



March 10, 2015

## **ANNOUNCEMENT**

### **FORMATION OF 51-100 EMPLOYER ADVISORY WORKING GROUP**

The DC Health Benefit Exchange Authority (HBX) announces the formation of a new working group, the “51-100 Employer Working Group.” The working group will be chaired by Executive Board member Kevin Lucia, and co-chaired by Margaret Flickinger, President and CEO of Keller Benefit Services.

Under the Affordable Care Act (ACA), for Plan Year 2016, the definition of small employer changes from groups with up to 50 employees to include employers with up to 100 employees. The change in the definition raises a number of questions.

The Working Group is expected to make recommendations on the following:

#### **SHORT TERM**

1. Should HBX formally support the position of the U.S. Chamber of Commerce, some consumer advocates, and other stakeholders that the definition of small employer should not change until 2018?
2. If the federal definition changes in 2016, should the District allow for a transition similar to that being offered by the federal government, so that businesses with 51-100 employees that provide health insurance coverage to their employees through the large group market in 2015 will have until October 1, 2016 to renew those policies with their carriers and remain in the large group market through October 1, 2017? And if yes, what standards should apply to ensure that all businesses (51-100) have the right to renew without discrimination?

3. If the federal definition changes in 2016, are small businesses with 51 to 100 employees required to purchase through DC Health Link?
4. What does the 51-100 employer market look like?
  - Health insurance benefits packages? Benefit differences between coverage offered through by 51-100 businesses and businesses with 50 or fewer workers (including looking at EHB and benefits offered by 51-100 employers)? What is the AV value for the health benefit packages for the 51-100 market? How are rates established? What is the demographic?
  - Market characteristics, including how many businesses are in District and offices in other states, industry codes, , outsourcing or internal HR departments, use of consultants (like Segal, Mercer), support by insurance agencies, etc.

**HBX is soliciting interest from stakeholders who are interested in serving on the 51-100 Employer Working Group.** Interested stakeholders should send an e-mail to Mary Beth Senkewicz, Supervisory Attorney at HBX, outlining their credentials and expressing their interest in serving on the working group, at [marybethe.senkewicz@dc.gov](mailto:marybethe.senkewicz@dc.gov), by March 13, 2015.

All working group meetings will be noticed on the HBX website and will be open to the public. The initial meeting of the working group has been set for March 18, 2015 at 3:00-5:00 pm; the second meeting has been set for March 23, 2015 at 3:00-5:00 pm; and the third meeting has been set for March 25, 2015 at 3:00-5:00 pm. HBX expects that the third meeting will be dedicated to finalizing the recommendations to the HBX on the four issues listed above. All working group meetings will be held at the HBX offices, 1225 I St. NW, Suite 400 and will be available for participation by telephone.