

# The New Health Law & You



## Women's Health Leadership Summit

**Wednesday, October 2, 2013 -11:30 am**

**Kaiser Family Foundation**

**Barbara Jordan Conference Center**

**1330 G Street, NW - Washington, DC 20005**

# Goals of the New Health Law

- Protect consumers against unfair insurance industry practices
- Give consumers more insurance options
- Give small business owners more clout



March 23, 2010

# New Rights

## Insurance companies can no longer:

- Deny coverage based on pre-existing conditions
- Charge women of child-bearing age higher premiums
- Place annual or lifetime caps on coverage
- Charge higher premiums to small businesses based on their industry (i.e., construction)

# Help Paying for Insurance

Many residents, without other coverage options, will be eligible for help paying premiums:

- Individuals with income up to \$45,960
- Two-person families with income up to \$62,024
- Four-person families with income up to \$94,200

# Help for Small Businesses

- Tax credits are available if business has
  - Fewer than 25 full-time workers
  - Average wages of \$50,000 or less
- Tax credits can cover as much as
  - 50% of a for-profit employer's contribution
  - 35% of a non-profit employer's contribution

# What is DC Health Link?

- **DCHealthLink.com** -- An online marketplace where individuals, families, and small businesses can shop for high-quality, affordable coverage
- A place to access help paying for health insurance or applying for Medicaid



[ABOUT US](#)

[INDIVIDUALS & FAMILIES](#)

[SMALL BUSINESSES](#)

[BROKERS](#)

[INSURERS](#)

## The District's New Health Insurance Marketplace

[Apply Now](#)

[LATEST NEWS](#)

[Producer News - Volume 1, Issue 2 08/15/13](#)

# Who Can Shop for Health Insurance on DC Health Link?

Individuals and families who legally reside in the District including those who are:

- Uninsured
- Buy their own insurance today
- Work part-time and aren't eligible for coverage through their job

Small businesses with 50 or fewer full-time equivalent employees



# CHOICE OF 301 PLANS

## 34 Individual & Family Plans from:

2 Aetna companies

2 Carefirst BlueCross BlueShield companies

Kaiser Permanente

## 267 Small Group Plans from:

All of the above

plus 2 United HealthCare companies

# Employer Setup

## Step 1: Select Coverage Effective Date

### Highlights:

- Select coverage effective date (shop for plans up to 3 months prior)
- Choose coverage for employees only or include family members
- Optional: Can offer different plans

The screenshot shows the DC Health Link Small Businesses Employer Setup interface. The top navigation bar includes the DC Health Link logo and the text "SMALL BUSINESSES". Below the navigation bar, there are three main steps: 1 Quoting, 2 Eligibility, and 3 Enrollment. The Quoting step is currently active. The interface is divided into several sections: Company Information, Options, Plans, Contributions, Summary, and Enroll. The "Tell us about your company" section contains fields for \*Company Name, \*Effective Date of Coverage (with a calendar icon), Standard Industry Classification (SIC) Code (with a Search button), and SIC Description. The "Headquarters" section contains fields for \*Primary Location Name (with a dropdown menu), \*State (with a dropdown menu), and \*ZIP Code (with an Add Location button). The "Plan Coverage" section contains a radio button for "Employee(s) Only" and a radio button for "Employee(s) & Dependent(s)".

**DC HEALTH LINK**  
Get the facts. Get covered.

**SMALL BUSINESSES**

1 Quoting 2 Eligibility 3 Enrollment ?

Company Information Options Plans Contributions Summary Enroll

**Tell us about your company**

\*Company Name

\*Effective Date of Coverage

Standard Industry Classification (SIC) Code  [Search](#)

SIC Description

**Headquarters**

\*Primary Location Name

\*State

\*ZIP Code

[Add Location](#)

**Plan Coverage**

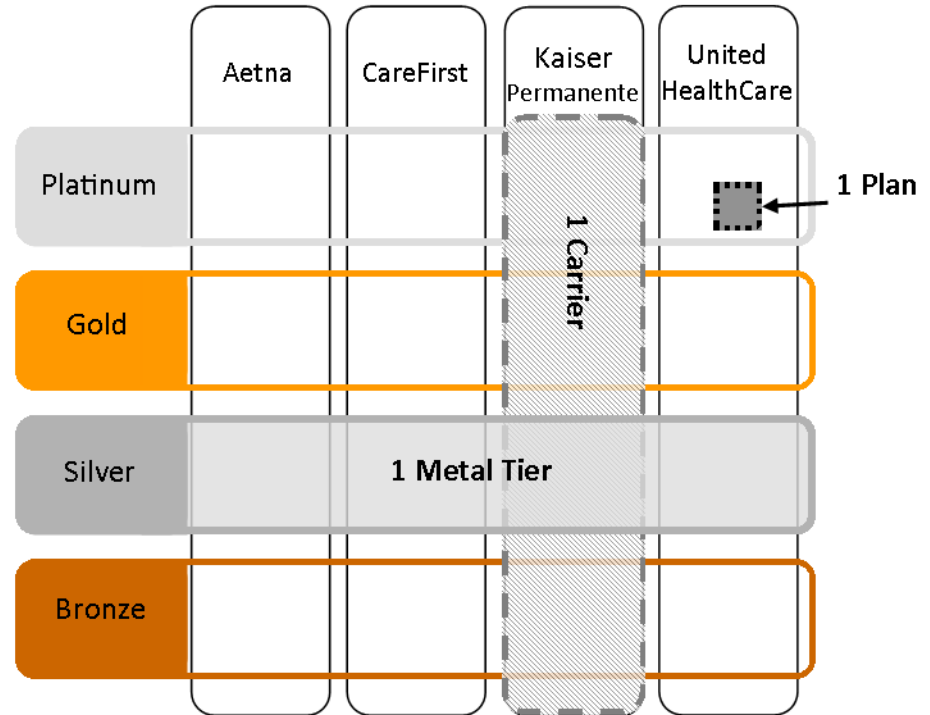
Who will be offered health coverage?  Employee(s) Only  Employee(s) & Dependent(s)

# Employer Setup

## Step 2: Select Plans

Employers will be able to choose how many plans to offer to employees:

- All Plans in 1 Metal Level
- All Plans from 1 Carrier
- 1 Plan



# Employer Setup

## Step 2: Select Plans



Plans are categorized into “metal levels” for easier comparison

- Plans will have different designs, such as deductibles, copays, and coinsurance

	<b>Plan pays</b> (approximately)...	<b>You pay</b> (approximately)...
Platinum	90%	10%
Gold	80%	20%
Silver	70%	30%
Bronze	60%	40%
	...of covered health expenses	...in deductibles, copays, & coinsurance

# Employer Setup

## Step 3: Select Contributions



1 Your Preferences   2 Eligibility   3 Enrollment   ?

Company Information   Options   Plans   Contributions   Summary   Enroll

**Estimate My Costs**

### All Employees: Percentage based contributions

Pay a percentage of the plan cost for each employee  
Enter your monthly contribution percentage [Change Contribution Type](#)

▼ DC

**All Employees**

Contribution Percentage:

**Employer Contribution:**

\*Employees       \*Dependents

Previous   Save and Exit   Continue

# Employer Setup

## Step 4: Employer Information

Enter basic information about the employer including:

- Employer Name
- DBA Name, if applicable
- Federal EIN
- Employer Type
- Business Address
- Primary Contact Info
- Notice Preferences

### Employer Information

To finalize your participation in the Exchange, we need to set up an account and collect additional information about your company.

#### Employer name & address

\*Employer name

Doing business as(name)

\*Federal Employer Identification Number(EIN)

\*Employer Type

#### Primary business address

\*Business address Line 1

Business address Line 2

\*City

\*State

\*ZIP Code

#### Contact name & email address

Check here if you are the contact?

Name \*First Name  Middle Initial

\*Last Name  Suffix

Title

\*E-mail address

# Employer Setup

## Step 5: Employee Census

Enter Employee Census

- Upload or
- Manually Add

For eligible employees:

- Name
- Date of Birth
- Date of Hire
- SSN/TIN
- Email Address
- Mailing Address
- Location (if used)

DC HEALTH LINK  
Get the facts. Get covered.

SMALL BUSINESSES

1 Quoting 2 Eligibility 3 Enrollment

Company Information Options Plans Contributions Summary Enroll

Frequently Asked Questions  
More FAQs

Q. How do I assign an Agent or Broker to my account?  
Q. How do I search for a Navigator?

Employee Details [Import Census](#)

Headquarters  
State:DC, ZIP Code: 20002 Employee Count: 0

First Name	Last Name	DOB	Zip Code	EE Class	Tobacco Users
No Employees have been entered					

Add Employee

Employee Count: 0

Census Import Wizard

Download the [Import Census Template.xls](#)

Upload An Existing Template: \*  No file chosen

# Help is Available

**DCHealthLink.com** -- DCHealthLink.com is your online enrollment portal and informational resource

- **Contact Center** -- **1-855-532-5465** Open 8:00 a.m. until 12:00 a.m. midnight, Monday through Saturday, October 1 – March 31. After March 31, regular extended hours of 8:00 a.m. until 8:00 p.m., Monday through Saturday.

**In-Person Assisters**-- Community-based organizations that have partnered with us to be on the ground and in your community to help you learn about the law, apply and enroll

**Brokers**-- Insurance brokers are our partners and will be available to support you. DCHealthLink.com will also be able to connect you with a broker



# Be Aware of Fraud, Scams and Abuse

## -- Red Flags --

- The salesperson who says you could go to jail for not having health insurance
- A salesperson who says the premium offer is only good for a limited time.
- Unsolicited phone calls or emails from someone trying to sell insurance, asking for your social security number or money.
- Fake websites or offers to sign you up for coverage before January 1, 2014. There is only one official website for DC Health Link, [www.DCHealthLink.com](http://www.DCHealthLink.com).

# DC Health Link Trained Experts

## Certified DC Health Link Assisters

- Wear ID badges and have wallet ID cards
- Are on the DC Health Link Trained Experts Directory
- Completed 30+ hours of DC Health Link training
- Passed a background check

## Registered Insurance Brokers

- Are on the DC Health Link Trained Experts Directory
- Completed DC health Link Training
- Licensed by the District of Columbia, Department of Insurance

# Report Fraud, Scams and Abuse

Department of Insurance Securities and Banking  
**(DISB) (Insurance Commissioner)**

- Call **(202) 727-8000**
- Email at [disb@dc.gov](mailto:disb@dc.gov)
- Visit [disb.dc.gov](https://disb.dc.gov) to file a secure complaint online.
- Call DC Health Link at 855-532-5465 and they can help you access a DISB complaint form

# Key Dates to Remember

- **October 1, 2013:** DC Health Link Opened
- **December 12, 2013:** Small businesses must have enrolled and paid the first premium for coverage to be effective January 1, 2014
- **December 15, 2013:** Individuals and families must have enrolled and paid the first premium coverage to be effective January 1, 2014
- **January 1, 2014:** First day coverage can begin
- **March 31, 2014:** Open Enrollment closes for individuals and families
- **NOTE:** Small businesses can shop any time of year

# Thank you!

To learn more:

- Visit us at [www.dchealthlink.com](http://www.dchealthlink.com)
- Like us on Facebook: DC Health Benefit Exchange
- Follow us on twitter @dchbx