

**DRAFT Excerpts from  
SHOP 2015 Conversion Companion Guide**

## 1 DC Health Link Small Business Marketplace in 2015

In 2015, small businesses choosing to offer group health insurance in the District of Columbia will follow one of these paths:

**Exhibit 1: Employer Enrollment Options in 2015**

	Offering Coverage in 2013?	2014 Plan Year	2015 Plan Year	2016 Plan Year
1	No	✓ DC Health Link (New Employer Application)	✓ DC Health Link (Renewal Application)	✓ DC Health Link (Renewal Application)
2	No	✗ Not offering coverage	✓ DC Health Link (New Employer Application)	✓ DC Health Link (Renewal Application)
3	Yes	✓ DC Health Link (New Employer Application)	✓ DC Health Link (Renewal Application)	✓ DC Health Link (Renewal Application)
4	Yes	✓ Carrier Direct Enrollment	✓ DC Health Link (New Employer Application)	✓ DC Health Link (Renewal Application)
5	Yes	✓ Carrier Direct Enrollment	✓ DC Health Link (Normal Carrier Renewal & Group Administration Process) <b><i>Must be same carrier as 2014 PY</i></b>	✓ DC Health Link (Renewal Application)

**Path #1:** Employer was not offering coverage in 2013. Employer decides to begin offering group health insurance coverage in 2014 and completes a new employer application on DC Health Link. To continue offering coverage in 2015, the employer completes the renewal process on DC Health Link.

**Path #2:** Employer was not offering coverage in 2013 or 2014. In 2015, the employer decides to begin offering group health insurance coverage and completes a new employer application on DC Health Link. To continue offering coverage in 2016, the employer completes the renewal process on DC Health Link.

**Path #3:** Employer was offering coverage in 2013. In 2014, the employer decides to continue offering group health insurance coverage but chooses to do so through DC Health Link by completing a new employer application on DCHealthLink.com. In 2015, the employer continues to offer coverage by completing the renewal process on DC Health Link.

**Path #4:** Employer was offering coverage in 2013. In 2014, the employer continued offering coverage by enrolling directly with the carrier. In 2015, the employer decides to continue offering group health insurance coverage but chooses to do through DC Health Link by completing a new employer application on DCHealthLink.com. In 2016, the employer continues to offer coverage by completing the renewal process on DC Health Link.

**Path #5:** Employer was offering coverage in 2013. In 2014, the employer continued offering coverage by enrolling directly with the carrier. In 2015, the employer decides to continue offering group health insurance coverage with the same carrier as the 2014 PY and the employer opts to renew directly with the carrier through the carrier's normal renewal process. During 2015, the employer's coverage will be converted onto DC Health Link. When the employer renews coverage in 2016, the employer completes the renewal process on DC Health Link.

*Note: For purposes of these examples, "Carrier Direct Enrollment" includes employers enrolling directly via carrier, and employers enrolling through an intermediary General Agency (GA) or Third Party Administrator (TPA).*

Employers completing paths 1-4 will begin offering coverage through DC Health Link through the current initial employer application that has been in effect since October 1, 2013. Employers choosing path 5 will not complete an initial employer application but will be automatically converted onto DC Health Link.