



Securing A Healthier Future for the District of Columbia

Health Care Reform

On March 23, 2010, President Obama signed into law the Affordable Care Act (ACA). This new law represents the most significant overhaul of the health care system in decades. The ACA puts into place comprehensive reforms that improve access to affordable health coverage for everyone. It aims to protect consumers from unfair health insurance practices and allows all Americans to make health insurance choices that work best for them. At the same time, it guarantees access to care for the most vulnerable populations, and provides new ways to lower costs and improve the quality of care.

The major benefits of the health care reform law that will help individuals and small businesses to obtain affordable health insurance coverage include:

- Creating health insurance “exchanges” where individuals and small businesses can buy private health insurance
- Allowing uninsured young adults to be covered by their parent’s insurance plan until they turn 26
- Creating a standard set of “essential health benefits” for all individual and small group health plans to ensure that all vital services are covered
- Providing help for those with limited incomes to pay premiums for plans offered by exchanges
- Expanding Medicaid coverage to more adults with limited income
- Prohibiting insurance companies from dropping health coverage due to illness, and from denying health coverage because of a pre-existing condition

- Restricting insurers from placing annual dollar caps on health coverage, and banning insurers from placing lifetime dollar limits on health coverage, and
- Reducing out-of-pocket costs for certain preventive care services.

The Health Benefit Exchange

As a part of the ACA, each state is required to make available a health insurance exchange for individuals and small businesses to compare and purchase health insurance plans. These exchanges can be established and managed by the state, by the federal government for the state, or through a federal-state partnership. The District of Columbia has decided to establish its own exchange to ensure it meets the needs of District residents and small businesses.

The District of Columbia’s Health Benefit Exchange (HBX) will provide an online marketplace for District residents and small businesses to access information and to enroll in private or public health insurance plans. The marketplace will enable individuals and small employers to better understand and compare health plans.

The HBX will also provide access to tax credits that will help individuals and small businesses pay for health insurance. Enrollment in the District of Columbia’s HBX will begin October 1, 2013 with coverage starting January 1, 2014.

The DC Health Benefit Exchange Authority

The Health Benefit Exchange Authority Establishment Act of 2011 established the District of Columbia Health Benefit Exchange Authority (“The Authority”). The Authority is governed by an Executive Board that was sworn into office by Mayor Vincent C. Gray on July 17, 2012.

The HBX Authority governance structure includes the Executive Board, Working Committees, and a Standing Advisory Board. The Executive Board is comprised of eleven members, seven appointed and four, non-voting District government agency directors.

The appointed, voting members are:

- Mohammad Akhter, M.D., M.P.H., Chairman
- Henry J. Aaron, Ph.D., Vice Chairman
- Khalid Pitts, M.P.H., Secretary/Treasurer
- Leighton Ku, Ph.D., M.P.H.
- Diane Lewis, M.P.A.
- Kate Sullivan Hare, M.H.S.A.
- Kevin Lucia, J.D., M.H.P.

The ex officio DC government members are:

- Saul Levin, M.D., M.P.A., Interim Director, Department of Health
- Wayne Turnage, M.P.A., Director, Department of Health Care Finance
- David Berns, M.A., M.S.W., Director, Department of Human Services
- William P. White, M.B.A., Commissioner, Department of Insurance, Securities and Banking.

The HBX Authority is charged with implementing and operating the District’s Health Benefit Exchange in accordance with the ACA. To ensure that District residents have access to affordable health care, the Authority will implement several initiatives, including:

- A website where health plans can be compared and selected for enrollment
- A toll-free hotline providing assistance to consumers
- Standards for qualified health plans to promote high-quality, affordable coverage
- Coordinated eligibility determinations for Medicaid and other public programs
- A Navigator program that will provide public education on health care plans, assist with eligibility applications, and facilitate health plan enrollment.



The Health Benefit Exchange Authority Working Committees

The HBX Authority functions through its four Working Committees that set policies, review exchange issues, make recommendations and conduct oversight. The committees are:

- **Business Operations Working Committee**—responsible for the HBX’s operations, financial sustainability, search and recruitment of the Executive Director and advisory board members
- **Insurance Market Working Committee**—responsible for the health care insurance market in the District and how the HBX will interface with the market, including essential health benefits
- **IT Infrastructure and Eligibility Working Committee**—responsible for the HBX’s IT system and issues related to Exchange eligibility, including coordination with other District of Columbia health and human service programs
- **Marketing and Consumer Outreach Working Committee**—responsible for HBX branding, public education and outreach about the HBX, and for consumer assistance programs.

Standing Advisory Board

Consumer input and resident participation are extremely important to creating a viable and robust exchange. To ensure the involvement of consumers and residents, the Authority established a Standing Advisory Board comprised of nine (9) District residents. The Advisory Board provides input on insurance standards, covered benefits, premiums, plan certification, internet technology system development, and other policy or operational issue within the Board’s purview.

Broader Stakeholder Engagement

To ensure broader involvement of stakeholders, the Authority will create additional advisory boards to receive input and advice on a variety of topics related to the establishment of the HBX. The additional advisory boards will focus on plan management, consumer assistance and outreach, producer (brokers and agents) engagement, and other topics.



Consumer Quick Facts To Remember

What is a health benefit exchange?

A health benefit exchange is a central marketplace for health insurance that provides one-stop shopping for individuals and small businesses to compare rates, benefits and quality among plans.



The DC Health Benefit Exchange (HBX)

Starting October 1, 2013, consumers can use the HBX to:

- Compare health plans to choose the best one for you and your family or for your employees
- Find out if you qualify for tax credits that help lower the cost of health insurance for individuals and small businesses, and
- Find out if you qualify for public health insurance through Medicaid

Benefits for District Residents

The Exchange is a free resource that will:

- Explain your health insurance options in a way you can understand
- Help you find health insurance that you can afford
- Provide information about other public programs for which you may qualify, such as Medicaid, and
- Help you pay for your insurance, if you qualify.

Benefits for Small Businesses

The Exchange is a free resource that will:

- Provide more health plan choices to you and your employees
- Provide tax credits, if you qualify, to make providing insurance to your employees more affordable, and
- Allow you to continue working with your current broker to find the coverage that best meets the needs of you and your employees

Who Can Use the Exchange?

Anyone can *use* the Exchange to find information. If you want to *buy* insurance through the Exchange, you must be a:

- District resident, and
- U.S. citizen or legal immigrant, or
- A small business located in the District with 1–50 employees.

How do I use the Exchange?

Information will be available in a variety of formats, including telephone, website, or with the help of brokers and navigators, who are trained to assist District residents and small businesses to enroll in health coverage through the Exchange.

Want to know more? Want to be involved?

As the implementation process moves forward, the District's Health Benefit Exchange Authority is committed to fully engaging small businesses, brokers, insurance carriers, residents, advocacy groups, and public interest organizations in a collaborative process to provide meaningful input in areas such as policy and legislation development.

The Executive Board of the HBX Authority holds monthly public meetings and actively seeks input from all interested parties.

For more information and to learn how to become involved:

- Visit the HBX Authority's website at www.dchbx.com
- Follow on twitter @dchbx
- Attend the HBX Executive Board monthly meetings
- Attend Advisory Board meetings
- Participate in HBX community meetings, events and educational forums
- Email questions and concerns to hbxd@dchbx.com
- Call 202.715.7576.



Important Dates:

Federal Certification of the Exchange	January 1, 2013
Exchange Enrollment Begins	October 1, 2013
Exchange Fully Operational	January 1, 2014





HEALTH BENEFIT EXCHANGE AUTHORITY

Executive Board Members

Mohammed Akhter, M.D., M.P.H., Chair

former Director, DC Department of Health

Henry J. Aaron, Ph.D., Vice Chair

Senior Fellow, Brookings Institution

Khalid Pitts, M.P.H., Secretary/Treasurer

Director of Strategic Campaigns, Service Employees International Union (SEIU)

Kate Sullivan Hare, M.H.S.A.

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Leighton Ku, Ph.D., M.P.H.

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Health Care Policy Consultant

Kevin Lucia, J.D., M.H.P.

Research Professor and Project Director, Health Policy Institute, Georgetown University

Ex Officio Members

David Berns, M.A., M.S.W.

Director, DC Department of Human Services

Saul Levin, M.D., M.P.A.

Interim Director, DC Department of Health

Wayne Turnage, M.P.A.

Director, DC Department of Health Care Finance

William P. White, M.B.A.

Commissioner, DC Department of Insurance, Securities and Banking

Executive Director

Mila Kofman, J.D.

The DC Health Benefit Exchange Authority (the Authority) is charged with implementing and operating the District of Columbia's health insurance exchange in accordance with the Patient Protection and Affordable Care Act (PPACA). The Authority ensures access to quality and affordable health care for all residents and small businesses in the District of Columbia.

