

FAQS: VIRGINIA HEALTH BENEFIT EXCHANGE

Updated information for Special Enrollment Period (SEP):

- **February 15, 2021** and through **August 15, 2021**, you can submit a new application or update an existing application on [Healthcare.gov](https://www.healthcare.gov).
- You are not required to answer any new application questions beyond what is normally required to determine eligibility and enroll in coverage.
- You will not need to provide any documentation of a qualifying event (e.g., loss of a job or birth of a child).
- If you are eligible and enroll during this time you can select a plan with coverage that starts prospectively the first of the month after plan selection.
- You have 30 days after your application is submitted to choose a plan.
- If you are currently enrolled, you can change to any available plan in your area.
 - You will not be restricted to the same level of coverage as your current plan.
 - To use this SEP, current enrollees must step through their application and make any changes needed to their current information and submit their application to receive an updated eligibility result before continuing on to enrollment.
 - Important – it is our understanding that deductible and out-of-pocket maximum accumulations are not required to be transferred to the new plan chosen; and will start over.
- Consumers found eligible for Medicaid or FAMIS will be transferred for enrollment in those programs.

How can I find someone to help me enroll for this SEP?

- You can apply or update an account at [HealthCare.gov](https://www.healthcare.gov), or call 1-800-318-2596 (TTY 1-855-889-4325).
- Navigator groups offering free assistance:
 - Statewide: Enroll Virginia www.enrollva.org / 1-888-392-5132
 - Northern VA: Boat People SOS www.bpsos.org / 703-538-2190
- To locate free assistance from a navigator or certified application counselor, visit coverva.org/assistance/. Español - CubreVirginia.org/findhelp/
- For an agent, visit localhelp.healthcare.gov/. To verify that an insurance agent, agency or company is licensed in Virginia, visit: scc.virginia.gov/pages/Consumers.
- Free [translation services](#) are available. Call the Exchange hotline at 1-833-740-1364 or the [Healthcare.gov](https://www.healthcare.gov) hotline at 1-800-318-2596 for assistance. Español - CuidadoDeSalud.gov and CubreVirginia.org.

How do I shop for plans on the exchange/HealthCare.gov?

- Log into your account at [HealthCare.gov/login](https://www.healthcare.gov/login) to verify your information and shop plans available in your area.
- Compare the premium and other out-of-pocket costs, the provider network, and the benefits offered (including prescription drug coverage) to find the option best for you. Options may differ from what was available previously. Even if you are reenrolled into a plan, you can choose another available plan during the open enrollment period.
- If you qualify for cost-sharing reductions, you must select a Silver plan to get these extra savings on your out-of-pocket costs.
- Plans cover between 60% and 90% of the expected medical services costs, ranging from the lowest level to the highest "metal plan" as follows: Bronze, Silver, Gold, and Platinum. You can find more details concerning these plans and out-of-pocket costs at [HealthCare.gov/choose-a-plan/plans-categories/](https://www.healthcare.gov/choose-a-plan/plans-categories/).
- You may be able to enroll in a Catastrophic Health Plan if you meet the eligibility requirements. As with the metal plans described above, Catastrophic Health Plans may be available through the exchange/HealthCare.gov or directly from the insurer. Unlike the metal plans sold on HealthCare.gov, the financial assistance described below is not available for any Catastrophic Health Plan.

How do I determine if I am eligible for financial assistance?

- Find out if you qualify for financial assistance at [HealthCare.gov/lower-costs/](https://www.healthcare.gov/lower-costs/).
- Starting November 1, you can create or update your account information on HealthCare.gov to review available financial assistance.
- Premium tax credits and plans that offer cost-sharing reductions based on income are only available through HealthCare.gov.

How do I find out if I am eligible for low-cost or no-cost coverage for eligible children, pregnant women and adults through the Medicaid or FAMIS programs?

- To see if you may qualify, visit [coverva.org](https://www.coverva.org) or call 1-855-242-8282, or you can visit your local Department of Social Services in the city or county in which you live. You can apply for free or low-cost coverage through Medicaid and FAMIS at any time throughout the year.
- You can determine if you or someone in your family is eligible for Medicaid or FAMIS when applying for health insurance coverage at: [HealthCare.gov/medicaid-chip/getting-medicaid-chip/](https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/).

What is Open Enrollment and when does it occur?

- Open Enrollment is the annual opportunity to purchase a health insurance plan through the exchange. Visit HealthCare.gov to renew an existing plan, change plans, or select a plan.
- Open Enrollment is from **November 1 to December 15** of each year.

What if I do not sign up during Open Enrollment or I am currently enrolled but want to change plans?

- If you are currently enrolled in a plan through HealthCare.gov, you will be automatically re-enrolled into the same or a similar plan, unless you select a different plan during Open Enrollment.
- If you are not currently enrolled and do not enroll in a plan by the end of the Open Enrollment, then you cannot enroll unless you qualify for a Special Enrollment Period.
- You must make changes during Open Enrollment unless you qualify for a Special Enrollment Period.

What is a Special Enrollment Period?

- A Special Enrollment Period is an opportunity to buy or change coverage if you experience a qualifying event. For example, you might qualify if you lose your health insurance from a job, move, get married, or have a baby.
- Generally, the Special Enrollment Period lasts 60 days from the date of your qualifying event.
- You can find further information about Special Enrollment Periods at: [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period).

Who is eligible to purchase coverage through HealthCare.gov?

To be eligible to buy health insurance through the exchange (HealthCare.gov), an individual must:

- Be lawfully present in the United States;
- Reside in and/or be a resident of Virginia; and
- Not be imprisoned.

Can I still enroll in a plan if I do not qualify for financial assistance?

- Yes. If your application indicates you are not eligible for financial assistance, you may still enroll at [HealthCare.gov](https://www.healthcare.gov).
- You may also be able to find lower cost ACA-compliant health care plan options through finder.healthcare.gov/.

Do I need to report my federal economic impact/stimulus check and/or additional unemployment benefits due to the COVID-19 emergency as income for determining eligibility for financial assistance?

- Stimulus payments do not impact your eligibility for financial assistance for health care coverage through HealthCare.gov.
- Report the entire amount you are receiving from the Virginia Employment Commission. This includes the state-calculated weekly benefit amount and the additional \$600 per week received under the federal CARES Act in response to the pandemic.
- You can find additional information for determining what qualifies as income when applying for coverage through HealthCare.gov at [HealthCare.gov/income-and-household-information/income/](https://www.healthcare.gov/income-and-household-information/income/).

Where can I update my account information?

- You may update your account information at [HealthCare.gov](https://www.healthcare.gov).
- If your current health insurer will no longer offer coverage in your area in 2021, a new plan with a new insurer may be selected for you unless you select a plan on your own or opt out of coverage.
- Your account must be updated to determine if any financial assistance may be available.

How much will individual health insurance cost?

- Rates for plans sold on and off the exchange/HealthCare.gov vary from person to person as they are based on age, family composition, geographic location, and tobacco use.
- Visit [HealthCare.gov/see-plans/](https://www.healthcare.gov/see-plans/) to see plans and estimated prices in your area.
- You can find information on the rates approved in Virginia at: scc.virginia.gov/pages/Consumers.

How do I pay my premium?

- Payment is due to the insurance company and not the exchange/HealthCare.gov. Follow the insurer's instructions about how and when to make your premium payment.
- Once enrolled, you must pay your premium payment on time for coverage to be effective.

How can I find health coverage through the exchange/HealthCare.gov for immigrants?

- For information on health coverage options for immigrants, visit [HealthCare.gov/immigrants/coverage/](https://www.healthcare.gov/immigrants/coverage/).

Does all health coverage comply with the ACA (Affordable Care Act)?

- Not all health coverage meets the requirements of the ACA, such as short-term limited duration medical plans.
- Other types of plans such as health care sharing ministries and discount plans might be less expensive than health insurance plans subject to the ACA, but they are not insurance and do not offer the same protections as ACA-compliant plans.
- These types of plans may deny enrollment or not cover treatment for certain conditions on the basis that you had pre-existing conditions. The plans may also put a dollar limit on coverage for essential health benefits.
- Anyone contacting you to sell individual health insurance plans through an "enrollment period" outside of the open enrollment period is not selling an ACA-compliant policy.
- Be wary of telemarketers from the "national enrollment center," "national healthcare center," or other official sounding name. The marketplace will not call to sell you health insurance.

What is the purpose of a health benefits exchange?

As with HealthCare.gov now, the state-based exchange will facilitate the purchase and sale of qualified health plans and qualified dental plans to support the continuity of coverage and reduce the number of uninsured.

The 2020 Virginia General Assembly adopted legislation to begin a two-year transition to a new state-based health benefit exchange operated by the State Corporation Commission. For plan years 2021 and 2022, Virginians in need of health insurance that complies with the Affordable Care Act (ACA) may continue to shop for coverage using HealthCare.gov. We are transitioning from the exchange operated by the federal government (HealthCare.gov) to a fully state-based operation by plan year 2023. During the transition, the change will be gradual and should be seamless for those that have previously used the federal health insurance exchange (HealthCare.gov).



IMPORTANT CONTACTS

HealthCare.gov

- See plans available
- Enroll, update, change, or cancel coverage
- Update account information
- General information about coverage and costs online
- Appeal an enrollment decision
- Customer Service

www.HealthCare.gov

1-800-318-2596

TTY: 1-855-889-4325

www.cuidadodesalud.gov (Español)

Navigator Groups Offering Free Help

- Enroll Virginia
- Boat People SOS

www.enrollva.org 1-888-392-3152

www.bpsos.org (703) 538-2190

Find an Assistor or Agent to assist you with enrollment and post-enrollment questions:

Assistor - <https://coverva.org/assistance>

Agent - <https://localhelp.healthcare.gov>

Virginia Bureau of Insurance - Life and Health Consumer Services

- General insurance-related questions
- Investigate insurance-related complaints

1-877-310-6560

(804) 371-9691 (Richmond)

(804) 371-9741 (Non-English Speakers)

BureauofInsurance@scc.virginia.gov

scc.virginia.gov/pages/Consumers

Virginia Health Benefit Exchange

1-833-740-1364

ExchangeDivision@scc.virginia.gov

scc.virginia.gov/pages/Health-Benefit-Exchange

Medicaid and FAMIS Programs

- Government programs offering low-cost or no-cost coverage for children, pregnant women and adults
- Online eligibility screening tool

<https://coverva.org>

1-855-242-8282