



Need help enrolling?

Trained experts are available—at **no cost**—on the phone, online, and in-person. Employers who use brokers to help them make decisions about health benefits can continue to do so. DC Health Link is providing brokers with training so they can serve your needs.

To get answers and assistance:

- Call toll free: 1-855-532-5465
- TTY/TDD, 711-1-532-5465
- DCHealthLink.com

WE'RE HERE TO HELP!

DC Health Link for Small Businesses



“We’ve got a plan.”

Now, DC small business owners have affordable health insurance options for their employees.



To learn more or enroll go to DCHealthLink.com
or call us toll-free at 1-855-532-5465.
TTY/TDD: 711-1-532-5465



DCHealthLink.com

DC Health Link is an online marketplace to help individuals, families, and small business owners in the District of Columbia shop, compare, and select health insurance.



MORE COMPETITION
The insurance market is more competitive because all insurers must post their prices and benefits on DCHealthLink.com. This transparency will ensure competitive prices and provide more quality options for small businesses and their employees.

MORE OPTIONS
Today, few small businesses are able to offer their workers a choice of insurers or different coverage options. As a DC-based small business with 50 or fewer full-time equivalent employees (FTEs), you will be able to:

- Choose health insurance coverage from Aetna, CareFirst BlueCross BlueShield, Kaiser Permanente, and UnitedHealthcare;
- Choose from 267 different plans;
- Set your employer contribution level;
- Choose the plan options and insurer options you want to offer to your employees; and
- Work with your broker to get help with coverage options. If you are not working with a licensed insurance broker now, you can choose among trained and approved DC Health Link brokers to help you with plan selection and enrollment.

HELP FOR THOSE WHO QUALIFY

Small businesses with fewer than 25 full-time equivalent (FTEs) workers may be able to reduce their costs by qualifying for federal tax credits. The tax credit will cover up to 50% of an employer’s contribution (or up to 35% for a non-profit organization).

To be eligible for tax credits, you must:

- Have fewer than 25 FTEs;
- Have average employee wages of less than \$50,000 a year;
- Purchase coverage through DC Health Link; and
- Pay at least 50% of the cost of single coverage for each employee.

Choose the right plan.

COMPARE

Plans will be categorized into four “metal levels” for easier comparison.

Metal level provides a general idea of what portion of covered health care expenses will be paid by the plan. The remaining portion will be paid by the consumer (exclusive of premiums).

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

	PLAN PAYS (approximately)	EMPLOYEE PAYS (approximately)
Platinum	90%	10%
Gold	80%	20%
Silver	70%	30%
Bronze	60%	40%
	...of covered health expenses	...in deductibles, copays and coinsurance

SELECT

As an employer, you will be able to select how many plans to offer to your employees:

- All plans in one metal level;
- All plans from one insurer; or
- One plan.

Generally, insurers offer multiple plans per metal level.

You must offer coverage to all full-time employees (30 hours per week).

You can also choose to offer coverage to other employees, including part-time employees and retirees.

	INSURER 1	INSURER 2	INSURER 3	INSURER 4
Platinum				
Gold				
Silver			1 Metal Level	
Bronze				

1 Insurer 1 Plan

CONTRIBUTE

Small business owners decide the employer contribution.

1. Select one plan to base contributions on, referred to as the “reference plan.”
2. Select a percentage you will contribute for employees and dependents to enroll in the reference plan.
3. Your contribution remains fixed based on the reference plan. Employees enrolling in any other plan will have the choice to “buy-up” or “buy-down” and pay the difference in premium.