

# Important Updates for 2024

*Please read this entire message. There are big changes in the Health Insurance Marketplace in Maryland and Virginia and in the way I will be working with you starting this year and in future years. Please review the following to see how you will be affected:*

1. Virginia will be moving to a fully state based Health Insurance Marketplace. Starting November 1, 2023 for January 1, 2024 renewals, **Virginia residents will no longer use healthcare.gov nor the Federal Marketplace Call Center.** You will be notified when the new Virginia Health Exchange website and phone number are available.
2. All 1095-A Tax documents for tax year 2023 for Virginia residents will come from healthcare.gov and should be accessible using your old healthcare.gov login if you created an account. In Maryland there are no changes.
3. Virginia requires your verbal recorded or written consent before an agent/broker can access the new Virginia Health Insurance Marketplace system to assist residents with an application. All clients who had an application for 2023 and for future years will need to sign a new Virginia specific consent form since I will still need to access your account if you need me to send you a copy of your 1095-A.
4. For Virginia ONLY: Some agent ID numbers have been removed from consumer applications on the Federal Health Insurance Marketplace, healthcare.gov. The insurance companies have continued to allow us to monitor these accounts. With the change to the new Virginia Health Exchange these accounts will not be automatically assigned to the agent you originally worked with. I will contact all who are affected to let you know what steps you need to take to continue working with me.
5. Maryland does not require a separate verbal nor written consent as consent is given through the application process or by providing specific information to the Maryland Health Connection call center.
6. Everyone will need to sign a Telecom Consent form where you will choose the form of communication you prefer.
7. Everyone who had an enrollment at any time in 2023 will need to complete a form to update your information. The new "Update Your Information" form

will include a new requirement for you to choose your communication preferences.

8. To comply with government requirements I am requiring everyone to fill out an Electronics Communication and Communications Preference Agreement. This is included with the Prior Consent agreement as one document for states that use healthcare.gov and for the state of Virginia
9. Everyone will begin using my NEW BUSINESS PHONE NUMBER 703-636-9366. You will receive a separate update regarding this change.
10. All updates will be posted on my web site. All future text messages will contain a link that will direct you to the appropriate update. If you delete a text message or miss an update bookmark this page so you can easily find the latest updates.
11. Aetna will be coming to the Maryland Health Insurance Marketplace for 2024. This will provide Maryland residents with another choice option.
12. I am requesting that all who are currently enrolled in a health insurance plan to update their information no later than October 25, 2023. This will give me time to compare plans and give you a recommendation before November 1, 2023.
13. All consumers who take no action to update their information will be automatically renewed by the Health Insurance Marketplace in your current plan or the plan that the Health Insurance Marketplace chooses for you for January 1, 2024 in both Maryland and Virginia.
14. All consent forms only need to be filled out once. They have no expiration date.

Thank you for your cooperation

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