December 2, 2013 Volume 2, Issue 4



#### **DC Health Link Brokers:**

**⇒ 209 Approved Brokers** 

## **Producer News**

# DC Health Link Key Dates:

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

### **Do Employers Have to Offer Coverage to Family Members?**

No. Employers who are offering coverage in DC Health Link are only required to offer coverage to all full-time employees working at least 30 hours per week. Employers can choose whether to offer coverage to family members of eligible employees. If they choose to offer coverage to dependents, they must make the same level of coverage available to all eligible employees. Employers that choose to offer coverage to employees' family members will be able to set up a different contribution percentage for their employees and for their dependents.

## Upcoming Events: www.dchealthlink.com

Wednesday Broker Webinar 12/04/13

12/04/13
Saturday <u>Bethlehem Baptist</u>

12/07/13 <u>Church Harambee</u>

Christian Center

Sunday DC Health Link In-12/08/13 terfaith Sunday

Tuesday <u>DC Health Link Broker</u> 12/10/13 Training

### **Can Anyone Purchase a Catastrophic Plan?**

No. Catastrophic Plans can only be purchased by young adults up to age 30 or those individuals of any age who can provide a certification that they are without affordable coverage or are experiencing a hardship. To qualify for a Catastrophic Plan based on age, you have to be under age 30 on the first day or the calendar year for which you want coverage.

For additional information visit: <a href="https://www.healthcare.gov/exemptions/">https://www.healthcare.gov/exemptions/</a>

### Reminder: Broker Webinar: Wednesday, December 4, 2013 (9:00am - 10:30am)

On Wednesday, December 4, 2013, we will be hosting a webinar to help answer questions you may have and to provide a demonstration, consisting of key points from the small business portal such as basic flow, attaching a census and attaching a broker. We will end it with an additional Q & A session following this demonstration. Should you have any questions or issues you would like for us to address, please email us at our new email address for producers at: <a href="mailto:dchl.producer@dc.gov">dchl.producer@dc.gov</a>.

#### **Has COBRA and State Continuation Gone Away?**

No. Employers are still responsible for offering COBRA to employers that have 20 or more Full-Time Equivalent employees for a minimum of 18 months. For smaller employers, state continuation coverage is available for up to 3 months of coverage.

However, now there are affordable alternatives. They

can choose from 34 affordable DC Health Link individual and family plan options instead of paying for COBRA.

Financial help is also available to low and moderate income individuals and families buying coverage through DC Health Link regardless of the COBRA offer of coverage. This financial help may make DC Health coverage a more affordable option than COBRA.