

Updates



Special Enrollment Periods

Once open enrollment ends each year, employees must meet certain criteria to be able to enroll, change plans, have their plan reinstated, or add someone to their plan. If an employee meets the criteria, they'll receive a special enrollment period – a limited time where they can enroll or make changes to their plan outside of open enrollment. Eligible employees generally must make their changes within 30 days of the event. Employees can find out if they qualify for a special enrollment period when they login to their account at dchealthlink.com and review 'life changes', or call us at (855) 532-5465 / TTY: 711. For a list of all special enrollment periods, see our Small Business Special Enrollment Periods guide.

Privacy and Security

As a friendly reminder, Brokers and General Agencies should ensure they provide the correct consumer information when completing a consumer or group enrollment. We have noticed an increase in cases where some consumer applications include incorrect email addresses and Social Security numbers. You should only provide accurate information pertaining to the consumer or group. You should never use your personal or business email address in place of the consumer's information, or knowingly provide incorrect information to complete a consumer or group enrollment. This can be considered a breach of DC Health Link privacy and security standards.

Broker and General Agency Training Requirements

All Brokers and General Agencies and their staff must complete the following trainings:

- DC Health Link Policy and Systems Use every two years
 - Broker and General Agency leads do this training through the National Association of Health Underwriters
 - Broker and General Agency staff do this training on Learn.DCHealthLink.com
- Privacy and Security training every year on <u>Learn.DCHealthLink.com</u>

All staff must complete their training by the same deadline assigned to their sponsoring writing agent. For example, if a Broker renews in February every two years, then Privacy and Security and Systems Use training for all staff is due in February every two years. As a courtesy, our team sends a reminder email to Brokers and General Agency leads at least 90 days before the deadline.

If any producers or their staff members don't complete training by the specified deadlines, we may suspend access to their DC Health Link account until it's completed.

To help you easily navigate the recertification requirements and process, we've created a <u>guide</u>. Whether you've received an email from us to recertify or need a refresher, check it out!

Direct-to-Carrier Enrollments and Terminations Are Not Valid

All Small Business and Individual & Family enrollments must be submitted via a DC Health Link account. This applies to new enrollments, renewals, terminations, and transactions for special enrollment periods. Recently, we've come across several examples of Brokers who improperly submitted enrollments for Small Business employees directly to carriers. Improperly enrolling your clients puts them at risk of the following:

- Employers could be responsible for paying large back premiums. That's because employers aren't being billed for employee enrollments or continue to be billed for terminations sent directly to carriers.
- Employees may be responsible for any claims incurred on these direct-to-carrier enrollments.

If you have questions about how to properly enroll or terminate your clients, contact us at dchl.producer@dc.gov or reach out to your General Agency for assistance.

SHOP Flexible Enrollment Options for 2022

DC Health Link will continue to extend its flexible enrollment options to employers through the end of 2022. Small businesses can start offering coverage, even if they do not meet the following eligiblity requirements:

- Fifty percent minimum employer contribution toward employee premiums
- Minimum participation by two-thirds of eligible employees

Note: Small businesses must continue to meet all <u>other eligibility requirements</u>. For more information, see Small Business FAQs.

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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