Virginia's Insurance Marketplace

Open Enrollment

www.marketplace.virginia.gov

About

- Marketplace Open Enrollment for health insurance is **November 1 - January 15**.
- Before then, you can enroll in Marketplace coverage ONLY IF you qualify for a "Special Enrollment Period" due to certain life changes (e.g., marriage, birth, permanent move, loss of other coverage.)
- You cannot be denied coverage due to your health status. Depending on your income, you can get lower cost plans.
- Free preventive services such as shots and screenings are provided.
- Some people will qualify for Virginia's New Health Coverage for Adults. You can apply for this new adult coverage and Medicaid year-round!
- Marketplace and Medicaid enrollees need to shop for the right plan that fits their budget and includes their doctors, hospital, and medicines.

How to Enroll

- Visit www.marketplace.virginia.gov
- Call: 888-687-1501 TTY: 711

Need Help? Free Help is Available!

(434) 694-8949
-
Buckingham
Charlotte
Farmville

(434) 960-6986
-
Charlottesville
Louisa
Peterson
Southern Albemarle

(540) 809-9917
-
Caroline
Children's Dental
Fredericksburg
Westmoreland

(804) 441-1670
-
Charles City
Hopewell-Prince George
King William

(804) 895-3052 or
(804) 724-4687
-
Blue Devils Health Center
Brunswick
Crimson Clinic
Downtown Petersburg
Petersburg
Petersburg Recovery

2025 Health Insurance – Marketplace & Medicaid Annual Income* Eligibility Levels

2024 Federal Poverty Guidelines (Coverage Year 2025)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	$15,060	$20,783	$22,590	$30,120	$37,650	$45,180	$60,240
2	$20,440	$28,207	$30,660	$40,880	$51,100	$61,320	$81,760
3	$25,820	$35,632	$38,730	$51,640	$64,550	$77,460	$103,280
4	$31,200	$43,056	$46,800	$62,400	$78,000	$93,600	$124,800
5	$36,580	$50,480	$54,870	$73,160	$91,450	$109,740	$146,320
6	$41,960	$57,905	$62,940	$83,920	$104,900	$125,880	$167,840
7	$47,340	$65,329	$71,010	$94,680	$118,350	$142,020	$189,360
8	$52,720	$72,754	$79,080	$105,440	$131,800	$158,160	$210,880

For households with more than 8, add $5,380 for each additional person. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines
Eligibility for premium tax credits in coverage year 2025 is based on 2024 poverty guidelines. FPL = federal poverty line.

VIRGINIA HEALTH INSURANCE MARKETPLACE (www.marketplace.virginia.gov)

100 - 400% - Tax credits are available for health insurance plans purchased in the Marketplace. [But no tax credits if eligible for Medicaid, FAMIS, Medicare, or affordable and adequate employer coverage.]*

Over 400% - No Tax Credits Available, but people can still buy full-priced coverage.

Under 250% - Eligible for “Cost-Sharing Reductions” plan, but only if a Silver plan is purchased.

**Note: Legally residing immigrants (with appropriate documents) who don’t qualify for Medicaid may qualify for tax credits in the Marketplace, even when their income is under 100%.*

VIRGINIA MEDICAID

0 - 138% - NEW Medicaid Coverage for Adults aged 19-64 [& not eligible for Medicare]

0 - 205% - Children (under 19) and Pregnant Women coverage through Medicaid and FAMIS

Note: People who are over age 65, Medicare beneficiaries and people needing long term care services can also get Medicaid by meeting other income and resource rules.