

# **The New Health Law & You**



**WARD TOWN HALL MEETING**

**(July – September 2013)**

# 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)

# New Benefits

## All insurance policies must cover:

- Doctor visits
- Hospital stays
- Emergency room care
- Maternity and newborn care
- Prescription drugs
- Lab tests
- Preventive tests and services
- Rehabilitative and habilitative services and devices
- Mental health care
- Substance use disorder services
- Dental and vision care for children

# New Responsibilities

## For individuals and families:

- Most people have to have health insurance (*private health insurance, Medicare, Medicaid, Tricare, or other*) or pay a penalty (*the greater of \$95 per adult and \$47.50 per child in 2014 or 1% of family income*)
- Financial help will be available to people with low and moderate incomes
- Those who cannot afford insurance even with extra help can apply for an exemption from the penalty

# 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 your 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

# 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 MORE THAN 300 PLANS

## Individual & Family Plans:

Aetna

Carefirst BlueCross BlueShield

Kaiser Permanente

## Small Group Plans:

All of the above

plus United HealthCare

# Help is Available

**DCHealthLink.com** -- On October 1, 2013, DCHealthLink.com will be your online enrollment portal and informational resource

**Contact Center** -- Open 24-7 during open enrollment (Oct. 1 – Mar. 31)

**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

# KEY DATES

## October 1, 2013 – Open Enrollment Begins

- For individuals and families, open enrollment continues through March 31, 2014 (6 months)
- Small businesses can enroll at any time throughout the year

## January 1, 2014

- The first day coverage can begin

# 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