

## **Updates**



# HealthCare4ChildCare: Affordable Health Insurance for Early Childhood Providers and Their Teams

We continue to enroll childhood providers and their employees in HealthCare4ChildCare (HC4CC). Many groups have already enrolled and saved hundreds – even thousands – on monthly premiums!

Starting this quarter, the HC4CC team will participate in monthly General Agency (GA) meetings hosted by the GA Relations Team to review program basics. In these meetings, we will:

- explain HC4CC in greater detail;
- provide guidance to Brokers and GAs on how to work with new and existing clients participating in HC4CC; and
- go over the <u>HC4CC Continuing Coverage</u> option. OSSE-licensed groups that provided 2022 coverage to their employees qualify for an HC4CC discount for health insurance premiums for all their employees.

To receive HC4CC premium discounts, employers and their Brokers must enroll directly with DC Health Link's HC4CC enrollment team. If you have a DC Health Link group that is an OSSE-licensed center or home and does not yet participate in HC4CC, email us at <a href="https://healthcare.org/healthcare.gov">healthcare.gov</a>.

#### **Broker and General Agency Staff Logins**

Staff members can manage clients by signing into DC Health Link using their own accounts. For more information on how to set up and manage these accounts, you can review our <u>Creating a Broker or General Agency Staff Account guide</u>, available on the <u>Broker Tools page</u>.

**Note:** Brokers and General Agency staffers should never share login information. This is a violation of DC Health Link Privacy and Security policies.

**Book-of-Business Transfer Requests from General Agencies and Brokers** 

DC Health Link will not process block book-of-business transfer requests, or one-off Broker and/or General Agency assignment requests on behalf of General Agencies (GAs) or Brokers. When changes in agency staffing occur, GAs or Brokers should notify

employers that employers should select their new Broker directly from the employers' DC Health Link accounts. Additionally, GAs and Brokers may not contact insurance companies directly to process block transfer requests. This is because these updates will not be reflected in DC Health Link systems and can lead to commission issues.

### **COBRA Coverage Terminations**

We wanted to provide a few reminders on COBRA termination requests:

- DC Health Link cannot process COBRA enrollments with a future termination date, nor can employer requests include an advance termination date for employees. To terminate COBRA coverage on behalf of a group, DC Health Link must receive a *separate* request with a termination date in the past. Alternatively, a Broker or employer can process a retroactive termination on the group roster.
- Employees are NOT required to provide proof of other coverage to terminate their SHOP coverage on DC Health Link. Brokers should not ask employees to provide documentation as doing so could cause employees to miss their 30-day reporting period.

#### **Enrollment Deadlines**



Unsure of DC Health Link small business deadlines? Use this <u>tool</u> to enter a coverage effective date and get a list of important dates for new and renewing groups. You can even print the deadlines with the click of a button.

**SHOP DEADLINES TOOL** 

### **References and Resources**



#### **Check out our Broker Tools**

DC Health Link has guides for Brokers with step-by-step instructions.

## BROKER TOOLS

## Missed the previous Broker News?

Visit our newsroom and catch up on previous editions of this newsletter.

**NEWSROOM** 

## **Trained Expert Relations**

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