



Virginia Exchange Agents and Assistors Town Hall

November 15, 2023



Virginia's Insurance
Marketplace

Town Hall Reminders

Mics are muted



Please type
questions in the chat



HBE is logging all
questions and will
provide answers in
weekly email
updates/FAQs

Agenda

Appeals Process

Engagement with Website and Marketing Material

Getting Answers

Job Aids

Training and Certification

Account Creation



Appeals Process

State Health Benefit Exchange appeals requirements are established by the U.S. Department of Health and Human Services in accordance with Code of Federal Regulations [eCFR :: 45 CFR Part 155 Subpart F -- Appeals of Eligibility Determinations for Exchange Participation and Insurance Affordability Programs](#)

- These requirements apply to Exchange eligibility appeals processes for both State-Based Exchanges and the federal exchange.

Appeals: Consumer's Rights

Consumers may appeal any **final eligibility determination** made by Virginia's Insurance Marketplace that relates to:

- ❖ Eligibility to buy health coverage through the Marketplace
- ❖ Amount of APTC that consumer is eligible for
- ❖ Amount of CSR that consumer is eligible for
- ❖ Eligibility for SEP
- ❖ Eligibility for Medicaid or FAMIS
 - ❖ Must be appealed through Virginia Department of Medical Assistance Services (DMAS)

Appeals: Timeframes

- ❖ Appeals of Virginia's Insurance Marketplace eligibility determinations must be filed within 90 days from the date of the eligibility determination notice
- ❖ Appeals of Medicaid and FAMIS eligibility must be submitted to DMAS within 35 days of the date of the eligibility determination notice
- ❖ Consumers can request an expedited appeal review if a delay of health services could seriously jeopardize their health

How to Submit an Appeal

- ❖ Link to appeals form: [How to appeal your Virginia's Insurance Marketplace Eligibility – Virginia's Insurance Marketplace Help](#)
- ❖ Completed form can be submitted online through the consumer's Marketplace account, by mail, or by phone
 - ❖ From the consumer's account, click on "My tickets" on the dashboard, select "Submit a New Ticket" to create the ticket, and upload the appeal PDF to the ticket
 - ❖ Mail signed Appeal Request Form, along with **copies** or requested supporting documentation to: Virginia's Insurance Marketplace, Document Processing, ATTN: APPEALS, PO Box 428, Birmingham, AL, 35201
 - ❖ Call the Consumer Assistance Center at 888-687-1501
 - ❖ Representatives cannot provide legal advice but can answer questions about filing appeals and assist with completing an Appeal Request Form

Appeals: Next Steps

- ❖ Informal Review: A representative from the Marketplace will contact the consumer to attempt to resolve the concern
 - ❖ If the consumer does not agree with the outcome of the informal review, they may request to escalate the appeal to a formal hearing
- ❖ Formal Hearing: Consumers who choose not to participate in the informal review or are unable to resolve the issue through the informal review will be contacted to schedule an appeal hearing
 - ❖ Consumers will receive a written Notice confirming the date and time of the hearing
- ❖ Consumers may cancel their appeal at any time before the hearing officer issues a decision
- ❖ Consumers may designate a trusted person, including a lawyer, to represent them in the appeals process

Website and Advertising Engagement

Website users: 158K

Average Engagement Time: 13 minutes

Most users come to the Marketplace website through our paid advertising, directly or through a referral

Top 5 cities:

Ashburn, Baltimore, Virginia Beach, Richmond and Roanoke

The 2024 open enrollment paid media campaign launched on November 1 across broadcast TV, connected TV, digital out-of-home, high-impact CTV, high-impact display, Meta, paid Google Search, programmatic display and video, radio, site direct, streaming audio, YouTube Masthead, and YouTube Shorts.

Performance is already looking strong. During the week of November 1–7, the campaign garnered 15,298,501 impressions and 76,911 clicks to the Marketplace website.

[TV Commercial](#)

Website and Advertising Engagement

Website users: 158K

Average Engagement Time: 13 minutes

Most users come to the Marketplace website through our paid advertising, directly or through a referral

Top 5 cities:

Ashburn, Baltimore, Virginia Beach, Richmond and Roanoke

The 2024 open enrollment paid media campaign launched on November 1 across broadcast TV, connected TV, digital out-of-home, high-impact CTV, high-impact display, Meta, paid Google Search, programmatic display and video, radio, site direct, streaming audio, YouTube Masthead, and YouTube Shorts.

Performance is already looking strong. During the week of November 1–7, the campaign garnered 15,298,501 impressions and 76,911 clicks to the Marketplace website.

[TV Commercial](#)

Marketplace Ads:



Health coverage doesn't have to break the bank.

Start Saving




Your health matters.

Get covered at Marketplace.Virginia.gov

Don't miss out on 2024 health coverage!

888-687-1501
Marketplace.Virginia.gov



Marketplace.Virginia.gov

Buy health coverage now. Save money later.


Losing your Medicaid coverage?
Get help enrolling in a new plan.



Get Covered



Lower your premiums.
Enroll in an affordable health plan.




Start Now



Health coverage doesn't have to break the bank.

Start Saving



Find affordable health insurance that's right for you.

Get Covered



Getting Help: Website and LMS

On the Website:

- Knowledge-Based Articles:
 - Answers to many frequently asked questions
 - Available at: [Agent/Assister – Virginia's Insurance Marketplace Help](#)
 - Short (1-2 page) job aids for specific functions in the platform
 - Include screenshots

In the LMS:

- Videos to walk through various platform functions
 - Log into your LMS account
 - In the upper right, type “videos” in the “search catalog” bar
 - This will bring up a list of available videos for both agents and assisters

Getting Answers: The Consumer Assistance Center



The Consumer Assistance Center is fully operational! Using the Consumer Assistance Center is the fastest way to get answers to your questions!

- When you contact the Consumer Assistance Center, have the following information ready:
 - Your identifying information including your name as it appears in the platform, NPN (for agents) and agent or certified assister number assigned by the Marketplace found under “My Information”, “Certification Status”
 - All of the details of the issue you are encountering
 - This information will assist the Consumer Assistance Center in the event they need to triage the issue for additional assistance



Ways to contact the Consumer Assistance Center:

- Call the Consumer Assistance Center dedicate agent/assister line at **888-687-1502**
- Chat with the Marketplace Customer Support via the “help and Support” link at: <https://enroll.marketplace.virginia.gov/hix/>.
- Submit a ticket.

Training and Certification

- ❑ Agents: Many accounts are in a pending or suspended status due to missing the VAHBE – Agent Agreement. The agreement must be signed and uploaded to your LMS account before your account can be updated to certified.
 - ❑ Agent agreement can be found at: [2023-24-VAHBE-Agent-Agreement.pdf \(virginia.gov\)](https://www.virginia.gov/2023-24-VAHBE-Agent-Agreement.pdf)
 - a. To upload the agent agreement to your LMS account profile, visit <https://marketplacelms.scc.virginia.gov/>:
 - i. Click on your initials in the upper right corner and choose “Account” from the drop-down menu
 - ii. Click on the “Profile” tab
 - iii. Click on the “Edit” link next to the Attachments section and then click on “Choose File”
 - iv. Enter a descriptive name for the file in the “Label” field and then click on the Upload button

- ❑ Additional information on training and certification can be found at:
 - ❑ [Agents | Virginia's Insurance Marketplace \(virginia.gov\)](https://www.virginia.gov/agents) (agents)
 - ❑ [Navigators | Virginia's Insurance Marketplace \(virginia.gov\)](https://www.virginia.gov/navigators) (navigators)
 - ❑ [CACS/CDOS Virginia's Insurance Marketplace \(virginia.gov\)](https://www.virginia.gov/cacs/cdos) (certified application assistants)

Account Creation and Access

Agent Accounts

Agents in need of accounts:

If you are with an agency, contact the agency manager to add your account under the agency portal

If you are an independent agent, set up your agency, and then set up your agent account under your agency portal

Can't access your account:

If you need a new access code, call 888-687-1502

If you need a new activation email to be sent, email ExchangeAgents@scc.virginia.gov with that request.

If you can access your account but it is showing a status of “suspended”, please complete your training and certification and upload the VAHBE – Agent Agreement in your LMS account. Once that has been done, email ExchangeAgents@scc.virginia.gov. Upon review and confirmation the Exchange will update your status to certified, and you will be ready to assist consumers.

Assister Accounts

An email was sent to each CDO or navigator's primary contact on 10/16 to allow them to create their account

Once the Exchange has certified the account, the CDO or navigator's primary contact can add their certified assisters

Please advise your manager/primary contact to watch for this email

Contacts

Questions, updates, and requests to be added to Monthly Town Halls:

ExchangeAgents@scc.virginia.gov

Assisterprograms@scc.virginia.gov

Virginia Health Benefit Exchange

Kendra Weindling, Stakeholder Engagement Manager

Brionna Jones, Marketing and Outreach Manager

Holly Mortlock, Deputy Director, External Affairs and Policy