



Producer News

How to Purchase Coverage through DC Health Link

If you are purchasing group coverage through DC Health Link, whether new or changing an existing policy, the initial group set up and employee enrollment timeline will run a minimum of 34 days (“fast-track”) and no more than 90 days (longest), with the typical employer enrollment taking 45 days.

If a group has an existing policy, there is no reason to wait until the carriers provide a renewal notice, in fact, you should begin the process early, up to 90 days prior to the desired coverage effective date, to allow enough time to ensure all steps have been successfully completed, including:

- Employer to review plan and contribution options and finalize offerings;
- Employees to review plan offerings and make an enrollment decision; and
- Employer to make the first premium payment no later than the 12th day of the month prior to the coverage effective date.

| | Fast Track | Longest Track |
|--|----------------------------------|--|
| Employer: Select Plans & Contributions | Days 1-7 | Days 30 |
| Employee: Open Enrollment | Days 14 | Days 30 |
| First Premium Payment | Days 1 | Days 12 |
| Carrier Administration | Days 18 | |
| Total | 34 days (minimum) | 90 days (maximum) |
| Example: Jan 1, 2014 Coverage | Begin by Nov 26, 2013 | Begin as early as Oct 1, 2013 |



ENROLLMENT DEADLINES

Small Business Market:

May 1 Coverage Effective Date:

- ◆ **March 27**— Last day to complete employer application and start employee open enrollment
- ◆ **April 10** — Latest date to end employee enrollment
- ◆ **April 12** — Last day to pay first premium

June 1 Coverage Effective Date:

- ◆ **April 26**— Last day to complete employer application and start employee open enrollment
- ◆ **May 10** — Latest date to end employee enrollment
- ◆ **May 12** — Last day to pay first premium

Note: First premium payment can only be made after the employee open enrollment closes. Call 1-855-532-5465

Individual and Families Market:

- ◆ **MARCH 31 - DEADLINE TO AVOID TAX PENALTY**

Need to Generate a Quote?

To generate a quote on DC Health Link you will need the following:

1. **Company & Employee Information** - Provide basic information about your company, the coverage effective date you are shopping for, and a basic census of eligible employees.
2. **Select Plan Options & Contributions** - Review the available plans and determine which plans you want to make available to your employees. You can select one metal level, one carrier, or one plan. Select a reference plan and enter the percentage contribution you will make for each employee and/or their family members towards their premium in the reference plan.

For more information, download a copy of the *Small Business Guide* at: www.DCHealthLink.com/forms

#Didyouknow?

- ◆ You can also use the Locations feature to differentiate employee groups, such as Full-Time Employees, Part-Time Employees. You will be able to select different contributions for each location.

For more information, or to enroll visit: www.DCHealthLink.com ~ To join our mailing list: email dchl.producer@dc.gov!