

Exchange Advisory Committee

October 28, 2021

Agenda

Welcome

Roll Call

Reports
from Exchange Director Victoria Savoy

Reports
from Subcommittees and Members

Consideration
of Questions, Recommendations, Reports or Comments

Response
to Committee Recommendations

Other Business

Public Comments

Adjournment

Welcome, Call to Order

Call in number:

(804) 229-5840, 505452276#

Reminder:

- Only committee members should have cameras turned on.
- Please 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 Daniel Carey – Health and Human Resources

Director Karen Kimsey – Department of Medical Assistance Services

Dr. Norman Oliver – State Health Commissioner

Commissioner Duke Storen – Department of Social Services

Commissioner Scott White – Bureau of Insurance

Voting Members:

Sabrina Corlette, Chair

Jane Norwood Kusiak, Vice Chair

Julie Green Bataille

Lee Biedrycki

Scott N. Castro

Elizabeth Cunningham

Doug Gray

Ikeita Cantu Hinojosa

Starla Kiser

Kenn Penn

SCC Liaison:

Victoria Savoy – Virginia Health Benefit Exchange Director

Reports:

BOI Update – Market Stabilization Grant

- Van Tompkins, Insurance Policy Advisor



Reports from the Exchange Director:

- HBE Staffing Update:
 - Deputy Director – Jennifer Krupp
 - Senior Policy Advisor – Holly Mortlock
- Health Management Associates (HMA) brought onboard for program management and consulting services
- Grants awarded for Navigator Program Services on September 1, 2021 to Virginia Poverty Law Center and Boat People SOS
- Award of a CMS State Exchange Modernization Grant of up to \$500,000



Reports, Cont'd: 2021 SEP Results

Total Effectuated Enrollment for the Individual Market for Virginia:		
Date	Enrollment	Percentage change over prior year
8/15/21	258,789	10.58%
8/15/20	234,032	-3.3%
8/15/19	242,101	n/a

New plan selections in Virginia during the SEP (2/15-8/15) were ~54,518 (up 174% from the same period in 2020: 19,876).
Source <https://www.cms.gov/newsroom/press-releases/biden-harris-administration-announces-record-breaking-122-million-people-are-enrolled-coverage>

Reports, Cont'd: 2021 SEP Results

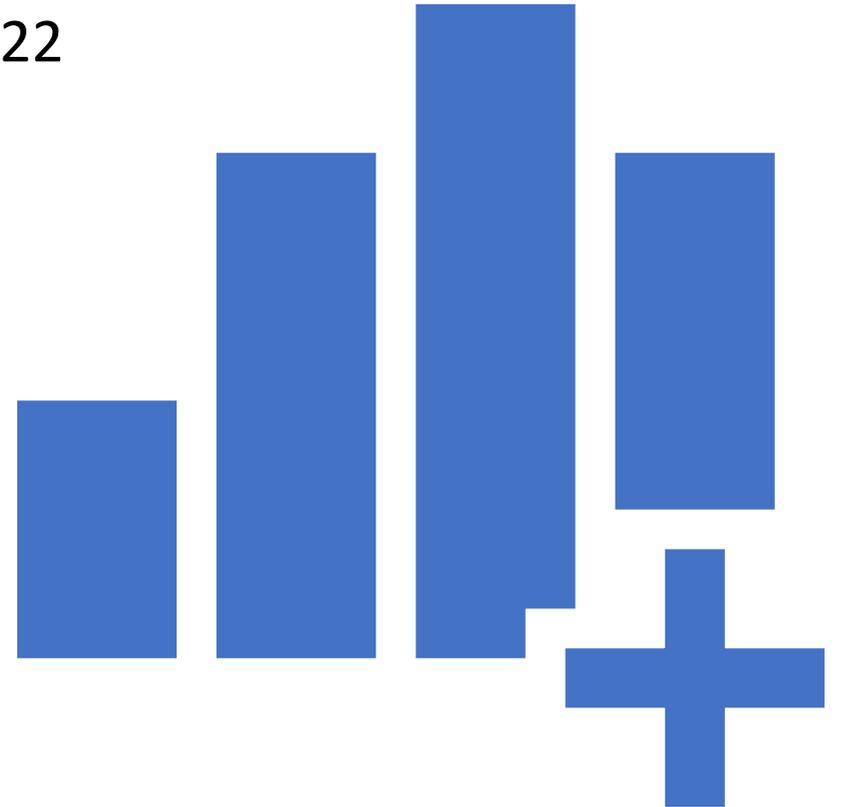
CMS provided data around savings to Virginia's existing consumers due to ARP:	
Existing Consumers with a new or updated plan selection after ARP implementation	159,014
Percentage reduction in average monthly premium after APTC due to ARP expansion	55%
Average monthly premium savings due to ARP APTC expansion	\$65
Total monthly aggregate savings for existing consumers	\$10,300,000

Source <https://www.cms.gov/newsroom/press-releases/biden-harris-administration-announces-record-breaking-122-million-people-are-enrolled-coverage>

Reports Cont'd: PY2022 Open Enrollment

Open Enrollment November 1, 2021 through January 15, 2022

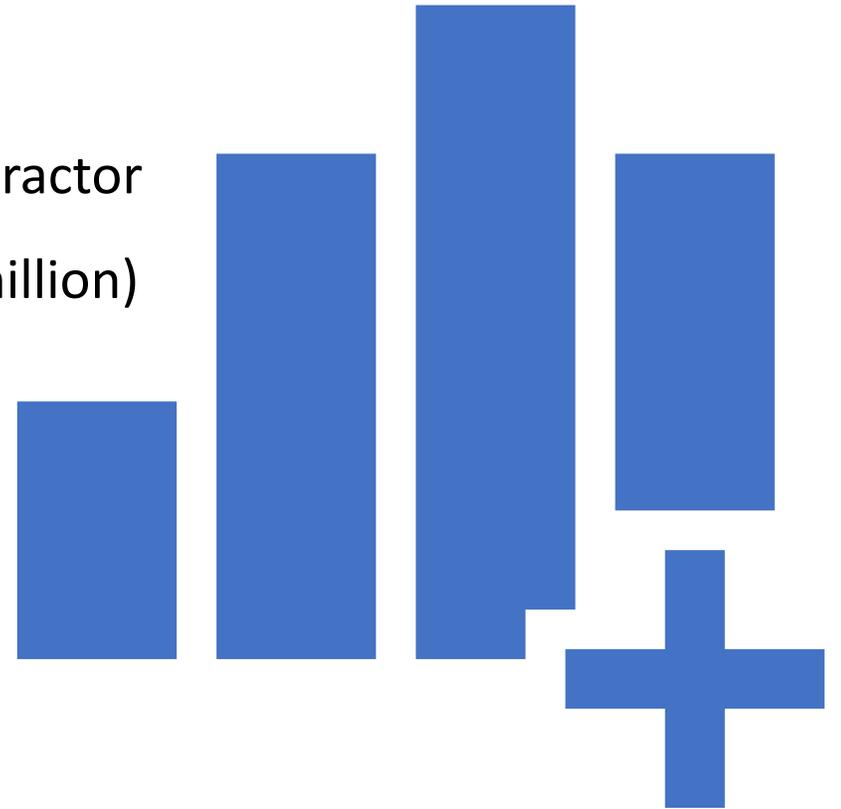
- Open Enrollment has been extended for an additional month, for Plan Year 2022 and future benefit years by CMS
- Consumer choice has improved in several areas of Virginia:
 - 3 new carriers are offering plans around Central VA (Aetna, Bright Health, and Optimum Choice)
 - Piedmont will offer plans in Charlottesville and far Southwest VA
 - Innovation Health and Bright Health will offer plans in NOVA
 - Roanoke and Blacksburg consumers will now have two carrier choices, with the addition of Aetna



Reports Cont'd: PY2022 Open Enrollment

Open Enrollment – **Marketing**

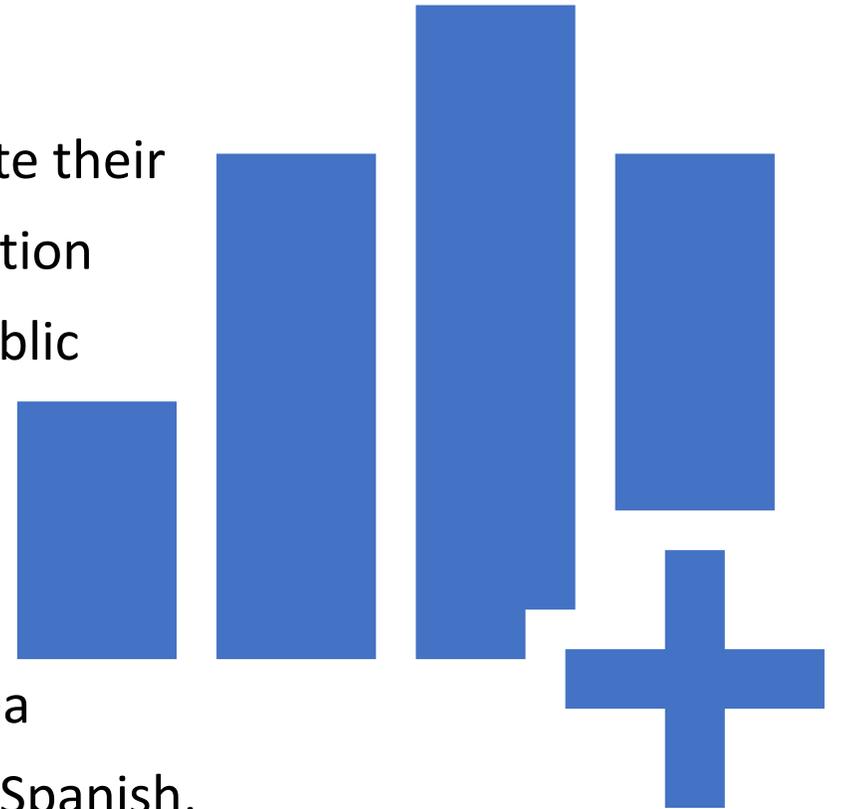
- Exchange bringing onboard a new marketing and branding contractor and increasing marketing budget (\$500,000 year 1, then \$1.3 million)
- Targeting marketing and outreach efforts towards:
 - Uninsured and underinsured
 - Consumers that may be affected by the end of the public health emergency / ARPA discontinuance
 - Hard to reach populations
 - Young adults, LGBTQIA+, immigrants, communities with limited English proficiency



Reports Cont'd: PY2022 Open Enrollment

Open Enrollment – **Messaging**

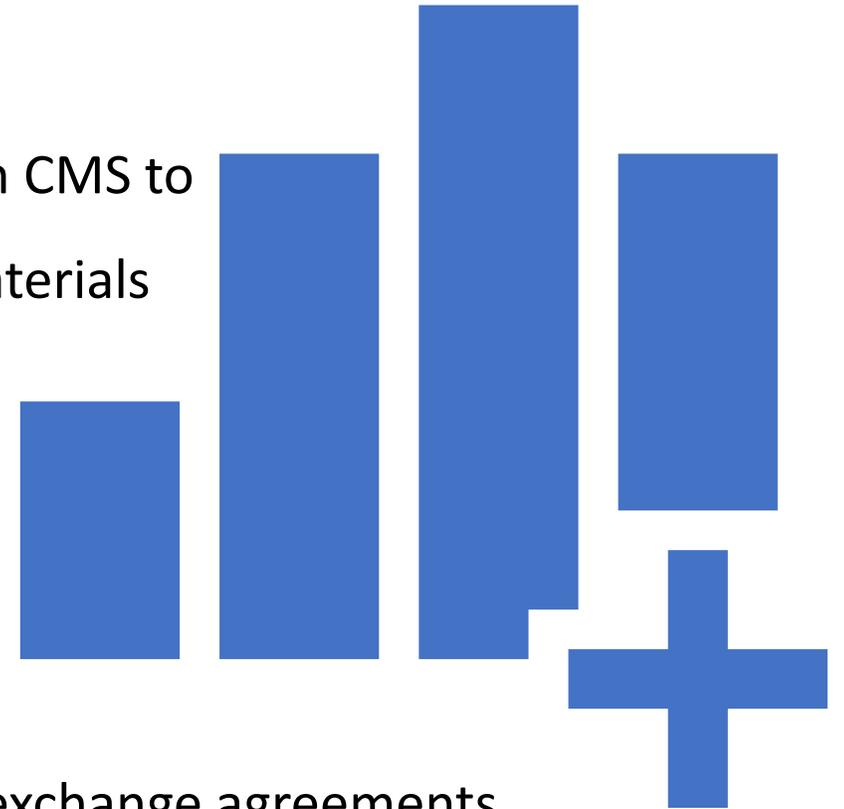
- Encouraging current enrollees to review plan options and update their application with expected 2022 income and household information
- Providing updates as changes occur related to ARPA and the public health emergency, especially towards those who may be moving from Medicaid to QHPs
- Informing Virginians about the availability of free, unbiased assistance by Navigators and how to find an assister in their area
- Providing all outreach and educational materials in English and Spanish, as well as primary materials in Vietnamese and Korean
- Informing Virginians about the availability of free translation services through the Exchange Hotline at 1-833-740-1364



Reports Cont'd: PY2022 Open Enrollment

Open Enrollment – **Outreach and Education**

- SCC will use part of a State Exchange Modernization Grant from CMS to cover costs of updating marketing, outreach, and education materials
- Outreach is planned through digital (web banner ads), social media, radio ads, print, newspaper, and tv
- There are currently 35 Navigators and 34 CDOs active in Virginia
- There are approximately 1400 agents and brokers with signed exchange agreements



On Exchange Carriers Plan Year 2022

Individual Market:

- Aetna Life Insurance Co.
- Bright Health Insurance Co.
- CareFirst BlueChoice, Inc.
- Cigna Health and Life Insurance Co.
- Group Hospitalization and Medical Services, Inc.
- HealthKeepers, Inc.
- Innovation Health Plan, Inc.
- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
- Optima Health Plan
- Optimum Choice, Inc.
- Oscar Insurance Co.
- Piedmont Community HealthCare HMO, Inc.

SHOP:

- CareFirst BlueChoice, Inc.
- Group Hospitalization and Medical Services, Inc.
- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

Dental Plans:

- Anthem Health Plans of Virginia, Inc.
- Delta Dental of Virginia
- Dental Care Plus, Inc.
- Dentegra Insurance Co.
- Dominion Dental Services, Inc.
- DSM USA Insurance Company, Inc.
- Guardian Life Insurance Company of America, (The)
- Renaissance Life & Health Insurance Company of America

Reports Cont'd: CMS Updates

Notice of Benefit and Payment Parameters for 2022

- User Fees: federal rate = 2.25% for SBE-FPs
 - (Virginia rate remains at .5%)
- Open Enrollment period – extended 30 days
- Monthly Special Enrollment Period – for APTC-eligible consumers with projected annual income no greater than 150% of FPL
- Separate billing regulation repealed
- Exchange Direct Enrollment Option repealed
 - (not in use in Virginia)





Reports from Subcommittees and Members

Navigator/Assister Subcommittee
discussion and vote



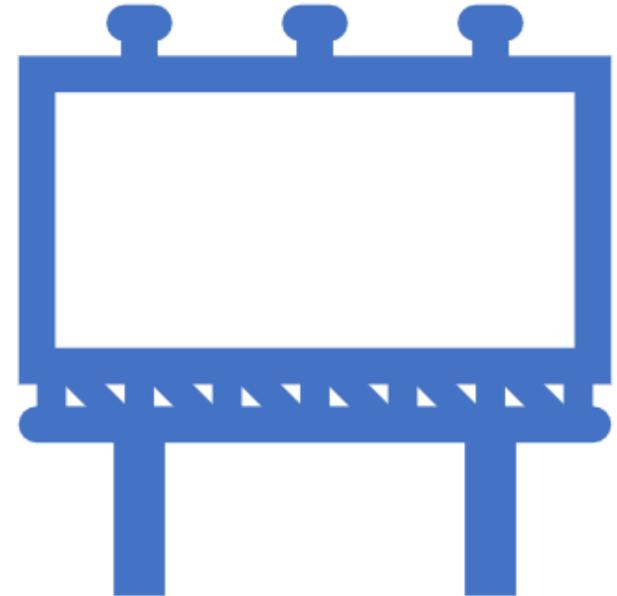
Consideration of
Questions,
Recommendations,
Reports or
Comments

Response to Committee Recommendations



Other Business

Next Exchange Advisory Committee Meeting:
January 2022, date TBD





Public Comments
(none received by deadline)

Adjournment