



COMMUNITY STAKEHOLDER MEETING

VIRGINIA DEPARTMENT OF MEDICAL
ASSISTANCE SERVICES

VIRGINIA'S MEDICAID PROGRAM

DMAS

August 2023

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AGENDA

NATALIE PENNYWELL, MPH, CHES
OUTREACH AND COMMUNITY ENGAGEMENT MANAGER

VIRGINIA DEPARTMENT OF MEDICAL
ASSISTANCE SERVICES

Bi-Monthly Community Stakeholders Meeting

AGENDA

August 17, 2023

11:00 AM - 12:00 PM

Meeting will be held electronically via WebEx.

| | |
|---|--|
| To Join Meeting Remotely: https://covaconf.webex.com/covaconf/j.php?MTID=mb1375ac9d3c601619eed9e7dd12d0aeb | |
| Meeting # (Access Code): 242 474 57607 Meeting Password: Nsmu8ay77Vq | |
| Dial in (Phone): +1-517-466-2023 | Tap to join from mobile device +1-866-692-4530 US Toll Free |
| Remote Conference Captioning Link: https://www.streamtext.net/player?event=HamiltonRelayRCC-0817-VA3944 | |

| Topic | Presenter | Time Allotted |
|---|--|---------------------|
| Welcome & Introductions | Natalie Pennywell, MPH, CHES Outreach & Community Engagement Manager Department of Medical Assistance Services | 11:00 – 1:05 AM |
| Presentations & Discussion <ul style="list-style-type: none"> • State-Based Exchange - Presentation and Questions • Community Partner Spotlight <ul style="list-style-type: none"> ○ VPLC Navigators Presentation and Questions | Holly Mortlock Deputy Director, External Affairs & Policy State Corporation Commission | 11:05 – 11:30 AM |
| | Deepak Madala Director, Center for Healthy Communities and EnrollVA Virginia Poverty Law Center | 11:30 – 11:55 AM |
| Wrap-Up, Announcements & Closing | Natalie Pennywell, MPH, CHES | 11:55 AM – 12:00 PM |

Next Meeting: October 19, 2023 at 11:00 AM



PRESENTATION: STATE-BASED EXCHANGE

HOLLY MORTLOCK
DEPUTY DIRECTOR, EXTERNAL AFFAIRS &
POLICY

STATE CORPORATION COMMISSION

Virginia Health Benefit Exchange Introduction

Holly Mortlock, Deputy Director, External Affairs
& Policy. State Corporation Commission
August 17, 2023

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Virginia Health Benefit Exchange

The statutory duties of the Exchange are to:

To transition Virginia from Healthcare.gov to a Virginia-based marketplace

Better coordinate with Virginia agencies to support health insurance continuity

Work to reduce the number of uninsured

2

Transition to a State-Based Marketplace

- On September 29, 2022 the SCC awarded a nine-year contract to GetInsured for Virginia's platform and consumer assistance center.
- Contract serves as the foundation for a state-based health insurance marketplace that is operated in Virginia for Virginians.
- GetInsured operates in 7 of the 18 state-based Exchanges nationwide.
- Successfully transitioned NV, NJ, and PA, from the FFE to their own state-based platforms.
- Virginia's platform and consumer assistance center will be integrated and will be staffed by customer service representatives dedicated to Virginia.

What is Virginia's Marketplace?

Virginia's Marketplace fully replaces HealthCare.gov for Virginia.

It will provide health plan shopping and enrollment services for individuals and families.

To be eligible for Virginia's Marketplace coverage, individuals / households must:

1. Reside in Virginia;
2. Be U.S. citizens, U.S. nationals, or lawfully present immigrants for the entire time they plan to have coverage; and
3. Not be incarcerated (unless pending disposition of charges).
4. Be uninsured, generally not eligible for Medicaid or Medicare, not have an offer of affordable employer-based coverage.

Eligibility Determinations

Virginia's Marketplace will determine eligibility for:

- MAGI eligibility for Medicaid and the Family Access to Medical Insurance Security Plan (FAMIS)
- Coverage in Virginia's Marketplace plans
- Financial Assistance Programs, including:
 - Advance payments of the premium tax credit (PTC) toward monthly premiums
 - Cost-sharing reductions (CSRs) to lower what consumers pay for out-of-pocket costs, like deductibles, copayments, and coinsurance
 - Have a household income of between 100% - 250% of FPL, be eligible for PTC, and enroll in a Silver plan through the Marketplace



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Federal Poverty Levels and Premium Tax Credits

| Household size | 2023 Federal Poverty Level for the 48 Contiguous States (Annual Income) | | | | | | |
|----------------|---|----------|----------|----------|-----------|-----------|-----------|
| | 100% | 133% | 138% | 150% | 200% | 300% | 400% |
| 1 | \$14,580 | \$19,391 | \$20,120 | \$21,870 | \$29,160 | \$43,740 | \$58,320 |
| 2 | \$19,720 | \$26,228 | \$27,214 | \$29,580 | \$39,440 | \$59,160 | \$78,880 |
| 3 | \$24,860 | \$33,064 | \$34,307 | \$37,290 | \$49,720 | \$74,580 | \$99,440 |
| 4 | \$30,000 | \$39,900 | \$41,400 | \$45,000 | \$60,000 | \$90,000 | \$120,000 |
| 5 | \$35,140 | \$46,736 | \$48,493 | \$52,710 | \$70,280 | \$105,420 | \$140,560 |
| 6 | \$40,280 | \$53,572 | \$55,586 | \$60,420 | \$80,560 | \$120,840 | \$161,120 |
| 7 | \$45,420 | \$60,409 | \$62,680 | \$68,130 | \$90,840 | \$136,260 | \$181,680 |
| 8 | \$50,560 | \$67,245 | \$69,773 | \$75,840 | \$101,120 | \$151,680 | \$202,240 |

Add \$5,140 for each person in household over 8 persons

Generally:

- An individual can qualify for PTC with an annual income above \$20,120
- A family of 4 can qualify for PTC with an annual income above \$41,400

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What is Covered?

10 Essential Health Benefits

1. Ambulatory patient services. Outpatient care you get without being admitted to a hospital.
2. Emergency services.
3. Hospitalization. Includes surgery and overnight stays.
4. Pregnancy, maternity, and newborn care. For both before and after birth.
5. Mental health and substance use disorder services. Includes behavioral health treatment such as counseling and psychotherapy.
6. Prescription drugs.
7. Rehabilitative and habilitative services and devices. Services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills.
8. Laboratory services.
9. Preventive and wellness services and chronic disease management.
10. Pediatric services. Includes oral and vision care.

Health Plan Categories

| | | | | |
|---|---|--|--|---|
| Catastrophic <ul style="list-style-type: none">• Actuarial Value below 60%.• Limited eligibility (under age 30 or needs exemption.) | Bronze <ul style="list-style-type: none">• AV of 60 percent (Consumers pay 40 percent of costs on average) | Silver <ul style="list-style-type: none">• AV of 70 percent (Consumers pay 30 percent on average) | Gold <ul style="list-style-type: none">• AV of 80 percent (Consumers pay 20 percent on average) | Platinum <ul style="list-style-type: none">• 90 percent AV (Consumers pay 10 percent on average) |
|---|---|--|--|---|

When Can Consumers Enroll?

- **Virginia’s Annual Open Enrollment Period:**
November 1, 2023- January 15, 2024
- **Special Enrollment Periods (SEPs):** Allow consumers to purchase a Virginia Marketplace plan or make changes to an existing one after the Open Enrollment Deadline.
- **Qualifying Life Events:**
 - Consumers must experience a Qualifying Life Event (QLE) to be eligible for an SEP. Examples include, but are not limited to:
 - Loss of Minimum Essential Coverage (MEC)
 - Marriage or divorce
 - Child-birth or adoption
 - Moving

Plan Year 2023 Snapshot

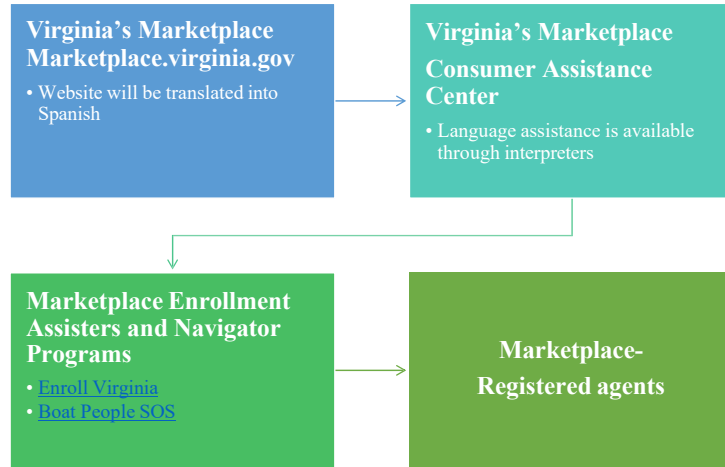
- In PY23, 12 insurers offered individual and family plans in Virginia:



| MSA Key: | | | |
|--------------------|--------------------------------------|-----------------|------------------|
| 1 = Blacksburg | 2 = Charlottesville | 3 = Danville | 4 = Harrisonburg |
| 5 = Bristol | 6 = Lynchburg | 7 = Richmond | 8 = Roanoke |
| 9 = Virginia Beach | 10 = Washington/Arlington/Alexandria | 11 = Winchester | 12 = Non-MSA |

- PY23 was the first year since 2010 that consumers had the choice of more than one carrier in every county
- 346,140 Virginias enrolled in private individual market plans through the state exchange in 2023
 - Increase of almost 40,000 over 2022
 - Highest Virginia enrollment since 2018

Ways to Apply



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Exchange Assisters

Plan Year 23 Navigator Program Grantees

- Enroll Virginia (VPLC)
- Boat People SOS

Navigators

- Trained and certified individuals who offer a broad range of support to people who need to obtain their own health insurance
- Services are free and include unbiased information regarding insurance options and assistance with applications for programs such as Medicaid, FAMIS, CHIP, PTCs, and CSRs

Agents

- Licensed by the Bureau of Insurance and certified by the Exchange
- Provide free, personalized assistance with applications for financial assistance and enrollment into health plans.
- Can make recommendations for health plans based on consumer information

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Certified Designated Organizations

Certified Designated Organizations (CDOs)

- Oversee Certified Application Counselors (CACs), who are trained and able to help consumers seeking health insurance coverage options through the Virginia Health Benefit Exchange
- CDOs must be designated by the Virginia Exchange to operate in Virginia
- CDOs designated by the Virginia Exchange certify CACs

Certified Application Counselor (CAC)

- A staff member or volunteer who is certified by a CDO and trained to help consumers look for health coverage options through the Virginia Exchange and Virginia's Medicaid program
- This includes helping consumers complete the eligibility and enrollment process
- Services are free and unbiased

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

Contacts

Virginia Health Benefit Exchange

Holly Mortlock, Deputy Director of External Affairs & Policy

Holly.Mortlock@scc.virginia.gov

Kendra Weindling, Stakeholder Engagement Manager

Kendra.Weindling@scc.virginia.gov



PRESENTATION: COMMUNITY PARTNER SPOTLIGHT - VPLC NAVIGATORS

DEEPAK MADALA DIRECTOR, CENTER FOR
HEALTHY COMMUNITIES AND ENROLLVA

VIRGINIA POVERTY LAW CENTER

Navigators and In-Person Assistance Programs

Deepak Madala
Enroll Virginia, Director
deepak@vplc.org, 804-432-0199



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About Enroll Virginia

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Enroll Virginia works throughout Virginia to connect people with low-cost health coverage. Our navigators give **free and unbiased** help with the application and enrollment process.

To schedule an appointment:

Hotline – 1-888-392-5132

Online – enrollva.org/get-help



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What is a Navigator?

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Navigators are funded and trained by the Virginia Health Benefit Exchange to:

- » Provide unbiased information about the Health Insurance Marketplace and the health plans that are available
- » Help consumers apply for financial help through the Marketplace and the Virginia Medicaid/FAMIS programs
- » Provide Community Outreach and Education
- » Assist with Complex Cases and other Post-Enrollment issues (e.g., appeals, premium tax credit reconciliation, using health coverage to access care)

3

In-Person Assistance Options in Virginia

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- » Virginia HBE Navigator Program
- » Virginia HBE Certified Application Counselor (CAC) Program
- » Virginia Health Insurance Brokers and Agents
- » Virginia Health Care Foundation's Project Connect Program – provides free enrollment assistance for Medicaid and FAMIS
- » Virginia Insurance Counseling and Assistance Program (VICAP) – network of programs through local Area Agencies on Aging that provide free, unbiased counseling and assistance for people with Medicare (<https://www.vda.virginia.gov/vicap.htm>)

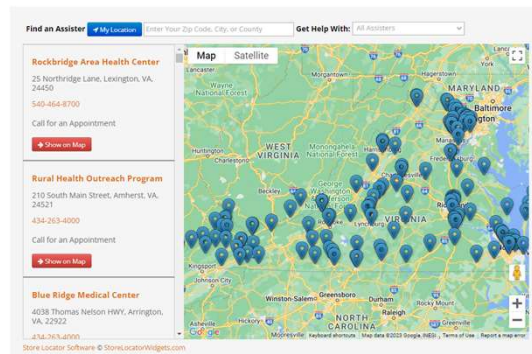
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In-Person Assistance Options in Virginia

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- » The Enroll Virginia website has a tool that helps Virginians locate Navigators, Certified Application Counselors (CAC), and Project Connect assisters in their community
- » The Virginia Health Insurance Marketplace can also direct consumers to local brokers/agents, CACs, and Navigators.

www.enrollva.org/get-help/



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Additional VPLC Community Resources

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- » SNAP
 - » Helpline: (866) 753-7627
 - » Calculator: [SNAP Calculator - Virginia Poverty Law Center Virginia Poverty Law Center \(vplc.org\)](http://vplc.org/SNAP-Calculator)
- » Predatory Loan Helpline: (866) 830-4501
- » Utility Helpline: (804) 313-9363
- » Senior Legal Helpline: (844) 802-5910

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THANKS!

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Any questions?

enrollva.org

FB: [facebook.com/enrollva](https://www.facebook.com/enrollva)

IG: @enrollva





WRAP-UP, ANNOUNCEMENTS & CLOSING

NATALIE PENNYWELL, MPH, CHES
OUTREACH AND COMMUNITY ENGAGEMENT MANAGER

VIRGINIA DEPARTMENT OF MEDICAL
ASSISTANCE SERVICES



MEETING DATES

- Thursday, June 15, 2023, 11:00 AM - 12:00 PM
- Thursday, August 17, 2023, 11:00 AM - 12:00 PM
- Thursday, October 19, 2023, 11:00 AM - 12:00 PM
- Thursday, December 22, 2023, 11:00 AM - 12:00 PM

VIRGINIA'S MEDICAID PROGRAM

DMAS

WWW.DMAS.VIRGINIA.GOV



AGENCY SUPPORT



Community Stakeholder Meeting

Agency Support

Staff Support

- Natalie Pennywell, MPH, CHES, Outreach and Community Engagement Manager
- Dalia Tejada Halter, EdD, MBA, Outreach and Member Engagement Specialist
- Dorothy "Dot" Swann, Outreach and Member Engagement Liaison

Administrative Support

- Sarah Hatton, MHSA, Deputy of Administration, Director's Office
- Jessica Anecchini, Senior Policy Advisor, Administration
- Emily McClellan, Policy, Regulation and Member Engagement Division Director



NOTES



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