



STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

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Insurance Commissioner

CONSUMER ALERT

2024 WEST VIRGINIA HEALTH INSURANCE MARKETPLACE DATA

On March 22, 2024, the Department of Health and Human Services (HHS), Centers for Medicare & Medicaid Services (CMS) and the Center for Consumer Information and Insurance Oversight (CCIIO) released its annual Health Insurance Marketplaces 2024 Open Enrollment Report.

During the most recent open enrollment period, **51,046** West Virginians obtained health insurance coverage through the West Virginia Marketplace representing an **80% increase** in West Virginia Marketplace enrollment from 2023. West Virginia saw the largest increase in Marketplace enrollment in the country. Importantly, 49,372 of the 51,046 West Virginia Marketplace enrollees were eligible for Advanced Premium Tax Credits (APTCs) to help offset the cost of monthly health insurance premiums. Also, 9,537 of the West Virginia Marketplace enrollees were additionally eligible for additional cost sharing reductions (CSRs), which lower co-payments, deductibles and other out-of-pocket spending.¹

For 2024, the average premium for West Virginia Marketplace coverage is **\$118** per month for an individual plan. However, 25,293 West Virginia Marketplace enrollees were able to purchase a health insurance plan for a monthly premium of less than **\$10.00** due to the available APTCs. The average premium for West Virginia Marketplace enrollees eligible for APTC is **\$88** per month.

A special enrollment period (SEP) continues to exist through July 31, 2024, for those West Virginians losing Medicaid due to the end of the COVID-19 Public Health Emergency. The West Virginia Navigator Program is available to assist West Virginians with enrollment in a plan. West Virginians may call the West Virginia Navigator Program at 1-844-WV-CARES or contact the program online at www.wvnavigator.com. The OIC also maintains a list of insurance agents that may be able to assist new enrollees. You can find this information, as well as additional resources regarding health insurance, at www.wvinsurance.gov/HealthPolicy. West Virginians may also enroll in the Marketplace directly at www.healthcare.gov. While monthly premiums vary based upon income and plan choice, more than 96% of current enrollees are eligible for financial assistance. For anyone eligible to enroll during the SEP, it is a free service to price West Virginia Marketplace coverage through one of these options.

If you need assistance regarding your health insurance, you may contact the OIC's Life & Health Consumer Services Division at 1-888-TRY-WVIC. You may also contact the OIC via email to OICConsumerServices@wv.gov.

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¹ Only health insurance plans purchased on the West Virginia Marketplace are eligible for APTCs or CSRs.

