



**Statement of Mila Kofman, J.D.
Executive Director of the Health Benefit Exchange Authority
Before the
Council of the District of Columbia
COMMITTEE ON HEALTH
COUNCILMEMBER YVETTE ALEXANDER, CHAIRPERSON**

**PUBLIC OVERSIGHT ROUNDTABLE
on the
District of Columbia Health Benefit Exchange Authority**

**Thursday, January 16, 2014 – 11:00 AM
John A. Wilson Building
1350 Pennsylvania Avenue, NW - Room 500
Washington, D.C. 20004**

Chairperson Alexander and members of the Committee, my name is Mila Kofman. As Executive Director of the DC Health Benefit Exchange Authority, it is an honor to be here today. I will update you on our progress including enrollment and outreach activities.

As you know, DC Health Link is the on-line insurance marketplace for small businesses in the District and District residents. Four major insurers have traditionally served the District's small businesses: Aetna, CareFirst Blue Cross Blue Shield, Kaiser Permanente and United Healthcare. We worked with each insurer to ensure all would sell to small businesses through DC Health Link.

DC Health Link has a product for everyone, fitting a small business' needs and budget. Insurers are offering 267 different products to small businesses – HMOs, PPOs, zero-deductible plans, and HSA-compatible high deductible coverage, plans with broad nationwide provider networks and robust local and regional networks. We are one of few marketplaces to have full employer choice that allows each small business to offer its workers a choice of insurers, plans, and different levels of coverage. Small businesses can finally offer their employees choices just like large employers.

For individuals and families we offer 34 health plan options from Aetna, CareFirst Blue Cross Blue Shield, and Kaiser.

As a result of your strong support, the support of the entire Council, the Mayor's support, and the work of my staff and sister agencies, we successfully opened for business at 8 a.m. on October 1. In fact, Bloomberg news reported that we were one of four states to have a successful launch on October 1. We have all the major on-line functionality for SHOP – marketplace for small businesses including full employer and employee choice. We also have core on-line functionality for individuals and families – including APTC determinations, on-line accounts, on-line applications, on-line plan shopping and plan selection – full on-line enrollment in qualified health plans.

Our successful launch has been recognized by the federal government. In October, the U.S. Office of Personnel and Management issued final regulations and guidance designating DC Health Link – our small business marketplace -- as the place that provides coverage for Congressional staff and Members of Congress. And in December, President Obama enrolled through DC Health Link's individual marketplace.

We are proud to serve the President, Members of Congress and their staff, and most importantly all small businesses and District residents.

JANUARY 1, 2014 COVERAGE

As you know, December 23, 2013 was the deadline to select a health plan for coverage to begin on January 1, 2014. Although thousands of people made their selection by the deadline, some consumers did not. On December 24 we announced that we would process manually everyone who wanted coverage to be effective January 1, 2014 but could not make their health plan selection by the deadline. After the deadline, when consumers select a health plan on line, the earliest start date is February 1 – hence the necessity to process these manually. The manual processing is through our Contact Center.

My team has been working around the clock to process January 1 coverage. Our partner insurers also have been working very closely with us to help process consumers after the deadline. All insurers selling through DC Health Link have extended their payment deadlines several times and have been in the trenches with my team to ensure that people here and businesses here get enrolled and are covered. I wanted to thank each of the insurers for their flexibility and commitment.

While thousands of consumers have been able to enroll without any problems through DC Health Link, that unfortunately is not the case for all. I wanted to thank consumers who contacted us for help. Our commitment is to make sure that every consumer who wants coverage gets it. I encourage feedback and ideas and ask that any consumer who needs help or experiences a problem to please contact me directly. My team and I are ready to assist.

ENROLLMENT DATA

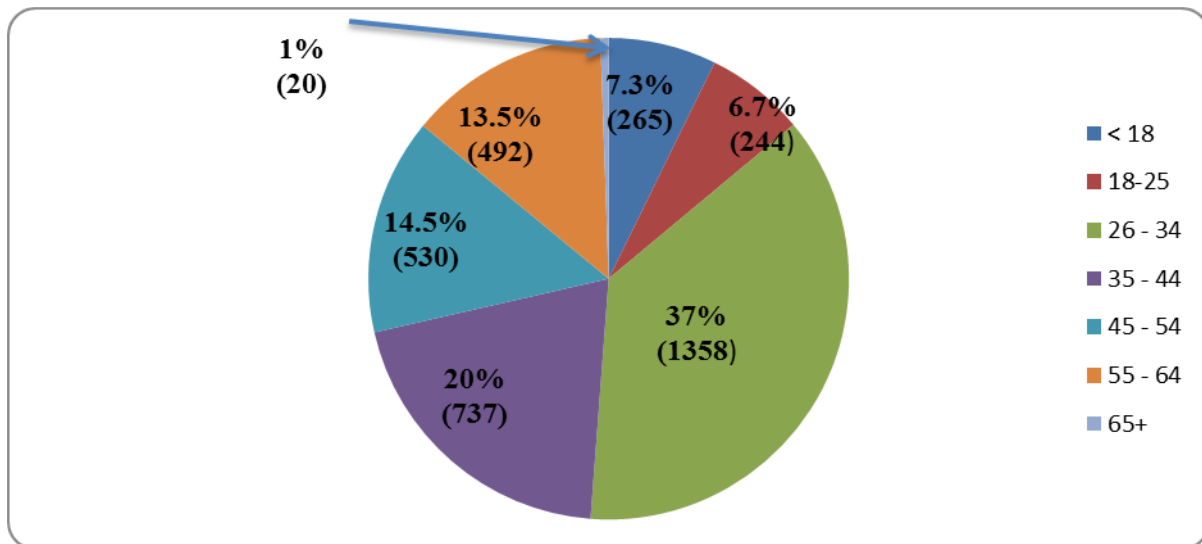
From October 1, 2013 to January 9, 2014 DC Health Link has enrolled 20,290 people. This includes District residents who enrolled in private health plans and in Medicaid, as well as people with coverage through their employers:

- 2,649 are enrolled in private health plans through the DC Health Link individual and family marketplace for coverage that began January 1, 2014;
- 4,677 people gained Medicaid coverage through DC Health Link;
- 11,967 people enrolled through the DC Health Link small business marketplace; and
- 997 people have already enrolled for individual and family coverage that will begin February 1, 2014.

DEMOGRAPHIC INFORMATION FOR PEOPLE IN QUALIFIED HEALTH PLANS THROUGH THE INDIVIDUAL MARKETPLACE

Many young people have enrolled through DC Health Link. The largest enrollment – 37% of enrollees in private coverage through DC Health Link – is 26 to 34 year olds; the second largest is 35 to 44 year olds (20%).

Enrollment in Private Coverage through DC Health Link (does not include Medicaid or small group population) -- AGE



Note: This is enrollment through the individual marketplace (does not include Medicaid and Small Group)

It is important to note that we have focused our outreach efforts on younger members of our community. We know that a substantial segment of our uninsured is young. We also know that the insurance risk pool needs a mix of younger and older people.

Our data also shows that men and women are enrolling in equal numbers.

PLAN SELECTION

We are seeing a relatively even distribution of metal level plans selected by consumers in the individual and family marketplace. Data shows that by a small margin, more people have selected platinum level plans than any other level of coverage. Platinum plans typically have the lowest out of pocket costs, but also have the highest premiums. People with private coverage that began January 1 through DC Health Link, chose the following: 695 selected platinum level plans; 622 selected gold level plans; 581 selected silver level plans; and 659 selected bronze level plans.

DC HEALTH LINK CONTACT CENTER DATA

The DC Health Link Contact Center received 35,484 calls between October 1, 2013 and December 31, 2013. Call volume increased significantly as the deadline for January 1, 2014 health insurance coverage approached. In October, the average daily call volume was 192 calls per day. This increased to an average of 330 calls per day in November, and escalated to an average of 836 calls per day in December. Highest call volume was 2,169 calls on December 23 (the deadline for District residents to obtain individual and family health insurance policies with a January 1 effective date).

DC HEALTH LINK WEBSITE TRAFFIC

DCHealthLink.com had 164,000 unique visitors from October 1, 2013 to December 31, 2013. Between December 1 and December 23, there were more than 101,000 visits to the site by more than 52,000 unique visitors. Traffic increased from an average of 85,000 visits per month in October and November to more than 120,000 total visits in December as the deadline for enrolling in January 1, 2014 coverage approached.

DC HEALTH LINK ASSISTERS

We have 173 people certified as DC Health Link Assisters from 33 community-based grantee organizations. They provide in-person expert help.

Assisters are trusted voices and sources of information in their communities and they are our “boots on the ground” in all 8 Wards. Initially, Assisters focused on both education and enrollment and have now shifted their focus to enrollment. In summary, DC Health Link Assisters have:

- Spent more than 2,100 hours on more than 550 outreach events.
- Reached a total audience of 64,000 people (through January 6, 2014).
- Connected directly with people having had more than 7,700 personal, on-on-one interactions with consumers.

It should be noted that many outreach events also serve as enrollment events -- consumers often want to enroll on-site. And, from this point forward we have directed our DC Health Link Assisters that every event should be an enrollment event and that is to be their sole focus through

the open enrollment deadline of March 31, 2014. To help support DC Health Link Assisters, my staff is now taking the lead in organizing large and small events across the city. These are enrollment opportunities for Assisters and Brokers.

BROKERS

As you know, from Day 1, I have stressed the importance of ensuring Brokers have a significant role in helping to educate and enroll consumers and that individual and small business consumers have access to expert brokers. To help accomplish this goal we built a Broker Portal that is designed to help brokers manager their clients. In fact, our approach is promoted to the federal government as a model.

We also took concrete steps to ensure brokers had access to DC Health Link training. The Board adopted a policy to offer training, through the National Association of Health Underwriters, to the licensed brokers in the District, Maryland and Virginia through 2014 free of charge, with CE credit. More than 900 brokers have received some or all of the required training and there are 252 fully approved brokers who are authorized to sell products through DC Health Link. To further assist these brokers with technical and other enrollment questions, we have established a special concierge telephone line. In addition to focused one-on-one help, we use the information to address issues and to update ongoing training and to identify issues that may not have been previously identified (e.g. search feature that is providing information about brokers beyond the chosen mile range). We are also hosting weekly broker webinars and have offered weekly in-person sessions for brokers to receive one-on-one help with their cases. In an effort to expand further support to brokers, we are conducting intense “super user” training for the staffs of Third Party Administrators and GAs so they can continue to help support brokers. These trained “super users” will help address questions or issues that a broker may have. We also have a bi-weekly *Producer News* Newsletter, where we provide key dates, enrollment tips and other information useful to brokers.

We have also initiated “meet and greets” for Assisters and Brokers to enable them to meet each other and utilize each other’s expertise. Most of our events are staffed by both Assisters and Brokers.

OUTREACH

This fall, DC Health Link hosted events around the city including a city-wide DC Health Link Information Day and Enrollment Fair at MLK, Jr. Library on Saturday, November 23. We educated and enrolled hundreds of District residents. The event included live radio station broadcasts, a moon bounce for kids, health food vendors, Whitman Walker, Unity Health Care and Georgetown Pediatric mobile units, as well as Connect DC as our mobile enrollment center. Our trained experts, DC Health Link Assisters and insurance brokers, provided one-on-one enrollment support in private booth spaces, and at the self-help area. We had an official opening and ribbon cutting with Mayor Gray, Congresswoman Eleanor Holmes Norton, ANC Commissioners, DC Chamber of Commerce, Greater Washington Hispanic Chamber of Congress and the Restaurant Association of the Metropolitan Area, as well as many community

leaders. There were also a variety of exhibits from sister agencies, information tables, free health screenings, live music and entertainment, Zumba dance demonstrations, yoga classes, and special library activities for children.

Another example of an outreach activity of which we are very proud is our partnership with the faith-based community. We have more than 62 faith-based organizations as participating partners. We have been working broadly with church, synagogue, and mosque leaders to spread the word about DC Health Link and expand enrollment. In fact, we now have two faith-based enrollment centers; one in Ward 7 and another in Ward 8. We are scheduled to open 3 more by the first week in February.

A significant part of our faith-based strategy has been our *Interfaith Weekends* in which faith leaders and/or city officials speak from pulpits around the city to deliver our message. Assistants and insurance brokers are also at these places of worship to help enroll, provide additional information and to answer questions.

In his Washington Post column published on November 29, 2013, Colbert King reflected upon the First Baptist Church sermon at the end of November as follows:

The Rev. Frank D. Tucker, who has been First Baptist's pastor for nearly 38 years, used Sunday morning's service to address Obamacare in terms its critics do not.

He announced that First Baptist, working with the city's health-care exchange, DC Health Link, would host a health insurance enrollment fair on Saturday. He issued an emotional call to his congregation, young and old, to enroll in the program, resorting to language associated with the battle to win the right to vote Tucker noted the decades of unsuccessful efforts by several presidents to extend medical care to all Americans, including those living in dire circumstances beyond their control. Not sugar-coating the problems that President Obama has encountered in bringing about health-care reform, Tucker hammered at the obligation of the uninsured to enroll in the insurance program that Obama and other health-reform advocates have worked so hard to create. The Obama administration and its congressional supporters, Tucker observed, have been opposed every step of the way, taking a beating from people in Congress and around the country. Don't let their sacrifices be in vain by sitting on your hands, he contended. Get enrolled, he declared.

In addition to general outreach and faith-based partnerships, we created the Young Invincible Advisory Outreach Team. Assistants and community volunteers have been recruiting young residents to enroll by showing up where they shop – including Footlocker and other stores for the Air Jordan sneaker shoe release. They also go where young people “play” – including local dance clubs such as Cobalt and Denny's restaurants where they eat after they finish partying. Such efforts are paying off: not only does DC Health Link enrollment data show a healthy age mix, but last Friday, January 10, President Obama had lunch with five young people who are trying to encourage their peers to obtain health insurance – and one of them was our very own Certified DC Health Link Assistant Andres Cruz from Mary's Center. We thank Andres and others whose efforts have helped us receive national recognition from the White House and more importantly have helped us to enroll so many young people (see attachment one).

Upcoming Events

On our webpage (DCHBX.com) there is a list of all our confirmed events and enrollment centers. As we head into the second half of the first open enrollment period, DC Health Link will continue to focus on uninsured people including young people. Mark your calendars for February 15th -- National Youth Enrollment Day.

Remember that in-person help is available through DC Health Link Assisters up on request. We also have two permanent enrollment centers where people can go for in-person help. These are staffed by DC Health Link Assisters. These centers are located at the Deanwood and MLK libraries. The DC Public Library is committed to helping us succeed. We are grateful to them and very much appreciate the “retail space” that allows many consumers to meet with Assisters. The hours are posted on our website under the “Get Help” button.

OUTREACH TO SMALL BUSINESSES

Efforts to reach small businesses continue with our intensive education and outreach activities through our three business partners – the DC Chamber of Commerce, Greater Washington Hispanic Chamber of Congress and the Restaurant Association Metropolitan Washington – and through events my team has facilitated and/or participated in to reach small businesses. Combined, this totals more than 62 specific DC Health Link events connecting with more than 1300 small businesses. Our business partners have participated in another 94 events at which they were able to share information about the requirements of the ACA and DC Health Link with more than 4800 small business event participants. Additional small business outreach has included another 44 events covering targeted sectors including non-profits, construction industry, restaurants and the creative economy (e.g. artists).

As part of our extended media campaign targeted specifically to small businesses, we have expanded our work with WTOP radio. The CEOs of the three business organizations recorded 30 and 60 second ads. These help further educate small businesses on the benefits of purchasing health insurance through DC Health Link.

We have also developed a new bi-weekly one-page e-blast newsletter called the *Business Bulletin* that is shared with our growing database of small businesses. This publication includes key enrollment dates, small business guide tips to using the DCHealthLink.com portal and other useful information about products, choice and the affordable prices available for small business owners.

Whether it is our direct outreach, outreach through DC Health Link Assisters, brokers, business partners, or community partners, we are goal driven. Since October 1, my team attended or hosted more than 163 events reaching thousands of people here educating everyone about DC Health Link. Our number one priority is to make sure that every consumer and every business that needs or wants coverage, gets it.

In conclusion, I would like to thank you Chairwoman Alexander, and many of the other Councilmembers here who have provided us with significant help, including conducting some of the presentations yourself at town hall meetings and other events. My Board and I appreciate the personal and huge time commitment you made to help us with education and outreach.

Thank you for the opportunity to provide you with an update on our implementation and enrollment efforts.

Attachment One

1/10/14

Background from the White House:

The President is having lunch with five young people at The Coupe restaurant in the Columbia Heights section of Washington, DC, who are spearheading creative outreach efforts to connect with and help enroll young consumers through the Marketplaces or are interested in getting more involved with these efforts. The President wanted to hear directly from young people about their experiences spreading the word about the importance of signing up for quality, affordable health insurance and thank them for their efforts. Two of the individuals at today's lunch also participated at the Youth Summit the White House hosted in early December that was designed to help mobilize young leaders and influencers interested in doing health care outreach and enrollment efforts in their communities.

As we head into the second half of the first open enrollment period, the administration is focusing on an aggressive outreach effort to reach young people where they are, working with allies across the spectrum including grassroots organizers, elected officials, colleges and universities, celebrities, athletes and arts leaders. Leaders who attended the Youth Summit are getting the word out in their communities and are building towards a National Youth Enrollment Day [on February 15th](#). These organizations, including several represented today, are using a number of different tactics to drive enrollment, including: door to door canvassing in targeted neighborhoods, tabling at fairs and concerts, flyering at malls, encouraging leaders to talk about enrollment at their congregations, asking employers to make sure their employees understand their options, sharing personal testimonials about the importance of health care, and creating web content to share with their networks through social media. For example:

- DC Health Link officials have been recruiting young residents to enroll by showing up where they shop, including Footlocker stores where Air Jordans were going on sale, and Denny's Restaurants [Fox News, 12/15/13]
- HHS is planning a TV ad blitz to air during the Winter Olympics coverage on NBC between [Feb. 7](#) and 23. [ABC News, 1/8/13]
- Covered California has kicked off a campaign called "Tell A Friend – Get Covered" featuring celebrities, athletes and musicians [CNN, 12/12/13]

The diners who joined the President for today's lunch include:

Anne Johnson, the Executive Director of Generation Progress, the youth division of the Center for American Progress (CAP). Generation Progress is a national organization that works on a number of issues affecting young people and has been working to get information to young people about their health care options.

David Dimock, who attended the White House Youth Summit to learn more about the Affordable Care Act and how to get the word out about enrollment to young people. He is an entrepreneur and started a business that places TVs and programming in Community Health Centers across the country. As a small business owner who doesn't receive separate coverage, he signed up for healthcare through the Maryland Health

Exchange and his new plan will begin [February 1](#).

Jasmine Hicks is a National Organizing and Education Manager for Young Invincibles, an organization that advocates for 18-34 year olds and is mobilizing young people across the country to spread the word about health care. Over the holidays, Jasmine and her colleagues worked with volunteers to speak with holiday shoppers at Pentagon City Mall about their options.

Tommy McFly is a radio personality and host of the Tommy show on 94.7 FM. He also works with the Best Buddies, GW University Mobile Mammography Unit, The American Red Cross, Chris4Life Colon Cancer Foundation, The Alzheimer's Association, and many other organizations on projects throughout the year.

Andres Cruz works as a DC Health Link In-Person Assister to help DC-area residents enroll for insurance. He has worked for Mary's Center – a federally qualified health center that provides family literacy, social services, and health care regardless of participants' ability to pay – for more than six years.