

# FREQUENTLY ASKED QUESTIONS ABOUT THE FEDERAL MARKETPLACE IN VIRGINIA

## AM I ELIGIBLE FOR HEALTH INSURANCE IN THE MARKETPLACE?

To be eligible for health coverage through the marketplace as an individual, you must live in the United States, be a U.S. citizen or national (or be lawfully present), and can't be currently incarcerated.

You may be eligible for premium subsidy if your annual household income is between 100 and 400% of the federal poverty level (FPL) and you do not receive or have access to affordable employer-based coverage. 100% FPL for 1 person is \$11,490. Employer-based insurance is affordable if the employee-only premium is less than or equal to 9.5% of your family's income.

You may use this link to see if you may be eligible for premium subsidy and how much your premiums may cost: <http://kff.org/interactive/subsidy-calculator/>. You must purchase health insurance coverage through the marketplace in order to receive a subsidy.

You also may refer to [www.enroll-virginia.com](http://www.enroll-virginia.com) or [www.healthcare.gov](http://www.healthcare.gov) for more information.

## WHAT HEALTH PLAN CHOICES DO I HAVE?

Most localities have at least 2 health plan choices and may have up to 5 plan choices. An interactive map to show what health plans are offered in your locality is available at [www.enroll-virginia.com](http://www.enroll-virginia.com).

**Aetna Plans** (websites: Aetna: [www.aetna.com](http://www.aetna.com); Coventry: [www.chcvirginia.com](http://www.chcvirginia.com); Innovation Health: [www.innovation-health.com](http://www.innovation-health.com))

- **Innovation Health** is a joint venture between **Aetna** and **Inova Health System** and is available in parts of **Northern Virginia**.
- **Aetna Life Insurance Co.** and **Coventry Health Care of Virginia** are both **Aetna** plans offered in **other parts of the state but not in every locality**.

**Blue Cross Plans** (websites: HealthKeepers: [www.anthem.com](http://www.anthem.com); CareFirst and GHMSI: [www.carefirst.com](http://www.carefirst.com))

- **HealthKeepers** is offered by **Anthem** and is **available in most areas of Virginia**.
- **CareFirst Blue Choice** and **Group Hospitalization and Medical Services, Inc. (GHMSI)** are offered in **Northern Virginia** through **CareFirst**.
- **HealthKeepers** and the **CareFirst** plans service areas do not overlap.

**Kaiser Foundation Health Plans of the Mid-Atlantic States** (website: [www.kp.org](http://www.kp.org)) is a regional plan available in **Northern Virginia** and **limited portions of Central Virginia**.

**Optima Health Plan** (website: [www.optimahealth.com](http://www.optimahealth.com)) is owned by **Sentara Health Systems** and is available in **most localities statewide except Northern Virginia**.

## WHAT HEALTH CARE PROVIDERS MAY I SEE?

Please use the provider search feature available on each individual health plan's website or contact the health plan directly to find out if specific providers are available to see you.

Health Plans participating in the marketplace are leveraging their existing commercial networks of providers to ensure easy access to care. They must meet prescribed standards for having Essential Community Providers (ECPs) in their networks which include Federally Qualified Health Centers, Ryan White providers, hospitals, and family planning providers, as well as other providers.

## WHERE SHOULD I GO FOR HELP?

**There are several websites that you can visit for assistance in enrolling in the marketplace.**

These include:

[www.enroll-virginia.com](http://www.enroll-virginia.com)

[www.coverva.org](http://www.coverva.org)

[www.healthcare.gov](http://www.healthcare.gov)

(best website for Medicaid  
eligible)

**There are also several toll free numbers you can call:**

888.392.5132 (ENROLL Virginia)

855.242.8282 (Cover Virginia)

800.318.2596 (healthcare.gov)

**There are 4 options to assist you with enrolling in the marketplace.** A list of Navigators , CACs, and FQHCs is available for your area at [www.enroll-virginia.com](http://www.enroll-virginia.com).

- 1. Agents and Brokers:** Those individuals licensed in Virginia to sell health insurance and appointed by the health plans participating in the marketplace.
- 2. Navigators:** Designated organizations received grants from CMS to establish a Navigator program. Navigators are required to have prescribed training and will be available to assist individuals in understanding how the marketplace works and what benefit plans are available in your area.
- 3. Certified Application Counselors (CACs):** Organizations that have been certified by CMS are training CACs to assist individuals with completing the application to enroll in the marketplace. CACs may be available at local hospitals, community centers, places of worship, or other convenient locations.
- 4. Federally Qualified Health Centers (FQHCs):** A list of FQHCs where enrollment assistance will be available can be found at

<http://www.hrsa.gov/about/news/2013tables/outreachandenrollment/va.html>.



**WHO WE ARE.** EVERY MAJOR MANAGED CARE INSURANCE PLAN OFFERING COMPREHENSIVE BENEFITS IN VIRGINIA IS A MEMBER OF VAHP. OUR MEMBERS OFFER COMMERCIAL, MEDICARE, AND MEDICAID PLANS.

**WHAT WE DO.** AS THE VOICE FOR MANAGED CARE IN VIRGINIA, VAHP OFFERS ADVOCACY, EDUCATION, AND RESEARCH SERVICES TO PROMOTE QUALITY AFFORDABLE HEALTH CARE FOR ALL VIRGINIANS.

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