## DC Health Link Brokers:

⇒ 215 Approved Brokers

# DC Health Link

### **Key Dates:**

- January 1, 2014—
  Coverage can start
  (Individual & Small Group)
- March 31, 2014— Individual open enrollment ends.

#### Small Group may apply throughout the year.

# Upcoming Events:

www.ucnealuniink.com						
Tuesday 12/17/13	ANC 1D Meeting					
Wednesday 12/18/13	DC Health Link Weekly Information and Education Series - Broker Webinar					
Friday 12/20/13	DCHL Safeway Fridays					

# Get the facts. Get covered.

# **Producer News**

## **Employer/Employee Deadlines for 2014 Coverage**

Small businesses seeking coverage through DC Health Link on January 1, 2014 are already in process. See the chart below for relevant deadlines based on coverage effective dates from February 1, 2014 through January 1, 2015. There are 2 notable deadlines: 1) when the employer application needs to be completed, and 2) when the employees need to make plan selections.

		EMPLOYER APPLICATION		EMPLOYEE OPEN ENROLLMENT PERIOD		
ly	Coverage Effective Date	Earliest Date to Start	Must be Completed by	Earliest Date to Start	Latest Date to Start	Latest Date to End
	Jan 1, 2014	Oct 1, 2013	Nov 26, 2013	Nov 1, 2013	Nov 26, 2013	Dec 10, 2013
nts: xom <sup>Ig</sup>	Feb 1, 2014	Nov 1, 2013	Dec 27, 2013	Dec 1, 2013	Dec 27, 2013	Jan 10, 2014
	Mar 1, 2014	Dec 1, 2013	Jan 27, 2014	Jan 1, 2014	Jan 27, 2014	Feb 10, 2014
	Apr 1, 2014	Jan 1, 2014	Feb 24, 2014	Feb 1, 2014	Feb 24, 2014	Mar 10, 2014
	May 1, 2014	Feb 1, 2014	Mar 27, 2014	Mar 1, 2014	Mar 27, 2014	Apr 10, 2014
<u>Weekly</u> d	Jun 1, 2014	Mar 1, 2014	Apr 26, 2014	Apr 1, 2014	Apr 26, 2014	May 10, 2014
	Jul 1, 2014	Apr 1, 2014	May 27, 2014	May 1, 2014	May 27, 2014	Jun 10, 2014
	Aug 1, 2014	May 1, 2014	Jun 26, 2014	Jun 1, 2014	Jun 26, 2014	Jul 10, 2014
<u>ar</u>	Sep 1, 2014	Jun 1, 2014	Jul 27, 2014	Jul 1, 2014	Jul 27, 2014	Aug 10, 2014
<u>days</u>	Oct 1, 2014	Jul 1, 2014	Aug 27, 2014	Aug 1, 2014	Aug 27, 2014	Sep 10, 2014
	Nov 1, 2014	Aug 1, 2014	Sep 26, 2014	Sep 1, 2014	Sep 26, 2014	Oct 10, 2014
	Dec 1, 2014	Sep 1, 2014	Oct 27, 2014	Oct 1, 2014	Oct 27, 2014	Nov 10, 2014
	Jan 1, 2015	Oct 1, 2014	Nov 26, 2014	Nov 1, 2014	Nov 26, 2014	Dec 10, 2014

# The <u>Cost Calculator</u> says I "may be eligible for assistance paying for a private health insurance plan", but it also lists \$0 as my Total Monthly Tax Credit. What does this mean?

Premium tax credits are designed to help low and middle-income households afford health insurance through DC Health Link. Higher income families get a smaller credit than lower income families. Additionally, if some members of your household are eligible for Medicaid, Medicare, affordable employer sponsored insurance, or other coverage, this will lower the amount of the tax credit because those individuals are not eligible for financial assistance in purchasing a DC Health Link Plan.

The cost of the DC Health Link plan is also a factor. Plan costs vary based on age. The amount of the tax credit will be lower or may be ZERO for some younger age groups because the plan premium is lower than the percentage of income that the household is expected to pay. However, individuals and families in this situation may still be eligible for reduced cost-sharing for either lower <u>co-payments</u>, <u>deductibles</u>, or <u>out of pocket maximums</u>, if their income is below \$28,725 for individuals or \$58,875 for family of four (250% of the federal poverty level).