

# The New Health Law & You



## The Affordable Care Act and DC Health Link

### **ANC LEADERSHIP SUMMIT**

**Thursday, October 3, 2013**

**John A. Wilson Building**

**1350 Pennsylvania Avenue, NW**

**Room G-9**

# 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 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





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# The District's New Health Insurance Marketplace

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# 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

# Who Should NOT Use DC Health Link?

You DO NOT need to do anything on DC Health Link if you are:

- Currently covered by Medicaid
- Currently covered by Medicare
- Currently covered by a large employer (with over 50 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

# COST CALCULATOR



[DCHealthLink.com](https://DCHealthLink.com) includes a COST CALCULATOR that will provide you with an estimate of your:

- Premium tax credit (if any),
- Monthly premiums,
- Medicaid eligibility, and
- Average annual out-of-pocket health costs.

If you want to “browse plans” before applying, you can use this calculator to estimate your cost.

# What Pathway Do I Take to Apply?

Are you looking to purchase health coverage for yourself or your family?

Individual or Family

Is your employer providing you health insurance and told you to come to DC Health Link to sign up for coverage?

Employee

Are you a small business owner (50 or fewer full-time equivalent employees)?

Small Business

# 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.

**DC Health Link 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. Can find them on DCHealthLink.com or via our Contact Center.

**Brokers**-- Insurance brokers are our partners and will be available to support you. DCHealthLink.com and our Contact Center 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 @DCHealthLink