

## Introduction

The Virginia Health Benefit Exchange expresses its gratitude to the Advisory Committee and subcommittee members for the many months of work to develop this comprehensive and thoughtful approach to establishing key performance metrics. These foundational metrics will be an asset to the Exchange and our stakeholder community to evaluate our progress towards meeting our objectives- promoting continuity of coverage and reducing the number of uninsured Virginians.

We have considered the recommended sets of metrics and are pleased to share that much of this information is readily available, and we expect a first report out and committee discussion in our Q1 2024 meeting. Some of the information requested will require some development and analysis to collect and present. We are working towards acquiring these metrics and will be pleased to report on them as the information becomes available.

As noted in our response, we strive to create an Exchange that is by Virginia, for Virginians. The data capabilities that we will have will play a crucial role in living up to that promise. We have stood up a data analytics division that will work closely with our policy and operational teams to monitor our performance. We're looking forward to using these metrics to inform our outreach, marketing, and policy initiatives, and to provide superior service to consumers and stakeholders who serve the Exchange community.

### **STRATEGIC PRIORITY #1: Expand health insurance coverage and access to increase the total population of insured Virginians.**

- Track total percent and number of Virginia population that is uninsured, along with the percent and number of the population enrolled in various types of health insurance (employer: small business/large group/government; Medicaid; Medicare; etc.). Understanding such data helps connect Virginians who interact with the VA HBE to the best health insurance and assistance for which they are eligible (i.e., [commonhelp.virginia.gov](https://www.commonhelp.virginia.gov)).

**Response:** The Exchange sees these data points as a good baseline for assessing overall Exchange goals of promoting continuity of coverage and reducing the number of uninsured. This set of metrics can be provided in our first iterative report.

**STRATEGIC PRIORITY #2: Capture total and new enrollees.**

Track “Inaugural Open Enrollment (OE) Data,” such as in a chart that captures:

- the total number of customers during first Open Enrollment Period;
- the total number of new enrollments;
- the customers that came to VA HBE from HealthCare.gov (renewal applications; auto-renewed); and
- the applications eligible for Medicaid.

The VA HBE will measure its first 5 years of progress against and relative to the Federally Facilitated Marketplace (FFM) baseline until it has enough standalone VA HBE data to present such information. Initial measurement against an FFM starting point of reference will also help the VA HBE make a “good value” equation for the transition from the FFM to a state-based marketplace.

**Response:** The Exchange monitors these data points regularly to inform our operations to best meet the needs of Virginia’s Insurance Marketplace consumers and those who may be eligible for QHPs. We will present these data points in our first iterative report.

**STRATEGIC PRIORITY # 3: Capture differences in key health insurance metrics across geography to better target the eligible population.**

- Track “Qualified Health Plan Enrollment by Rating Area and Carrier,” such as in a table that summarizes:
  - the percentage of Virginia’s population in each rating area (i.e. address given in the application),
  - the percentage of enrollees who enrolled in a private plan,
  - and the average monthly household tax credit amount.
- VA HBE can use this data to gauge the average premium prices in each rating area of the state.

**Response:** The Exchange considers geography an important demographic feature in evaluating access to coverage and key to informing outreach and marketing strategy. We

have several ways to examine enrollment data by geography, including by county and zip code. We are exploring resources and will be pleased to provide this information by rating area as it becomes available.

**STRATEGIC PRIORITY #4: Increase the affordability of health care and make it easier to receive financial aid for health insurance.**

- Track “Plan Selections with Financial Assistance” to capture the total amount of plan selections that include financial assistance:
  - Advance Premium Tax Credit;
  - Cost Sharing Reduction;
  - Qualified Health Plan (w/o APTC or CSR)

Gauge the amount of money needed to satisfy all Virginia enrollee tax credits and determine which tax credits are most common.

**Response:** This information is available, and we will incorporate this in our first iterations of data presentations.

**STRATEGIC PRIORITY #5: Make it easier to compare plans and capture differences in plan selections.**

- Track average rate increases to let Virginia residents evaluate the premium change in their health plan over the past year by capturing:
  - average plan premium prices by plan metal level for the current benefit year;
  - then comparing those prices with the average premium prices for the previous benefit year to find the percent difference;
  - total premium;
  - paid claim amounts.

**Response:** The Exchange values consumer education and transparency tools to assist with making informed decisions about the health coverage that is right for them and their families. Some of this information is readily available and we will present it. For the items that require further research and development (average plan premium prices by metal level, and paid claim amounts) we will explore what is necessary to present that information and provide an update as it becomes available.

**Presentation:** Considerations of accessibility and audience are important for the presentation of VA HBE's publicly reported metrics to help ensure both user-friendliness and ease of understanding for the general public. When possible, incorporate interactive features such as clickable maps, etc. that allow Virginians to personalize VA HBE data to make metrics relevant to their lives.

**Response:** The Exchange agrees with this recommendation and expects to have the capability to incorporate these features as our reporting capabilities evolve.

**Timeline:** These strategic priorities recommendations are intended to guide the initial 5 years of the VA HBE. Once the VA HBE is fully operational, it is anticipated that these recommendations will be revisited and modified to reflect future needs.

**Response:** We agree with this timeline and look forward to future conversations about how data points inform Exchange policy and operational programs in the service of reducing the number of uninsured Virginians.

**Sustainability:** For the VA HBE to support data analytics and reporting initiatives and create a compelling narrative with data, it will be useful to assess data analyst staffing, training for data users, survey capacity, and processes for data reporting services.

**Response:** The Exchange is pleased to share that we have stood up a data analytics division and is in the process of hiring additional dedicated staff to begin supporting our data collection for these efforts.

**Eligible Uninsured Population:** Understanding the challenges of tracking individuals who are uninsured yet eligible for health insurance, it is critical that VA HBE analyze several data sources, including the American Community Survey, the Virginia All Payer Claims Database, and health insurance surveys of Virginia residents to obtain greater clarity about uninsured people who are potentially eligible for health insurance. In line with Strategic Priority #3, VA HBE can display uninsured rates by geographical area in Virginia to show which areas of the state need more assistance obtaining health insurance.

**Response:** The Exchange agrees with this recommendation. One of the opportunities we are most looking forward to is maximizing the use of available data to inform our marketing and outreach strategies and policy initiatives to best meet our objectives of increasing

coverage rates and promoting continuity of coverage across public and private markets. As we develop comprehensive data reporting mechanisms, we will provide this information in regular cadence as it becomes available.

Customer Assistance: These strategic priorities are focused broadly on health insurance coverage and population health, with full recognition of and appreciation for the assisters, navigators, brokers, call center representatives, and others whose positive efforts are essential for a successful VA HBE. (Such important consumer assistance efforts can be measured under Strategic Priorities #1 and #5.)

**Response:** The Exchange values the tremendous talents and resources that our navigators, assisters, agents bring to our Exchange community, and the services they provide state-wide. We look forward to having our data collection be part of strengthening our collaborative efforts as we work to diversify our programmatic reach and serve Virginians in every community of the Commonwealth.

Demographics: The U.S. Department of Health and Human Services (HHS) collects the demographic and plan characteristic metrics of new SEP plan selections for all enrollees by percentage of the population. The metrics come from all SBMs and HealthCare.gov states and can be used to identify underserved populations.

The VA HBE is committed to ensuring a state-based marketplace by and for all Virginians. As VA HBE is already required to submit the demographic composition of enrollees (age, gender, location, race, and ethnicity for SBM plan selections) as part of federal requirements, VA HBE has the option of either prominently providing the link to its HHS-provided demographic data on the VA HBE website or creating its own user-friendly demographic resources.

**Response:** The Exchange agrees and will consider which modality will best serve our consumers and stakeholder community.

Consistency: Strategic priorities serve to remaining accountable and making sure that the VA HBE is responsive to the needs of Virginia residents. Accordingly, strategic priorities metrics will be reported out as a standing agenda item at each VA HBE Advisory Committee meeting so that such metrics can be understood and discussed in a public forum.

**Response:** The Exchange appreciates the collaborative efforts of the Advisory Committee in supporting the success of Virginia's Insurance Marketplace. As we work to develop comprehensive data reporting capabilities, we will begin to provide the relevant data in regular cadence as it becomes available.