



STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

Allan L. McVey
Insurance Commissioner

CONSUMER ALERT

► 2023 West Virginia Health Insurance Marketplace Data ◀

On March 23, 2023, the Department of Health and Human Services (HHS), Centers for Medicare & Medicaid Services (CMS) and the Center for Consumer Information and Oversight (CCIIO) released its annual Health Insurance Marketplaces 2023 Open Enrollment Report.

The number of West Virginians who obtained health insurance coverage on the Marketplace during open enrollment 2023 increased to **28,325**. This is a 23% increase from 2022, and a 44% increase from 2021.

Importantly, 26,972 Marketplace enrollees were eligible for Advance Pay Tax Credits (APTC) to help offset the cost of monthly health insurance premiums and 9,031 Marketplace enrollees were eligible for cost sharing subsidies (CSR).

The average premium for Marketplace enrollees in West Virginia was **\$168** per month. However, 9,163 enrollees were able to purchase a health insurance plan on the Marketplace with a premium of less than **\$10.00** per month due to available APTC. The average premium for enrollees eligible for APTC was **\$128** per month.¹

Many West Virginians may continue to be eligible for Medicaid. However, for those losing Medicaid coverage due to the end of the COVID-19 Public Health Emergency, a special enrollment period (SEP) on the Marketplace has been established that will run from March 31, 2023, to July 31, 2024. While pricing varies based upon income and plan choice, many enrollees are eligible for significant financial assistance to offset the cost of health insurance on the Marketplace.

The West Virginia Navigator Program is available to assist West Virginians with enrollment in a plan through the health insurance marketplace. West Virginians may call the West Virginia Navigator Program at 1-844-WV-CARES or contact the program online at www.wvnavigator.com. The Insurance Commissioner also maintains a list of agents and assisters that located in each county that may be able to assist new enrollees. You can find links to these lists, 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.

You may also contact the OIC's Health Policy division at OICHealthPolicy@wv.gov for more information.

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¹ Only plans purchased on the Marketplace are eligible for APTC and CSR.

