

# Virginia Health Benefit Exchange Advisory Committee Meeting

Sabrina Corlette, Chair

*June 20, 2023*

# Welcome Call to Order

## **Advisory Committee Meeting Etiquette:**

- Only committee members should have cameras turned on.
- Committee members can raise their hand to ask a question of the presenter.
- Stay muted until you are called on to speak.
- The transcript of this meeting will be made available online at <https://www.scc.virginia.gov/pages/Exchange-Administration>

# Roll Call

## **Ex-officio Members:**

*Secretary John Littel – Health and Human Resources*

*Director Cheryl Roberts – Department of Medical Assistance Services*

*Commissioner Danny Avula – Department of Social Services*

*Commissioner Scott White – Bureau of Insurance*

*Dr. Karen Shelton – State Health Commissioner*

## **Appointed / Voting Members:**

*Sabrina Corlette, Chair*

*Ikeita Cantu Hinojosa, Vice Chair*

*Julie Green Bataille*

*Lee Biedrycki*

*Scott N. Castro*

*Elizabeth Cunningham*

*Doug Gray*

*Starla Kiser*

*Louis Rossiter*

# Agenda



WELCOME  
CALL TO ORDER



ROLL CALL



EXCHANGE  
UPDATE



SUBCOMMITTEE  
REPORTS



OTHER BUSINESS



PUBLIC  
COMMENT

# Exchange Update

Stakeholder Engagement

Onboarding and ORR Updates

Continuous Coverage Unwinding Update

Marketing/Communications

State and Federal Policy Monitoring

Training and Certifications

# 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

# HBE Functional Organization



# Looking Ahead

## EVENT

## DATE

**Carrier Onboarding: Systems Integration and Electronic Data Integration (EDI) Testing**

May-September 2023

**CMS Operational Readiness Review Completion**

Early July 2023

**PY 2024 Plans Loaded into Platform**

July-November 2023

**Agent/Assister Training and Certification**

August-October 2023 and ongoing

**Consumer Data Migration**

Mid-late September 2023

**Auto-Re-enrollment Begins**

October 2

**Platform and Consumer Assistance Center Soft Launch (agents and assisters)**

~October 10

**Agents Claim Books of Business**

~October 10

**Go-Live-Open Enrollment PY 2024 Begins**

November 1

# Operational Readiness Review (ORR) Update

- HBE is participating in a series of Operational Readiness Reviews (ORRs) with CMS which involve executing specific test cases that should produce expected results when a consumer applies for health and dental insurance coverage on the Exchange.
- The final ORR involves end-to-end testing of account transfers to demonstrate that DSS/DMAS can effectively transition receiving/sending account transfers from the FFE to the Exchange.

# Carrier Onboarding Update

- Onboarding of 18 Health and Dental Carriers to the Exchange platform remains on schedule with current activities focused on platform configuration and file transfer (EDI) testing.
- July activities will focus on production readiness and loading Carrier plan and rate data on the platform
- Carriers continue to engage in weekly one-one meetings and monthly Carrier town halls

# Continuous Coverage Unwinding Update

## **CMS Required Coordinated Unwinding Plan**

VAHBE submitted an Unwinding plan to reflect coordinated planning between VAHBE and DMAS on unwinding activities. This plan is iterative and will be updated with lessons learned and landscape changes.

## **Unwinding Marketing/Advertising Plan**

- Our Unwinding Marketing Campaign is underway and will run until October 31<sup>st</sup>.
- Applies researched strategies to best target individuals based on a wide variety of demographic and geographic information, including areas of high concentrations of Medicaid enrollees.

## **Channels used include:**

- Statewide radio and streaming audio advertisements
- Google Search Ads
- Digital Display Ads
- Connected TV

# Virginia Medicaid Unwinding Update

*Sarah Hatton, Deputy Of Administration  
Department of Medical Assistance Services*

# Marketing and Communications

## **Exchange Website**

- Home page design has been approved
- Secondary page designs and Spanish translations are underway

## **Social Media**

- Our Facebook, Instagram & YouTube channels have been created in anticipation for launch.

## **Educational Materials**

- VIM 1 pager created, several educational materials are in development (posters, flyers, infographics)

# Marketing and Communications

## Examples for Brand Launch and Open Enrollment- Fall 2023

Channel	Details
Programmatic Display and Video	Static or animated banner and video ads served on websites across the internet (news, entertainment, etc.).
Connected TV	Video ads placed on streaming platforms through the internet (e.g., YouTube TV, Amazon Prime Video, Sling TV, Hulu, Discovery+).
DOOH	Ads that appear on digital displays around the state (e.g., at gas pumps and bus stations).
Site Direct	Ads that run on specific partner sites to reach niche or distinct audiences.
Streaming Audio	Ads that run on music streaming platforms in between content.
Google Search	Text ads promoted on Google Search results pages for audiences that search with relevant search terms.
High-Impact Display	Premium display ad units that are interactive and encourage brand engagement through multiple touch points.
Social Media	Static banner and video ads promoted on social media platforms such as Facebook, Instagram, Twitter, and TikTok.
Moving Billboards	Digital or wrapped truck ads that serve as billboards.

# Federal and State Policy Monitoring

## **Deferred Action for Childhood Arrivals (DACA)- Federal rule**

- On April 26, 2023 a new federal proposed rule would allow for DACA recipients to:
  - To purchase plans, and receive income-based subsidies, on healthcare exchanges
  - To participate in Medicaid or CHIP coverage for children and/or people who are pregnant in many states
- Public comments on the proposed rule are due by June 23, 2023
- The final rule is planned to take effect on November 1, 2023, to coincide with the open enrollment period
- For more information, the proposed rule and link for public comment can be found at the [Federal Register](#)

## **State Policy Update**

- HBE continues to meet with CMS to discuss coordination of Unwinding activities and implementation of special enrollment periods
- HBE is reviewing federal guidance, national best practices, and identifying stakeholder coordination opportunities with state agency partners, and Exchange carriers, to develop a coordinated HBE response to the Unwinding
- HBE continues to evaluate state and federal policy issues, guidance, and 2023 legislation for possible implications and action items for Virginia's Exchange

# Federal and State Policy Monitoring

**2024 Final Notice of Benefit and Payment Parameters-** HBE has considered how new provisions can support Virginia's enrollment through the Continuous Coverage Unwinding and beyond. As we have shared broadly with our stakeholder universe, we intend to follow the FFM as closely as possible, to ensure a smooth transition. Key decisions are as follows:

**90-day special enrollment periods-** Virginia will implement a new SEP that aligns with the Medicaid reconsideration period in Virginia, allowing consumers who lose Medicaid or CHIP 90-days (instead of 60) to apply for marketplace coverage

**Prospective/Retroactive Coverage Effective Date-** Virginia's Exchange will offer earlier coverage effective dates in situations in which customers attest to a prospective loss of MEC (or loss of APTC/CSR). If new coverage is chosen on/before day of triggering event, effective date will be 1st day of month following triggering event.

**Household Qualification for SEP-** Technical clarification: Only one person in a household applying for coverage or an affordability program must qualify for a SEP in order for the entire household to qualify for the SEP.

**Prohibiting termination of over 26-year old dependents during plan year-** Aligning with the FFM, Virginia will disallow termination of coverage of a dependent child before the end of the coverage year, even if a child has reached the maximum age at which a carrier is required to maintain coverage under state and federal law.

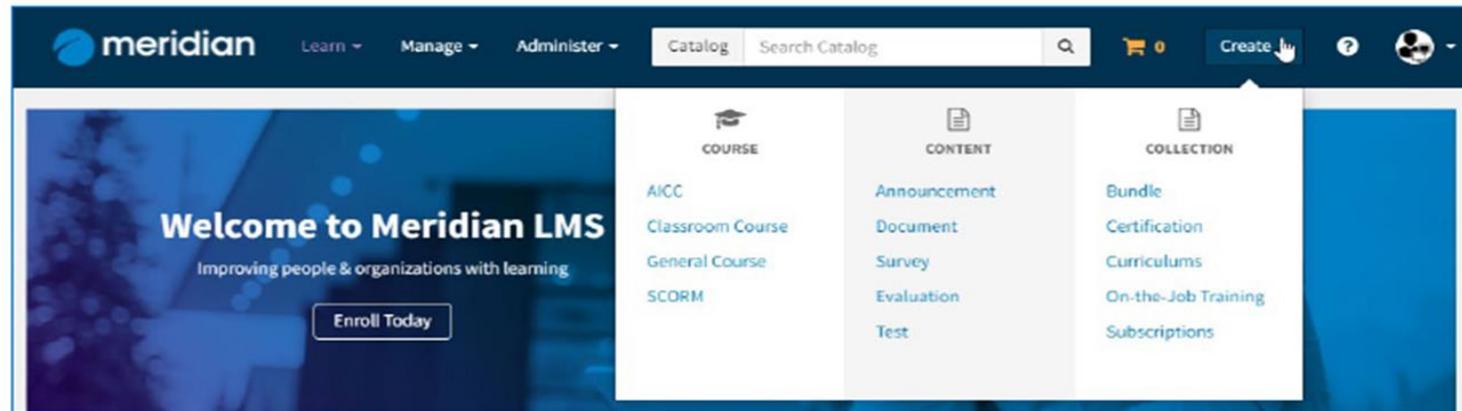
**Standardized Plans-** For PY 2024, Virginia will follow the FFM and,

- Require carriers to have a standardized plan for each metal level (expanded bronze, standard silver, one for each of the 3 income-based silver CSR plans (73, 87 94), gold, platinum). Standardized plan option requirements are applied in the individual medical market only. Designs include 4 tiers of cost-sharing for prescription drugs. (generic, preferred, non-preferred, specialty). Sets requirements for categorization of drugs by issuers.
- Remove the Standard Plan Requirement in Non-Expanded Bronze Category
- Limit the Number of Non-Standard plans. Carriers may only offer 4 non-standard plans per product network type and metal level in each service area.
- Issuers who offer additional dental and vision benefits in their non-standard plans will be allowed flexibility to offer more plans.

# Training and Certifications Update

- Training and Certification is free of charge and will be open to all Agents.
- Registration for training will open July 15, 2023.
- Agents must successfully complete training for certification.
- 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.
- Agents will continue to be required to be licensed and in good standing through the VA 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 Town Halls and via email FAQs.

# Training and Certifications



- HBE will utilize the Meridian Learning Management System (LMS) to offer agent, navigator, and assister training in Virginia.
- Training modules will go live August 7<sup>th</sup> and should be completed by October 10<sup>th</sup> for November 1 Exchange certification.
- Agents, navigators, and assisters with active PY23 certifications will be able to take a limited “renewal” curriculum.
- Accounts will be created for those with active PY23 certifications upon account transfer date.

# Subcommittee Reports

Strategic Priorities Subcommittee Update

# Other Business

1. Topics for Committee Discussion

2. Meeting Dates for 2023

Tuesday, March 28<sup>th</sup>

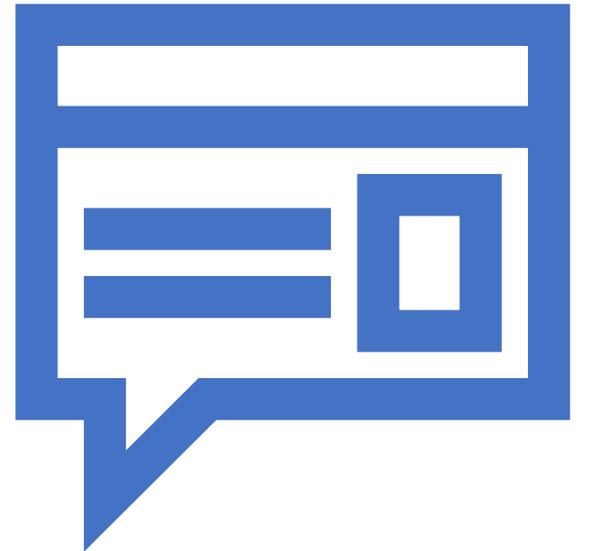
Tuesday, June 20<sup>th</sup>

Friday, September 22<sup>nd</sup>

Tuesday, December 12<sup>th</sup>

All meetings are scheduled from 2:00-4:00PM

# Public Comments



# CONTACTS

## **Advisory Committee**

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