

DC Health Link



Small Business 2015 Conversion

DRAFT FOR DISCUSSION PURPOSES ONLY

Overview

Beginning in 2015, all non-grandfathered small business health plans must be offered through DC Health Link

2015 Plan Year (PY) renewals for small businesses currently offering coverage directly through the carrier: Can renew either...

- (a) Directly into DC Health Link by creating a new employer application
- (b) Renew into DC Health Link through normal carrier renewal process

During 2015 PY for groups renewing into DC Health Link via Carrier:

- Employers will be converted onto DC Health Link (within 1 month of effective date)
- Employee enrollments will be processed through your normal carrier processes
- Carriers report data to DC Health Link

2016 PY Renewals:

- All small businesses renew directly through DC Health Link
- Groups who renewed via carrier in 2015 will renew using account created in 2015 PY

2015 Plan Year

Groups choosing to renew into DC Health Link via carrier:

- Must offer coverage to full-time employees working 30+ hours per week
- DC Health Link employer account must be created by the carrier within 1 month of coverage effective date
 - Specific account creation instructions will be provided
 - Employee enrollments will continue through normal carrier process
- Carrier Reporting to DC Health Link will include data for:
 - CMS required reporting
 - Operational reporting

2016 Plan Year

In 2016 PY, all non-grandfathered small businesses renew directly in DC Health Link

Groups who renewed through carrier in 2015, will renew through existing DC Health Link employer account (already created by the carrier during 2015 PY)

Two sources of communication about 2016 renewal:

- Carrier communications about DC Health Link renewal process and options
- DC Health Link renewal communications to employers and brokers