Virginia Health Benefit Exchange Advisory Committee Meeting

Doug Gray, Acting Chair

September 17, 2026

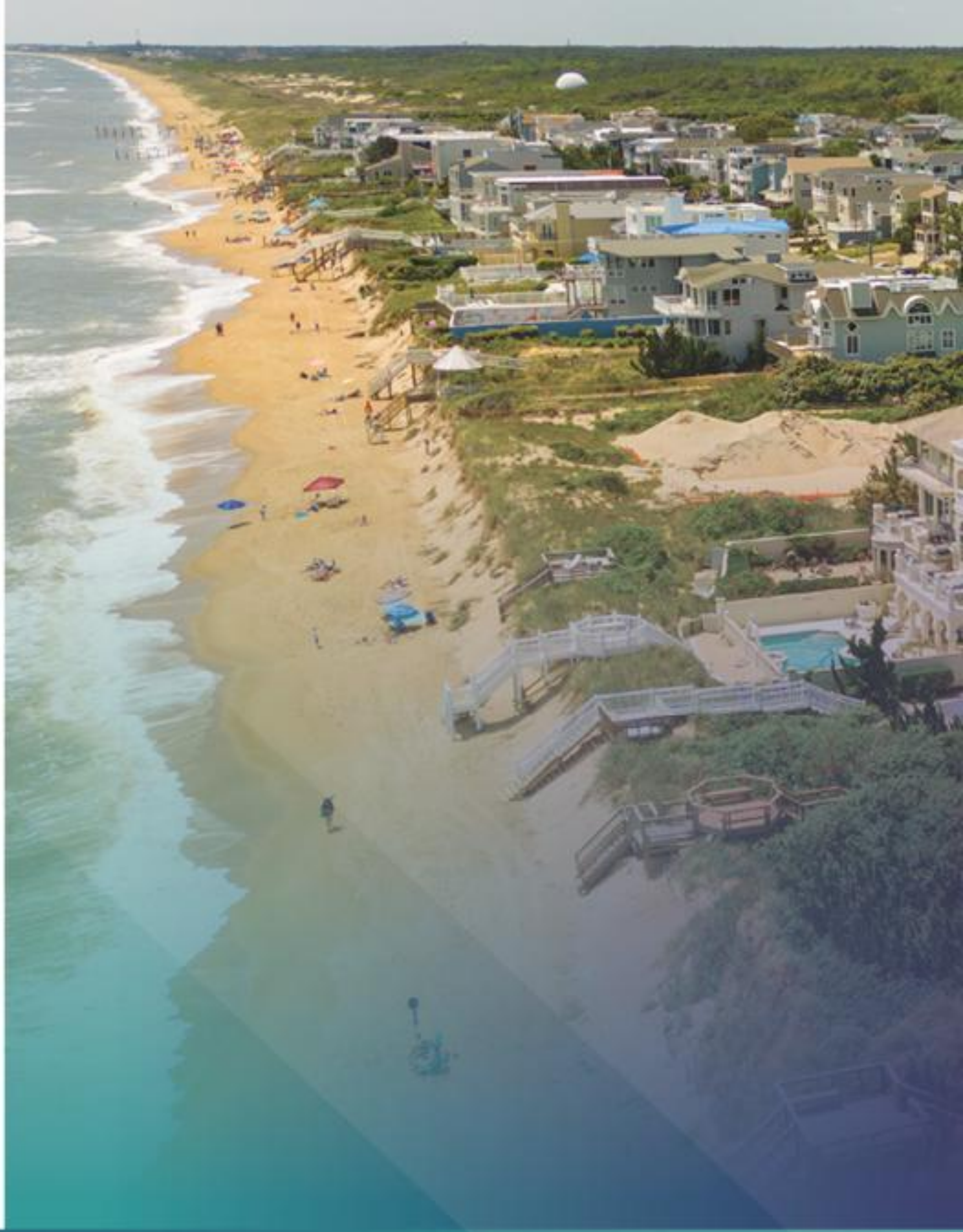
Virginia's Insurance Marketplace

Welcome

Virginia's Insurance Marketplace

Agenda

1. Call to Order
2. Health Benefit Exchange Updates
3. Other Business
4. Public Comments
5. Adjournment



Ex Officio Members

- Commissioner Duke Storen, Department of Social Services
- Secretary Marvin Figueroa, Health and Human Resources
- Director Steven Ford, Department of Medical Assistance Services
- Commissioner Scott White, Bureau of Insurance
- Dr. Cameron Webb, State Health Commissioner
    - Designee: Michael Capps

Appointed Members

- Doug Gray, Virginia Association of Health Plans, **Acting Chair**
- Julie Bataille
- Lee Biedrycki, Benefinder
- Scott N. Castro, Medical Society of Virginia
- Craig Connors, Virginia Hospital & Healthcare Association
- Sheenu J. Kachru, Innovaccer
- Kip Piper, Health Result Group LLC
- Catherine Silva, Elevance Health

Advisory Committee Housekeeping

- Nominations
  - We are accepting nominations for chair and vice chair.
  - Elections will be held during the December meeting.
- Joining the Advisory Committee
  - Applications are accepted on an ongoing basis.
  - Email a statement of interest, your resume, and a list of references to **HBEAdvisoryCommittee@scc.virginia.gov**.
- Reappointment
  - Submit a letter of interest to **HBEAdvisoryCommittee@scc.virginia.gov**.

HBE Director’s Update

Virginia’s Insurance Marketplace

Road To Open Enrollment

August

- System updates to implement new federal changes
- Complete training modules for agents and assisters

September

- Major system release to our platform
- Carrier plan certification & upload
- Renewals processed in staging environment
- Knowledge base review and website audit

October

- Window shopping opens October 1st
- Open Enrollment Readiness Review with CMS
- Renewal and eligibility notices to consumers
- Execute auto renewal

November

- Open enrollment period begins November 1st
- Launching Virginia Premium Savings Program

Shifting Federal Regulatory and Policy Landscape

- CMS 2027 Notice of Benefit and Payment Parameters
- H.R. 1 – Marketplace & Medicaid Changes
- CMS Marketplace Program Integrity & Eligibility
- Virginia Premium Savings Program
- PY 27 Plan Designs and Premium Pressures

Provisions Stayed or Overturned by Federal Court

- Shortened open enrollment (overturned)
- Increased verifications for Special Enrollment Periods (stayed)
- Elimination of standardized plan designs and limits (stayed)
- Additional income verifications (stayed)
- Option for Bronze plans to increase max out of pocket (stayed)
- Failure to reconcile tax credits PY27 (stayed)
- Expanded eligibility for catastrophic plans (stayed)
- Loosened network adequacy rules (stayed)

Policy Changes Effective 2027/2028

Provision	Implementation Date	New Policy
Open enrollment period	1/1/2027	Nov 1, 2026 – Jan. 29, 2027
Medicaid coverage changes for certain non-citizens	1/1/2027	Limited to U.S. citizens, U.S. nationals, Lawful Permanent Residents, Cuban-Haitian Entrants, and COFA Migrants
Federal APTC changes	1/1/2027	APTC/CSR available to U.S. citizens, U.S. nationals, and eligible non-citizens: • Lawful Permanent Residents • Cuban/Haitian Entrants • COFA Migrants
Medicaid work requirements	1/1/2027	Individuals failing to meet requirements will be ineligible for APTC.
Pre-Eligibility Verification	1/1/2028	Effectively ends auto re-enrollment, requiring annual verifications.

Launching Virginia Premium Savings: PY2027

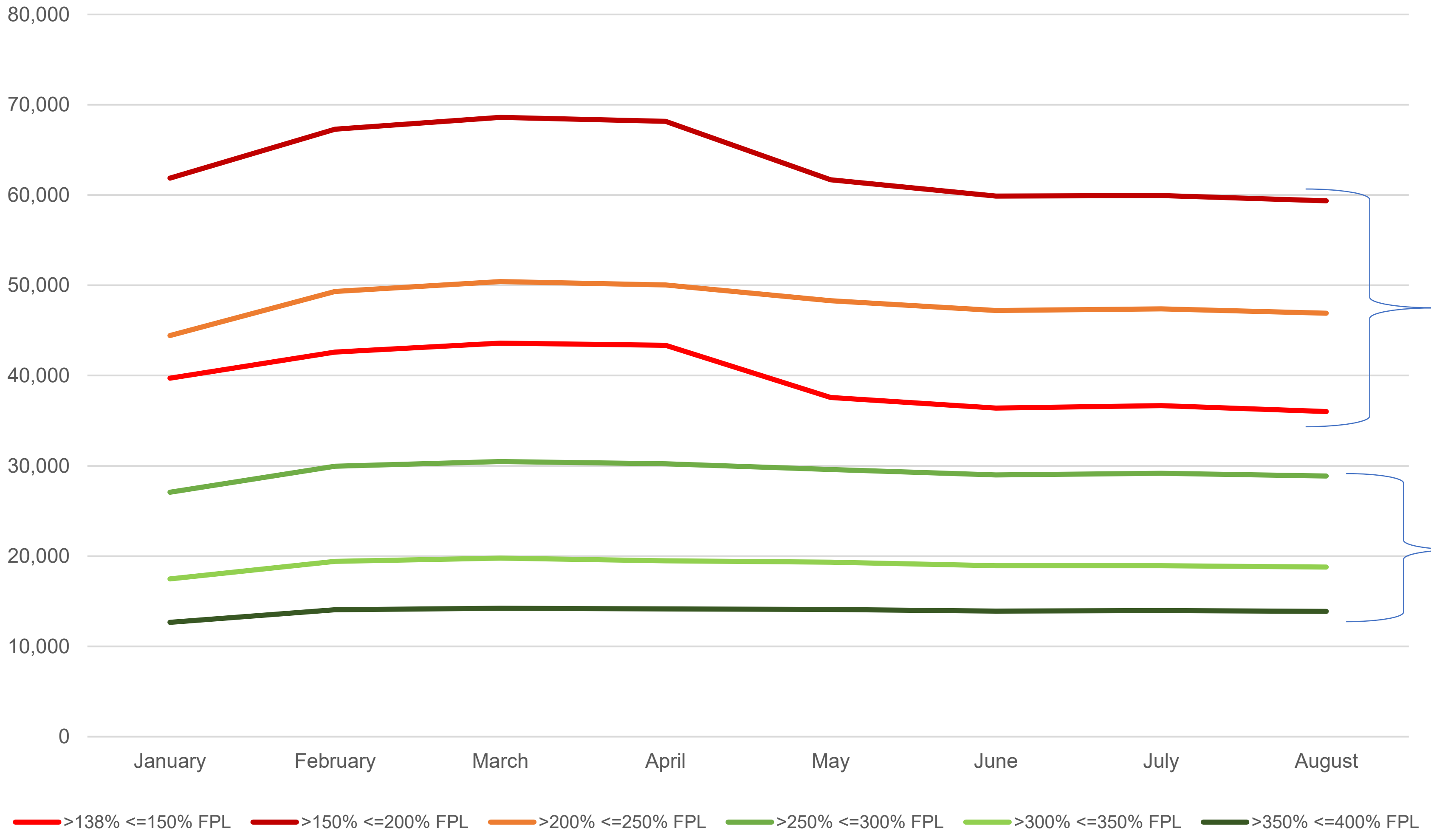
Virginia Biennial Budget enacted by Gov. Spanberger (6/29)

- Creates Health Care Affordability Fund
- Provides $150M in state funding for premium assistance
- Target population is 138%-250% FPL
- Up to 70% in premium savings- after federal APTC
- Estimated to help ~200,000 Virginians

Terminations By Income

Income as % of Federal Poverty Level	November 2025 – June 2026	2026 % of total
< 100	14,500	12%
100 - 138	25,300	20%
138 - 150	15,700	13%
150 - 200	22,900	18%
200 - 250	13,300	11%
250 - 300	7,500	6%
300 - 350	4,400	4%
350 - 400	2,600	2%
> 400	7,300	6%
Unknown	9,400	8%
Total	122,900	100%

PY26 Enrollment Trends by FPL



138% FPL – 250% FPL
Virginia Premium Savings eligible group

250% FPL – 400% FPL
Steadier enrollment in PY26

Virginia Premium Savings: Website Screenshots

2027 Eligibility Summary

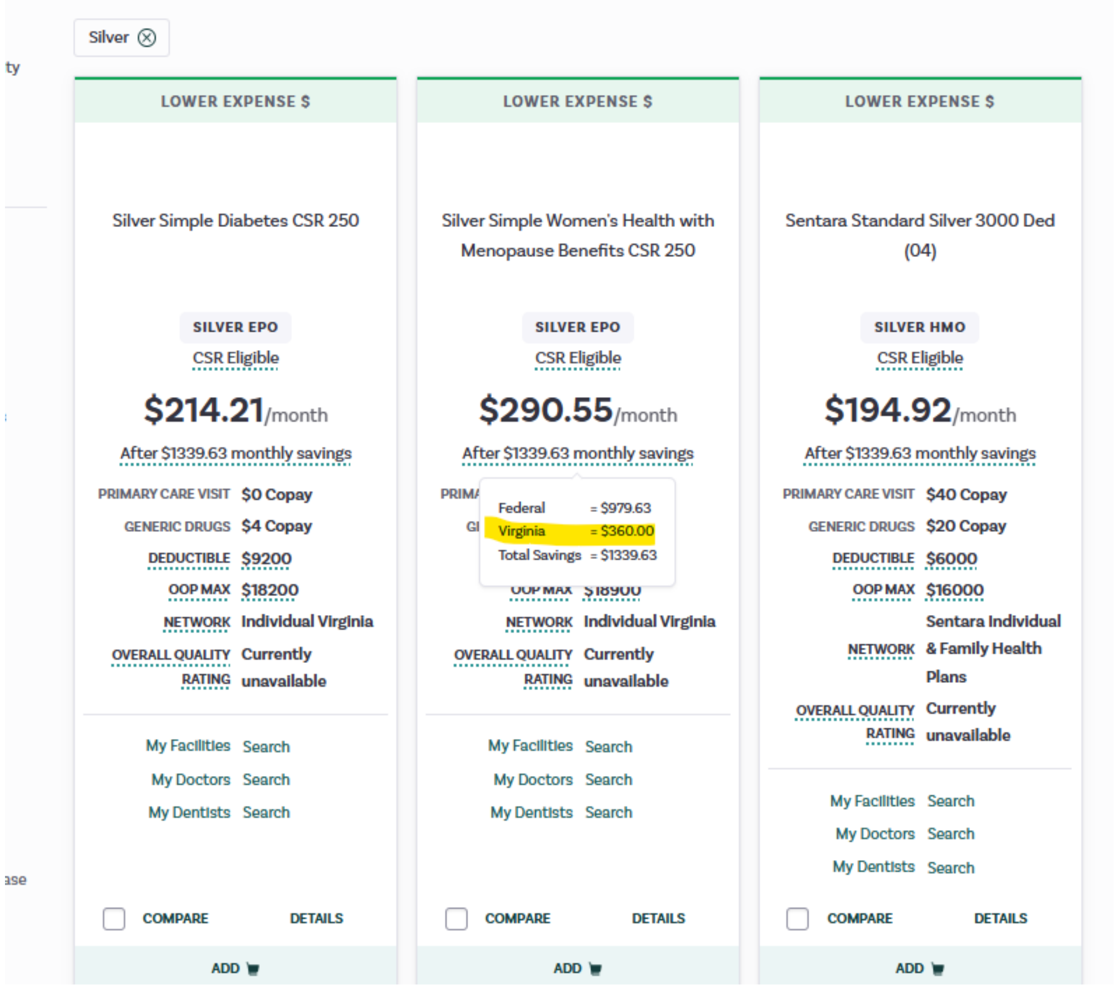
Summary

Application ID: 100027732
Application Date: November 18, 2026

Based on your application, members of your household are eligible for:

- ✓ Qualified Health and Dental Plans
- ✓ Advanced Premium Tax Credit of up to $979.63 for your household to lower your monthly insurance premium.
- ✓ Virginia Premium Savings of up to $360.00 for your household.
- ✓ Cost Sharing Reductions to lower copayments, coinsurance and deductibles.

Your eligibility is based on your income of $80000 and a household of 4, as well as other factors. Update your application if this information has changed.



Marketing and Outreach

Virginia's Insurance Marketplace

Marketing Goals

- Marketing's goal for PY27 is to drive enrollment through consumer education
  - Understanding of metal tiers/plan types, common insurance terminology
  - The advantages of having a Marketplace plan vs a "junk" or short-term health plan
  - Virginia Premium Savings and eligibility
- Messaging will be centered around plan quality and potential savings
  - Emphasizing that not everyone will qualify for Virginia Premium Savings
  - Informing immigrant communities that they may no longer qualify for APTCs but could qualify for Virginia Premium Savings
- Targeted audiences include:
  - Former Marketplace consumers
  - Localities with a sizeable population in the subsidy income threshold
  - Spanish-language communities
  - Rural areas with high uninsured rates

Brand Nurture

- Our current campaign brings awareness to the Marketplace prior to Open Enrollment, focusing on the importance of coverage.
  - Radio ads
  - Meta ads
  - Display ads
  - Commercial
  - Refreshed educational materials

Virginia Premium Savings

- The Virginia Premium Savings educational campaign will run 9/21-10/31. Due to platform and privacy restrictions, this will be a general awareness campaign vs targeted by income.
  - Dedicated webpage and FAQs
  - New partner educational materials
    - Flyers on the subsidy and HR1 immigrant eligibility
    - Educational videos
  - Email and SMS/texting campaign
    - Includes targeting to former Marketplace consumers
  - Meta, cable TV, streaming TV, radio, music streaming ads
  - Potential launch press event and PSA with Governor Spanberger
  - Statewide outreach events with the Governor's team and DSS
  - Stakeholder educational outreach, especially in immigrant communities
  - Outreach with partner organizations
- Streaming, cable TV, and radio ads will run through the end of Open Enrollment

Open Enrollment

- Evergreen tactics
  - Paid search
  - Meta ads
  - Influencers
    - This year we are working to secure only one, Virginia-based influencer/celebrity
  - Programmatic display
  - Streaming and cable TV
  - Local radio and music streaming services
  - Digital out of home ads
  - Billboards
  - Direct mail
    - Will be sent to rural localities with high uninsured rates
- New tactics
  - Newspaper and pharmacy ads in rural localities
  - Adsmovil ad placement on popular Spanish language sites
  - Reddit ads

Questions?

Public Comments are accepted on an ongoing basis at: HBEAdvisoryCommittee@scc.virginia.gov

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