



Virginia Health Benefit Exchange (HBE) Agent FAQs

May 12, 2023

- 1. FFM is being completely removed from VA HBE and Get Insured is completely replacing FFM correct?**

Virginia's platform, provided by GetInsured is completely replacing the FFM.

- 2. Will agents be able to submit FAMIS application with one application? For example, if parents are qualified for APTC and children for FAMIS.**

Yes, VAHBE will use a single streamlined application that can be used for both APTC and Medicaid/CHIP/FAMIS.

- 3. Will the system allow enrollment more than 30 days in advance? It would be helpful if we can input that a person is losing coverage May 31 and would LIKE their new coverage to start June 1.**

VAHBE will follow the FFM and allow for consumers to report loss of MEC up to 60 days in advance.

- 4. Do we know yet if the agent delegation to act on the consumers behalf fulfil the new CMS requirement to obtain Scope of consent under the new PY2024 parameters?**

The Virginia platform does require consumer consent for agent delegation to act on consumer's behalf. However, VAHBE will not require the stricter federal standard for PY 2024. We will re-evaluate for future years.

- 5. Do you know how many TOTAL enrollments there were for 2023 or YTD 2023?**

Marketplace total enrollments for Virginia in Open Enrollment 2023 are 346,140.

See:

<https://www.cms.gov/newsroom/fact-sheets/marketplace-2023-open-enrollment-period-report-final-national-snapshot#:~:text=The%20Centers%20for%20Medicare%20%26%20Medicaid,2022%20through%20January%2015%2C%202023>

May 5, 2023

1. Is it possible for a client to set up a "do not call" list to minimize excess calls from the FFM or web brokers?

VAHBE will send a migration notice to all the enrollees who have been migrated to the Virginia platform and we can add broker notification additionally for the migrated population for open enrollment.

2. How will software price affect the customers. Is it still based on income? More choices for customers in the Tidewater area, (Insurance Companies), and are there still going to be a baseline with the metal tiers. Will the state plans include dental & vision for under 65 adults not just children, and commissions?

Plans and benefits offered through the Exchange will not be affected by the move from the FFE to an SBE. Carriers choosing to offer QHPs will continue to submit applications to the Virginia Bureau of Insurance for the plans they wish to offer. All requirements around plans and benefits including metal tiers will remain. To be offered through the Exchange a plan will be required to meet the criteria for certification described in § 1311(c) of the Federal Act and § 38.2-6506. Qualified dental plans will also be available on the Virginia Platform. Vision plans will continue to be approved by the Bureau of Insurance and available off Exchange.

3. When agents finalize a renewal, will the HBE show this as finalized and stop any additional calls or emails that state 'please enroll'?

Renewals are done systematically, and once the process is completed the renewed applications will be displayed only when open enrollment begins. VAHBE strives to make consumer communications timely and relevant to where consumers are in the enrollment process. For consumers with finalized renewals, we will not make additional calls or send additional emails to state "please enroll".

4. Will the broker support reps at the support call center see the same screens that brokers see?

Yes, the agent support representatives will see the same screens that agents see.

5. Will brokers info be attached?

Yes. Agent NPN numbers associated with accounts migrated from the FFM will be attached.

6. For those that have already completed citizenship and immigration validation on the FFM, will they have to re-validate?

Current FFM enrollees will not be required to resubmit documentation related to citizenship and immigration status.

7. Will there be a session on agent/broker certification? How to request certs, broker portal, etc.

VAHBE is pleased to host an agent portal demonstration during our May Town Hall which is scheduled for 5/17/23, at 11am. Registration for Agent Training and Certification will open in mid-summer and training will be available in the late summer and early fall. We will provide additional details on training in future Town Halls.

8. Will agents have to certify by a certain date to have access to their whole book of business automatically?

The agent's status with the FFE for Virginia-operation is valid through 10/31/23. Agents must complete the Virginia certification process prior to 11/1/23 to continue Virginia operations on the Virginia platform beyond that date.

9. Will there be functionality like the Help on Demand where agents will get notified regarding a consumer seeking assistance so we can reach out?

The VAHBE platform features a "Broker Connect" function, in which agents can set hours of availability at any time during the day or night. Agents that have "turned on" availability can receive notifications from consumers seeking assistance.

10. Will agent information be attached to all renewing clients even if the agent has NOT updated the 2024 application?

Yes, the agent attached to the consumer's record will be attached to the application by NPN and transfer to the VIM Platform with the account transfer.

11. Will VAHBE contact the agent if they agent is listed on the current 2023 application if the client has logged in but not selected a plan?

Agent books of business will be migrated from the FFE data and matched via NPN numbers to agent's profiles. In the case where a consumer association is not migrated, agents can search for the consumer and claim the consumer designation through the broker portal. Consumer data will be pre-loaded so that agents can begin helping their clients immediately. The agent's associated consumer's application and plan status will be available to the agent.

12. Will broker have the ability to pull 1095-A for tax year 2024, from the platform?
Yes.

13. HHS Notice of Benefit and Payment Parameters for 2024 – has proposed that brokers will need to attest to income from members in writing prior to making any updates, will the HBE have tools needed to accomplish this?

The 2024 Final NBPP requires Consumer Confirmation of Accuracy (p.125), whereby agents are required to document that eligibility application information has been reviewed by and confirmed to be accurate by the consumer and requires that the agent maintain this record for ten years. Specifications for consumer confirmation are listed, including signature of consumer (electronic or otherwise); verbal audio recording of confirmation; written response from consumer to a communication sent by agent. This provision does not apply to agents assisting with enrollment/applications in SBEs. VAHBE will not require this for PY 2024, however, we will consider for future years.

14. Are you able to provide access to these slides and a recording of this meeting?
We will be sharing PPT slides from the Town Hall meetings.

15. Can you please confirm if the earliest date a person will lose their VA Medicaid is it May 31, 2023, or June 30, 2023? I was under the understanding that re-evaluations START April 1, 2023, and they would have 60 days to submit their documents or be denied. So, is that May 31 or June 30?

From the Cover Virginia website: Starting in March 2023, Virginia began reviewing members' health coverage to make sure they still qualify; however, closures will not occur prior to April 30, 2023. See: <https://coverva.dmas.virginia.gov/return-to-normal-enrollment/> for additional information.

16. Why are the prescriptions LIMITED to 5? I have many clients who are taking MORE than 5 Rx.

If a consumer / agent would like to search more than 5 prescriptions, they can do subsequent searches for additional prescriptions.

April 28, 2023

1. Appeals, will these be sent to VA HBE?

Yes. VAHBE will handle consumer appeals.

2. Will new enrollments completed this year (especially, those that are enrolling from Medicaid unwinding) migrate/transition to the HBE for renewal?

Yes. Enrollments made for PY 2023 will be migrated to the HBE for renewal.

3. Will we be able to enroll clients with SEPs for 11-1/23 and 12/1/23? The prior WEB entities seemed to have issues with this.

For plan year 2023, clients with SEPs can be enrolled on healthcare.gov. For SEPs that occur between 12/1 and 12/31, agents/brokers will need to call the Healthcare.gov call center for an enrollment.

4. When I call the MD MHC broker support line, my calls can sometimes be on hold for 20 - 45 MINUTES to get a rep on the line. Can VA please make sure to have ENOUGH support people hired to cut these hold / wait times to 2-4 minutes for brokers?

The Virginia Exchange prioritizes high quality customer service. Data from other Exchanges using the GetInsured call centers demonstrates:

- 95% of calls answered in 30 seconds or less
- 95% of calls resolved in the first call
- Average time to answer reduced by 12 seconds (running about 14 seconds)
- 94% customer satisfaction overall

5. Currently through HealthSherpa (EDE Tool), agents are able to pull clients 1095 forms on their behalf. Will that be possible on the state exchange site?

Yes. On the Virginia Exchange, with client authorization, agents will be able to take any action on behalf of clients that clients can take for themselves.

6. With initial enrollment in a plan, will agents be able to enter in payment information on behalf of the client for their initial payment when on the state exchange site?

Yes. On the Virginia Exchange, with client authorization, agents will be able to take any action on behalf of clients that clients can take for themselves.

7. Has the site been established with the running list of questions/answers for the new state exchange?

HBE will be posting transition related information such as Town Hall information, FAQs, and Training and Certification information on the SCC site within the next few weeks.

8. So, if FFM has ONLY standard plans for 2024, then VA will ONLY have standard plans for 2024, is that correct?

In order to minimize disruption to our stakeholders in the first year as a state-based exchange, HBE will align with CMS guidance as provided in the PY 2024 final NBPP. HBE will evaluate this issue moving forward in consultation with our stakeholder groups.

9. Can agents get CE for the training?

The Exchange is exploring this option and will provide information as soon as it becomes available.

10. When agents finalize the renewal, will the HBE show this as finalized and STOP any additional calls or EMAILS that state “please enroll?”

Renewals are done systematically, and once the process is completed the renewed applications will be displayed only when open enrollment begins.

11. When clients switch enrollments from one carrier to another, how do we STOP carriers from sending renewal letters, bills, and cards to clients that had not enrolled with this carrier?

We have the option of sending explicit terminations from the system, so they are not on record for the carrier.

12. How do we make sure people from FFM don't call our clients? Every time I set up a new client in the FFM system they would receive calls from other agents and brokers. Some clients have told me during OE they received 10 or more calls PER DAY for enrollment to FFM plans during OE.

We will be sending migration notice to all the enrollees who have been migrated to the Virginia platform and we can add broker notification additionally for the migrated population for open enrollment.

13. It is SUPER helpful to be able to SEE the documents that have been uploaded to the HBE for DMI issues. (DMI - Data Matching Issue) FFM does not do this now, and MHC does not do this now.

Yes, the documentation that is uploaded can be viewed for user roles to view the documentation via the ticketing process. Agents can search via document numbers as well.

14. Can you also make SURE to post CLEARLY on the broker portal that the client's DMI has been resolved and the DATE it was resolved?

Yes, this is available under the "Application Verifications" link for the Household. Both verified and unverified DMI's are displayed with date of verification and pending days of verification respectfully.

15. Will we be able to see on the VA HBE if the initial payment has been made and the plan is active?

Yes, this is visible under the Enrollments tab.

16. Will brokers be able to submit FAMIS application with one application? For example, if parents are qualified for APTC and children for FAMIS.

Yes, a single application for the mixed household is recommended, as the system will handle the Exchange and the FAMIS determination within the same application and will notify the user accordingly based on the eligibility determined.

March 31, 2023

1. Will we still be able to use a different WBE for 2024 enrollments, such as INSX?

While the Exchange appreciates advances in WebBroker enrollment technology, the only enrollment solution available to Agent/Brokers for PY 2024 will be the Virginia platform. The functionality of this new system will offer improvements over healthcare.gov's functionality with Agent/Broker's features similar to, or even better than, today's popular WebBroker tools, such as: Agent Account Creation, Agent Dashboard, a robust Book of Business lookup/filter tool, Consumer Designation of an Agent/Broker, and Consumer Shopping. You can find more details about these features in the January Town Hall PPT. VAHBE will also be providing a demonstration of the portal and these features in the coming months.

2. Our team has agents and administrators. Will there be different roles and access granted for those that go through the training based on their qualifications? For example, would either role be able to run a quote or perform an enrollment on behalf of our agency or the writing agent?

Yes, the Exchange Platform includes several user roles within the Agent/Broker Portal, including:

- *Agents/Brokers* - State certified, licensed agents/brokers with their own book of business,
- *Agency Managers* - responsible for an organization of one or more brokers and their book, and
- *Administrative Staff* - unlicensed administrative helpers for the agencies.

3. Can we please have a specific team / department for brokers only?

Yes. There will be a dedicated line for agents and assisters to ensure inquiries are handled as expeditiously as possible. There will be dedicated HBE staff to assist with complex cases and appeals for those inquiries that require direct HBE staff assistance.

4. Do we have an estimated timeline on when resources will be available to brokers, portal training, access, test environments?

Training will begin in the summer of 2023 and a soft launch of the Platform and Consumer Assistance Center will be available around September 1. This will allow brokers to become familiar with the basic platform. Books of Business will be loaded in October.

5. Will call center service be available 24/7 like it is with the FFM?

With the enhanced functionality of vendor platforms, state-based marketplaces have not adopted 24/7 call center availability. However, after talking with Virginia agents, the

Exchange is exploring the possibility of enhanced hours for open enrollment periods. We will provide additional details as they become available.

6. Can agents still use FFM training for 2024?

The VA Exchange will be offering state-based training and certification to agents, navigators, and assisters.

- A Virginia-specific learning management system will be available in summer 2023.
- FFE-certified agents who completed plan year 2023 registration and training will be eligible to complete a shorter training program for plan year 2024 along with Virginia-specific modules.
- Agents new to the Exchange or who are not currently FFE-certified will be required to take the full VA Exchange training program for plan year 2024.
- Agents will continue to be required to be licensed and in good standing through the Virginia Bureau of Insurance.
- Agents will be required to sign a Virginia-specific agent agreement.
- Updates to requirements will be published on the HBE's website and communicated in Monthly Townhalls and via emails

7. Are there any changes in the dynamic of VA being a Medicaid determination state?

No. With the Virginia platform, Virginia remains a Medicaid determination state.

8. Where do I need to go to get the required information for Brokers to register with your state exchange to sell?

Visit <https://www.scc.virginia.gov/pages/Applying-for-a-Individual-VA-Insurance-License> for information regarding becoming licensed in Virginia.

9. Any more discussion on the ability to send a quote to an existing or new potential client with a link that encodes the broker's NPN from the broker portal?

The Exchange is working with our vendor on this functionality for possible future development and will provide this information as it becomes available.

10. Has the site been established with the running list of questions/answers for the new state exchange?

We expect this to be live in the next few weeks.

11. Do we have an anticipated open enrollment end date? Will we have an extension past 12/15?

Open enrollment for Plan Year 2024, will mirror the federally facilitated marketplace and run from November 1, 2023, through January 15, 2024.

February 15, 2022

1. **Will this be a smooth transition from a federal to a state-based Exchange?**
Yes! The State Corporation Commission has contracted with GetInsured, an industry leader in Health Benefit Exchange technology, that has successfully transitioned three states from the FFE to their own state-based platforms. Virginia's platform and consumer assistance center will be integrated and staffed by customer services representatives dedicated to Virginia.
2. **Will agents/brokers be able to enroll clients with SEPs for 11/1/23 and 12/1/23?**
For plan year 2023, clients with SEPs can be enrolled on healthcare.gov. For SEPs that occur between 12/1 and 12/31, agents/brokers will need to call the Healthcare.gov call center for an enrollment.
3. **Will appeals be sent to VAHBE?**
Yes. VAHBE will manage consumer appeals.
4. **Will there be a separate training per portal type? Will there be reference guides?**
Yes. We anticipate separate training modules for each portal type and there will be reference guides.
4. **Will there be a broker dedicated line for complex cases that require appeals and expedited services?**
Yes. There will be a dedicated line for agents and assisters to ensure inquiries are handled as expeditiously as possible. There will be dedicated HBE staff to assist with complex cases and appeals for those inquiries that require direct HBE staff assistance.
5. **When renewals are finalized, will the HBE show this as finalized and stop additional calls or emails that say "please enroll"?**
HBE will not be making outbound calls to individuals who have been auto-renewed. Our platform enables us to see where consumers are in the process so we can make timely and appropriate outreach that reflects their enrollment status. For example: an individual who had been auto-renewed will receive a message reminding them that they have been auto-renewed and that they can log in and make changes to plans and enrollments during open enrollment.
6. **What happens to clients that called the federal exchange to enroll several years ago that may not have a username and password to log into the healthcare.gov website? How will these members be brought over to the state exchange?**
Agents will be able to view all consumer data from their "Book of Business", but only if that consumer was actively enrolled in coverage on healthcare.gov when the FFM migrates that consumer data to the health benefit Exchange. Moving forward, this historical data will remain with the agent's book of business.