



SMALL BUSINESS ALERT: FLEXIBLE ELIGIBILITY RULES FOR SMALL BUSINESSES OFFERING COVERAGE THAT STARTS JANUARY 1

Small businesses that start their health plans on January 1 have flexible eligibility rules that make it easier to offer coverage. They can have fewer participants and contribute less toward coverage.

Specifically, they **do not** have to meet the following standard eligibility requirements:

- 50 percent minimum employer contribution toward employee premiums, and
- Minimum participation by two-thirds of eligible employees.

EXAMPLE: An employer has 10 full-time employees, but only five want health coverage and don't have other qualifying coverage. Usually that employer would be ineligible because they don't meet the requirement that either two-thirds of eligible employees either enroll in coverage or notify DC Health Link that they have other qualifying coverage (a waiver). But, with a January 1 start date, this employer can offer coverage through DC Health Link and can even choose to pay less than 50 percent of their employees' premiums.

Offering coverage on DC Health Link allows small businesses to:

- Choose from four major health insurance companies offering 152 plans;
- Offer health plan choices to employees just like large business competitors;
- Save money and provide better employee benefits; and
- Manage the administrative aspects with ease – employers receive just one monthly bill, regardless of how many different plans employees select.

What else do employers need to know?

- **Deadlines:** Don't wait! To have a January 1 start date, Employers can start choosing the benefits they want to offer on October 1, and must be finished by December 1. Employees must shop for coverage by December 10, and the employer's first premium payment is due on December 12.

- **Select a Broker:** Get expert help setting up your health insurance offerings at no additional cost – visit dchealthlink.com/find-expert to find a Broker near you.
- **Other Eligibility Requirements Still Apply:** Employers will still need to meet all other eligibility requirements. For example, at least one non-owner employee must be enrolled in medical coverage.

Still have questions? Call us at (855) 532-5465 TTY: 711.

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