



# Producer News

## Help Guides for Brokers: *Share the knowledge!*

DC Health Link is building a knowledge resource bank and needs your help! The goal of this knowledge resource bank is to provide tools to help brokers navigate DCHealthLink.com and to help guide their clients through the enrollment process.

Because we know that brokers are the first source businesses and individuals turn to for advise and counsel on health insurance, we want to build a resource bank of work aides and guides to assist brokers in their “trained expert” role. It will provide beneficial tools that can be used to better understand the DC Health Link online process. With your feedback, we have provided the following help aides available for download:

Available at: <https://dchealthlink.com/forms>

- ◇ *Small Business Guide* - a step-by-step guide to enrolling a small business
- ◇ *Employee How to Enroll Guide* - a step-by-step guide for how employees enroll open enrollment period in a health plan through DCHealthLink.com.
- ◇ *Small Business Checklist* - a checklist of all the materials needed to enroll a small business and flow chart of the enrollment process

Available at: <http://hbx.dc.gov/page/brokers-what-you-need-know-sell-dc-health-link>

- ◇ *Trained Expert Guide* - a step-by-step guide for how to enroll clients in the individuals and families market.

## Designating a GA or TPA for Payment of Commissions

For brokers who work through a General Agency (GA) or a Third Party Administrator (TPA), you can assign an employer account to a particular GA or TPA during the Enrollment section of the employer’s application.

In the Enrollment section, on the Company Information page, when the broker is completing this page, you will see a “GA/TPA #” field at the bottom of the page. Enter the federal tax identification number for the GA or TPA you work through.

Carriers will be provided this information, along with the broker’s national producer number (NPN), to pay commissions either directly to the broker or indirectly through the GA or TPA based on whatever contractual arrangements the broker has with the insurance carrier(s).

**TIP: When the employer is completing this page of the application him/herself, the GA/TPA # field will not be available.**



### KEY ENROLLMENT DEADLINES

#### Small Business Market:

#### April 1 Coverage Effective Date:

- ◇ February 24 - Last day to complete employer application.
- ◇ February 24- Latest date to start Employee open enrollment.
- ◇ March 10 - Last day to end Open Enrollment.
- ◇ March 12 - Last day to pay 1st Premium

#### Individual and Families Market:

- ◇ MARCH 31 - ENROLLMENT DEADLINE TO AVOID TAX PENALTY

*Note: Enrollments later in the month will delay coverage.*

*Example:*

☺ *March 10 enrollment = April 1 effective date*

☹ *March 11 enrollment = May 1 effective date*

### #Didyouknow?

- ◇ Effective in 2014, group health plans cannot make eligible employees wait more than 90 days before coverage takes effect.

For more information, or to enroll visit: [www.DCHealthLink.com](http://www.DCHealthLink.com) ~ To join our mailing list: email [dchl.producer@dc.gov](mailto:dchl.producer@dc.gov)!