

Virginia Health Benefit Exchange Advisory Committee Meeting

Lou Rossiter, Chair
June 18, 2026



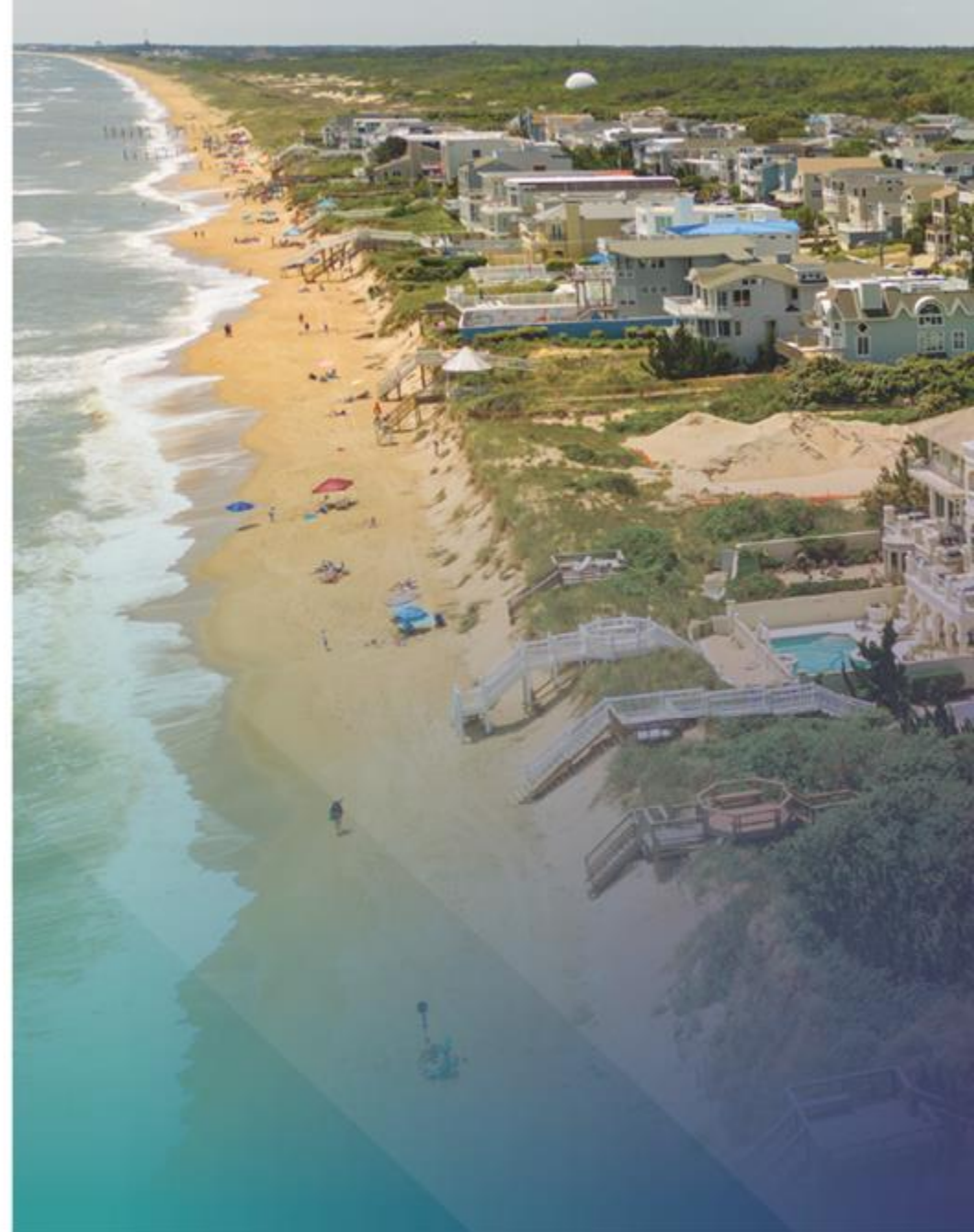


Welcome

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

Appointed Members

- Louis Rossiter, William & Mary, **Chair**
- Doug Gray, Virginia Association of Health Plans, **Vice Chair**
- Julie Bataille
- Lee Biedrycki, Benefinder
- Scott N. Castro, Medical Society of Virginia
- Craig Connors, Virginia Hospital & Healthcare Association
- David Cummins, Serco Inc.
- Sheenu J. Kachru
- Kip Piper, Health Result Group LLC



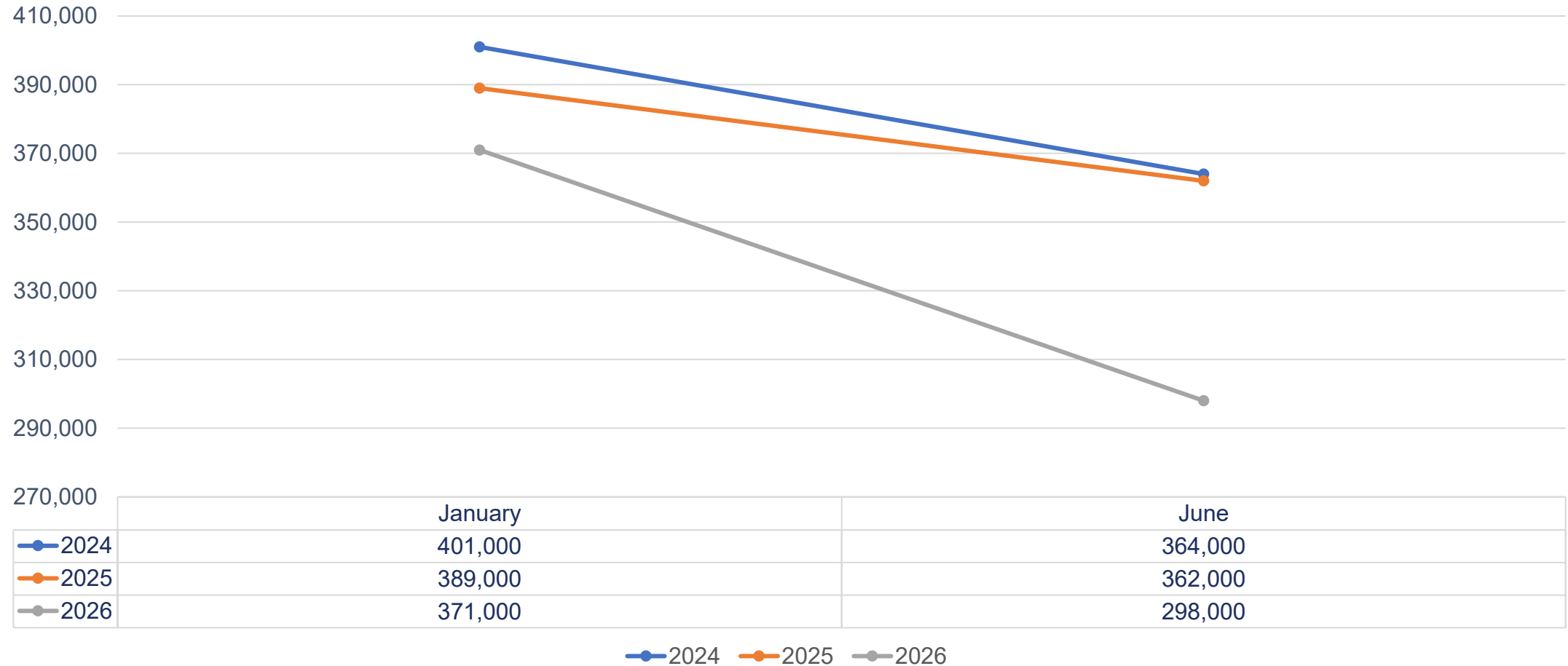


HBE Update

Virginia's Insurance
Marketplace

Enrollment Changes for Plan Years 2024-2026

End of Open Enrollment through June



Enrollment Changes:

Plan Years 2024-2026

	Enrollment at the end of OEP	Enrollment as of mid-June	% Change
2026	370,000	298,000	-19.68%
2025	387,000	362,000	-6.94%
2024	401,000	364,000	-9.23%

Cancellations 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%

Metal Level Enrollment

PY25, PY26 OE, PY26 June 2026

	Catastrophic	Bronze	Silver	Gold	Platinum	Total
PY25 End of OE	1,700	147,900	133,900	101,500	3,800	388,800
% of Total	<1%	38%	34%	26%	1%	
PY26 End of OE	3,200	156,700	115,300	9,3500	1,400	370,100
% of Total	1%	42%	31%	25%	<1%	
PY26 As of June 2026	1,200	113,000	94,000	86,400	3,000	297,600
% of Total	<1%	38%	32%	29%	1%	

New Federal Policies for PY27

- Limiting APTC/PTC eligibility to “Eligible Noncitizens”
- Medicaid Changes for Expansion population, ages 19-64
 - Community Engagement requirements
 - 6-month renewal process
 - "Eligible Noncitizens" definition starts October 1, 2026
- For more information see: [NEW Federal Requirements](#)

Standardized Plans – Overview

- Offer standardized cost-sharing & pre-deductible coverage
- Goals of standardized plans include
 - Simplify and streamline plan comparisons
 - Lower cost sharing
 - Promote coverage of certain services pre-deductible
- Virginia HBE: required standardized plans since 2024
- For further reading:
 - [State Efforts to Standardize Marketplace Health Plans | Commonwealth Fund](#)
 - [Standardized Plans in the Health Care Marketplace: Changing Requirements | KFF](#)
 - [Facilitating Consumer Choice: Standardized Plans in Health Insurance Marketplaces | ASPE](#)

Standardized Plans – PY27 and Beyond

- The 2027 NBPP eliminates all Standardized Plan requirements on the FFE
- Virginia HBE will continue to require standardized plans in PY27
- Standardized Plans after PY27
 - Plan design choices
 - Plan display and marketing options
 - Requirements and limits for carriers

Looking Ahead

Pre-Enrollment Verification PY28

NBPP Plan Options

- Bronze Maximum Out-of-Pocket Increase
- Standardized Plans
- Multi-Year Catastrophic Plans
- Non-Network Plans



HBE Advisory Committee Strategic Priorities



Advisory Committee Strategic Priorities

STRATEGIC PRIORITY #1

Expand health insurance coverage and access.

Advisory Committee Strategic Priorities

STRATEGIC PRIORITY #2

Capture total and new enrollees.

Advisory Committee Strategic Priorities

STRATEGIC PRIORITY #3

Capture differences in key health insurance metrics across geography.

Advisory Committee Strategic Priorities

STRATEGIC PRIORITY #4

Increase the affordability of health care and make it easier to receive financial aid for health insurance.

Advisory Committee Strategic Priorities

STRATEGIC PRIORITY #5

Make it easier to compare plans and capture differences in plan selections.

Questions?

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

