

Individual Market - 2025

General Information:

The listed carriers have health benefit plans approved to be offered in Virginia's 2025 individual market. Please be aware that:

- A carrier might not offer health benefit plans in all areas of Virginia;
- A carrier may restrict enrollment to open enrollment or special enrollment periods;
- Certain other restrictions may apply.

Definitions – as used in this list:

- * **EPO (Exclusive Provider Organization) Product** – A plan covering health care services provided only through a specified network of providers, except in emergency situations.
- * **HMO (Health Maintenance Organization) Product** — A product offered by a company licensed as an HMO covering health care services provided only through a specified network of providers, except in emergency situations.
- * **POS (Point-of-Service) Product** – A product offered by a company licensed as an HMO covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a POS requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- * **PPO (Preferred Provider Organization) Product** – A product offered by an insurance company covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a PPO requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- ** **Health Benefit Exchange** – Virginia is a state-based exchange as of Plan Year 2024. For assistance enrolling in a health plan, updating your personal information, or with any questions, visit <https://www.marketplace.virginia.gov/marketplace-help-center> or call 888-687-1501.

Disclaimer:

This list is for informational purposes only and is not an endorsement by the SCC of any product, service, person, or company. This list is current as of the date noted below. If you have any questions, contact the company, an agent, or Bureau of Insurance at (804) 371-9691 or toll-free at 1-877-310-6560.

Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
Aetna Health Inc. 151 Farmington Ave, #RW61 Hartford, CT 65156-0001 1-800-872-3862 Affordable Health Care Act (ACA) Health Insurance Plans Aetna CVS Health	HMO	Yes	Yes
Anthem Health Plans of Virginia, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-800-331-1476 Health Insurance Plans Health Coverage Anthem	EPO	No	Yes
CareFirst BlueChoice, Inc. 840 First Street, NE Washington, DC 20065 1-800-544-8703 carefirst.com	HMO	Yes	Yes
Cigna Health and Life Insurance Co. 900 Cottage Grove Road Bloomfield, CT 06002 1-800-244-6224 cigna.com	EPO	Yes	Yes

Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield) 840 First Street, NE Washington, DC 20065 1-800-544-8703 carefirst.com	PPO	Yes	Yes
HealthKeepers, Inc. 2015 Staples Mill Road Richmond, VA 23230 1800-331-1476 anthem.com	HMO	Yes	Yes
	POS		
Innovation Health Plan, Inc. 151 Farmington Avenue, AN34 Hartford, CT 06156 1-800-872-3862 innovationhealth.com	HMO	Yes	Yes
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 4000 Garden City Drive Hyattsville, MD 20785 1-800-488-3590 kp.org	HMO	Yes	Yes

Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
Optimum Choice, Inc. 4 Taft Court Rockville, MD 20850 1-888-842-4571 uhc.com	HMO	Yes	Yes
Oscar Insurance Company 75 Varick Street 5 th Floor New York, NY 10013 1-855-672-2788 hioscar.com	EPO	Yes	Yes
Sentara Health Insurance Company 1300 Sentara Park Virginia Beach, VA 23464 1-800-741-4825 sentarahealthplans.com	PPO	No	Yes
Sentara Health Plans 1300 Sentara Park Virginia Beach, VA 23464 1-800-741-4825 sentarahealthplans.com	HMO	Yes	Yes