc.virginia.gov](mailto:ExchangeAgents@scc.virginia.gov) to receive conferencing information, if you do not already receive the invitation. In addition, we will have video tutorials available for the agent platform, including Agent Connect available in September.

**4. Will there be a "training" broker portal that can be used by brokers to get hands on training outside of the live version (i.e., hands on training in a test environment)? This would also be helpful down the road as agencies train new agents.**

The Exchange will make video tutorials for training that can be viewed at any time. We will have the videos available in September.

**5. Will 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.

**6. Will the ticket capability also be in the Agency Portal?**

Yes.

**7. 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.

**8. 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.

July 14, 2023

**1. I see DOB listed as the name of the month, NOT 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.

**2. Will the principle agent need to complete agency training?**

Yes, all agents seeking to sell coverage or assist consumers on Virginia's marketplace will be required to be certified. Agents with existing PY 23 FFM certification will be eligible to take a "renewal" course with information specific to Virginia in lieu of a full marketplace training.

**3. Will this include system training?**

The system training for Agents/Brokers and Navigators and Assisters will begin on 9/1/2023. The training will be in the form of self-taught videos. We will be providing additional information in the coming weeks about access to the material.

**4. Will agents receive recorded demos on how the broker portal and consumer enrollment portal works? This would be helpful for agents who were unable to join the town hall meetings.**

There will be demos at the next monthly townhall on programing and ticketing system. The Town Hall demos will not be recorded but the system training for Agents/Brokers and Navigators and Assisters will begin on 9/1/2023 and will be in the form of self-taught videos.

**5. 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.

July 7, 2023

**1. When we are able to claim our Book of Business -October 10<sup>th</sup>, 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.

**2. 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.

June 30, 2023

- 1. 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.

- 2. 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.

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

- 4. Can you confirm if there is an agency account to monitor business?**

Yes, there is an agency portal to monitor the agency book of business.

- 5. 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 Exchange is exploring opportunities to make recordings available. Additional demonstrations will be held during Town Hall meetings and portal training will also be provided prior to Exchange launch.

- 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. It looks like the VA HBX will be similar to MHC in that the client will select the agent / broker in their account, is that correct?**

Consumers will have the ability to search for and select an agent in their account. Agents will then need to accept the designation request to act on behalf of the consumer.

June 23, 2023

**1. 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.

**2. 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.

**3. 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.

June 16, 2023

- 1. Will VAHBE provide video tutorials for agents and consumers to view to get use to the new platform like they do in Pennsylvania's Pennie exchange?**

The Exchange is exploring this capability and will provide information as it becomes available. There will also be platform training to cover the features of the portal.

- 2. Follow-up: When does the "termination" status get updated? Is it at the end of the year when the agent hasn't completed the new year certification? (Original question) "What if an agent leaves an Agency but their NPN is still attached to the client. How will the Agency keep that client? Keep that terminated agent's Book of Business?"**

The agency manager has full access to the agent's book of business and can reassign clients to other agents.

- 3. Agents are looking for more details on how Broker Connect works. Suggested that we include more on this in a future Town Hall.**

The Exchange appreciates this suggestion and will explore opportunities to include more information in future Town Halls.

- 4. 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.

- 5. Can you do a session that addresses specifically the steps agents will go through to resolve data matching issues including what they will see in the portal before and after the DMI resolution process is complete? Including submission dates and resolution dates.**

The Exchange appreciates the suggestion and will explore options to provide this information.

- 6. Some carriers in VA allow direct subsidized ACA enrollments but some use web broker site platforms such as Health Sherpa to complete these enrollments which are then routed directly to the carrier. Currently agents can access links to the**

**carrier direct site through their agent carrier portals. Will carriers in VA still be able to this or will all subsidized enrollments in VA be limited to the new VA Health Benefit Exchange?**

Enrollments will take place directly on the VIM Platform then be forwarded to the carriers.

**7. Will we still be able to use Healthsherpa quoting platform on the VA Exchange?**

This will not be available on the Virginia Exchange for PY 24.

**8. Will there be a demo of the agency platform so we can better understand the features available?**

The Exchange has hosted platform demonstrations in previous Town Hall meetings, and there will be platform trainings available to Exchange agents. We are exploring future opportunities for additional demonstrations.

**9. 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.

**10. Will the reps answering the member service and broker service phone lines and emails be handling just Virginia or will they be servicing multiple states?**

Virginia call center representatives will be trained for and entirely dedicated to serving Virginia.

**11. Will you consider having a video library on YouTube such as the Pennie (Pennsylvania State Exchange) does for agents and consumers with tutorials and useful information? Will you also consider providing recordings for the Town Halls in addition to providing the webinar slides?**

The Exchange is exploring this possibility and will provide information as it becomes available.

June 9, 2023

**1. Will you allow any integration with EDE/DE Direct Enrollment platforms, or provide any PUF data?**

EDE/DE will not be available on the Virginia Exchange for PY 24. We can provide publicly available data.

**2. When we need to report a change to the application will we need to go through the entire application from the beginning to make one small change?**

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.

**3. Currently on Health Sherpa 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.

**4. 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 FFM dropped this practice the second year OEP 2015. Maryland has always done this, and it helps to keep consumer cases in order.**

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

June 2, 2023

**1. 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.

**2. Which 4 states are using the streamline CMS process?**

Currently Nevada, Pennsylvania, New Jersey and Idaho use the same application that Virginia will be using. This application is CMS approved and based on CMS's UI Guide.

- 3. 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.

- 4. 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.

- 5. 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.

- 6. 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.

- 7. 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.

- 8. You stated in the March 31, 2023 FAQ that for plan year 2024 agents and brokers will not be able to use other web broker sites. Georgia who is also using Get Insured, is also changing to a state-based exchange model and will integrate the use of other web brokers into their state-based platform. SBE's often think they know what consumers and agents want in a functional site but do not ask us what's been working or what we need before making decisions. Do you think VAHBE will consider integration with other web brokers such as Health Sherpa in the future? Agents appreciate new features, but simplicity of use is most important.**

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

- 9. Currently Agents that use Health Sherpa can easily assist consumers that prefer to self-enroll but choose an agent/broker for assistance with plan selection or if they have issues along the way. Today we simply give them our link which automatically connects us to them. We can see where they are during the whole process until the enrollment is complete. Most of all we do not have to rely on the consumer or take extra steps to assure that we are attached to the cases we assist with. 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?**

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. 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.

- 10. 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.

- 11. 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? (Page 10- from 1/18/23 Broker TH slides)**

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.

- 12. 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.

- 13. I don't see DOB or SS on that search screen. Perhaps it can be added prior to OE? Adding in the application ID # on the search screen might also be useful. Adding in the application ID # on the search screen might also be useful.,**

Yes, you'll find the 'sort' function on the top right of the BOB screen.

**14. Can you organize your BOB in different ways (i.e., sort alphabetically by last name?)**

You can organize your BOB by sorting it.

**15. 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?**

We can confirm for you the specific fields in the BOB export in the follow ups.

**16. Will you allow any integration with EDE/DE Direct Enrollment platforms, or provide any PUF data?**

EDE/DE will not be available on the Virginia Exchange for PY 24. We can provide publicly available data.

**17. 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.

May 26, 2023

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

The agent portal will be open in early Fall.

**2. 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.

**3. Is there a date by which agents must be certified in order to participate for OE24, or will certification be ongoing as it is today on the FFM?**

The agent's status with the FFE for Virginia-operation is valid in VA through 10/31/23. Agents must complete the Virginia certification process prior to 11/1/23 to continue Virginia operations on the Virginia platform beyond that date.

**4. To confirm, if an agent were to fail to complete certification by 11/1 - say they were busy with Medicare clients and neglected to get that done in time - can you**

**confirm whether they'd be able to get that done later in November and then write in OE24? Or would they have to wait until the following year?**

The training and certification will remain open through the year, so they can complete when ready.

**5. Will the certification be a shortened one for agents who are already FFM certified?**

FFE-certified agents who completed plan year 2023 FFE registration and training will be eligible to complete a shorter training program for plan year 2024 along with Virginia-specific modules.

May 19, 2023

**1. 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.

**2. 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://www.healthcare.gov). For plan year 2023 and prior consumers will receive their 1095s from [Healthcare.gov](https://www.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.

**3. 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.

**4. 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.

**5. 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.

**6. What if an agent leaves an Agency but their NPN is still attached to the client. How will the Agency keep that client? Keep that terminated agent's Book of Business?**

If an Agent leaves the agency, the Agency Manager can transfer the Book of business using the "Transfer Book of Business" feature to a particular agent within the agency. Please note this action must be performed before the "Termination " status is applied to the agent.

**7. Is there going to be an agency portal like covered California offers?**

Yes, the Agency portal is part of the platform.

**8. 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.

**9. Will the agent's name, if one exists now, prepopulate from FFM for 2024?**

This is part of the data migration plan, for agencies to be transferred to the VA Agency portal.

**10. I have many new immigrants who have no prior income in the US. I use the tax code document (see attached) 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.

**11. Make sure on the new system that we can do the following: Enroll clients in different plans. Example: Husband wants Kaiser, Wife wants CIGNA. Enroll parents who may be listed as dependents on their adult children's tax return. I have a fair number of clients who declare their parents as their dependents. How do we obtain prior tax year 1095A forms for clients?**

1. We can perform enrollments for specialized custom groups. This is not system default behavior; the user has to take an action to add folks into custom grouping.

2. Currently 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 should request any prior PY 24 1095 data from FFM.

**12. Will the new system allow us to use LESS of the tax credit?**

Yes, the Virginia Exchange offers the ability for the consumer, or the agent working on their behalf, to use less than 100% of the available APTC.

**13. 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.

May 12, 2023

**1. FFM is being completely removed from VA HBE and Get Insured is completely replacing FFM correct?**

Virginia's platform, provided by GetInsured is completely replacing the FFM.

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

Yes, VAHBE will use a single streamlined application that can be used for both APTC and Medicaid/CHIP/FAMIS.

- 3. 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.

- 4. Do we know yet if the agent delegation to act on the consumers behalf fulfil the new CMS requirement to obtain Scope of consent under the new PY2024 parameters?**

The Virginia platform does require consumer consent for agent delegation to act on consumer's behalf. However, VAHBE will not require the stricter federal standard for PY 2024. We will re-evaluate for future years.

- 5. Do you know 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>

May 5, 2023

- 1. Is it possible for a client 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.

- 2. How will software price affect the customers. Is it still based on income? More choices for customers in the Tidewater area, (Insurance Companies), and are there still going to be a baseline with the metal tiers. Will the state plans include dental & vision for under 65 adults not just children, and commissions?**

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.

**3. When agents finalize a 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. VAHBE strives to make consumer communications timely and relevant to where consumers are in the enrollment process. For consumers with finalized renewals, we will not make additional calls or send additional emails to state "please enroll".

**4. 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.

**5. Will brokers info be attached?**

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

**6. 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.

**7. Will there be a session on agent/broker certification? How to request certs, broker portal, etc.**

VAHBE is pleased to host an agent portal demonstration during our May Town Hall which is scheduled for 5/17/23, at 11am. Registration for Agent Training and Certification will open in mid-summer and training will be available in the late summer and early fall. We will provide additional details on training in future Town Halls.

**8. 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 11/1/23 to continue Virginia operations on the Virginia platform beyond that date.

**9. Will there be functionality like the Help on Demand where agents will get notified regarding a consumer seeking assistance so we can reach out?**

The VAHBE platform features a "Broker 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.

**10. 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.

**11. Will VAHBE contact the agent if they 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.

**12. Will broker have the ability to pull 1095-A for tax year 2024, from the platform?**

Yes.

**13. 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.

**14. Are you able to provide access to these slides and a recording of this meeting?**

We will be sharing PPT slides from the Town Hall meetings.

**15. Can you please confirm if the earliest date a person will lose their VA Medicaid is it May 31, 2023, or June 30, 2023? I was under the understanding that re-evaluations START April 1, 2023, and they would have 60 days to submit their documents or be denied. So, is that May 31 or June 30?**

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.

**16. Why are the prescriptions LIMITED to 5? I have many clients who are taking MORE than 5 Rx.**

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

April 28, 2023

**1. Appeals, will these be sent to VA HBE?**

Yes. VAHBE will handle consumer appeals.

**2. Will new enrollments 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.

**3. Will we be able to enroll clients with SEPs for 11-1/23 and 12/1/23? The prior WEB entities seemed to have issues with this.**

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.

**4. When I call the MD MHC broker support line, my calls can sometimes be on hold for 20 - 45 MINUTES to get a rep on the line. Can VA please make sure to have ENOUGH support people hired to cut these hold / wait times to 2-4 minutes for brokers?**

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

**5. Currently through HealthSherpa (EDE Tool), agents are able to pull clients 1095 forms on their behalf. Will that be possible 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.

**6. 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.

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

HBE will be posting transition related information such as Town Hall information, FAQs, and Training and Certification information on the SCC site within the next few weeks.

**8. So, if FFM has ONLY standard plans for 2024, then VA will ONLY have standard plans for 2024, is that correct?**

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.

**9. Can agents get CE for the training?**

The Exchange is exploring this option and will provide information as soon as it becomes available.

**10. 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.

**11. 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.

**12. How do we make sure people from FFM don't call our clients? Every time I set up a new client in the FFM system they would receive calls from other agents and**

**brokers. Some clients have told me during OE they received 10 or more calls PER DAY for enrollment to FFM plans during OE.**

We will be sending 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.

**13. It is SUPER helpful to be able to SEE the documents that have been uploaded to the HBE for DMI issues. (DMI - Data Matching Issue) FFM does not do this now, and MHC does not do this now.**

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.

**14. 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.

**15. 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.

**16. 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.

March 31, 2023

**1. Will we still be able to use a different WBE for 2024 enrollments, such as INSX?**

While the Exchange appreciates advances in WebBroker 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 WebBroker 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. 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?**

Yes, the Exchange Platform includes several user roles within the Agent/Broker Portal, including:

- *Agents/Brokers* - State certified, licensed agents/brokers with their own book of business,
- *Agency Managers* - responsible for an organization of one or more brokers and their book, and
- *Administrative Staff* - unlicensed administrative helpers for the agencies.

**3. Can we please have a specific team / department for brokers only?**

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.

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

Training will begin in the summer of 2023 and a soft launch of the Platform and Consumer Assistance Center will be available around September 1. This will allow brokers to become familiar with the basic platform. Books of Business will be loaded in October.

**5. 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. However, after talking with Virginia agents, the Exchange is exploring the possibility of enhanced hours for open enrollment periods. We will provide additional details as they become available.

**6. Can agents still use FFM training for 2024?**

The VA Exchange will be offering state-based training and certification to agents, navigators, and assisters.

- A Virginia-specific learning management system will be available in summer 2023.
- 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.
- 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.
- Agents will continue to be required to be licensed and in good standing through the Virginia Bureau of Insurance.
- Agents will be required to sign a Virginia-specific agent agreement.
- Updates to requirements will be published on the HBE's website and communicated in Monthly Townhalls and via emails

- 7. 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.
- 8. Where do I need to go to get the required information for Brokers to register with your state exchange to sell?**  
Visit <https://www.scc.virginia.gov/pages/Applying-for-a-Individual-VA-Insurance-License> for information regarding becoming licensed in Virginia.
- 9. 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.
- 10. Has the site been established with the running list of questions/answers for the new state exchange?**  
We expect this to be live in the next few weeks.
- 11. Do we have an anticipated open enrollment end date? Will we have an extension past 12/15?**  
Open enrollment for Plan Year 2024, will mirror the federally facilitated marketplace and run from November 1, 2023, through January 15, 2024.

### February 15, 2022

- 1. Will this be a smooth transition from a federal to a state-based Exchange?**  
Yes! The State Corporation Commission has contracted with GetInsured, 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. 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/brokers will need to call the Healthcare.gov call center for an enrollment.
- 3. Will appeals be sent to VAHBE?**  
Yes. VAHBE will manage consumer appeals.
- 4. Will there be a separate training per portal type? Will there be reference guides?**  
Yes. We anticipate separate training modules for each portal type and there will be reference guides.

5. **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.

6. **When renewals are finalized, will the HBE show this as finalized and stop additional calls or emails that say “please enroll”?**

HBE will not be making outbound calls to individuals who have been auto-renewed. Our platform enables us to see where consumers are in the process so we can make timely and appropriate outreach that reflects their enrollment status. For example: an individual who had been auto-renewed will receive a message reminding them that they have been auto-renewed and that they can log in and make changes to plans and enrollments during open enrollment.

7. **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.