



Updates



January 1 SHOP Flexibility Rules

Small businesses that start their health plans on January 1 have more flexibility with the eligibility rules, making it easier to offer coverage. Specifically, they do not have to meet the following standard eligibility requirements:

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

For example, an employer can still offer a plan if they can't contribute towards the cost of coverage. They can also offer a plan if only 2 of their 7 employees who don't have other qualifying coverage want to enroll. Usually these employers would be ineligible, but these requirements don't apply for coverage starting January 1. They still need to meet all [other eligibility requirements](#).

For more information, see [Small Business FAQs](#).

New Resources for Offering Plan Choice

[New online resources for Plan Choice](#) explain how small businesses can offer more than one plan to their employees – just like large companies. DC Health Link offers small businesses two options for Plan Choice:

- All plans from all insurance companies at one metal level, or
- All plans from one insurance company

Check out a [short, animated video](#) explaining Plan Choice and how reference plans work. [The video is also available in Spanish](#). Use these resources with your team and clients to explain the benefits of Plan Choice!

New Small Business Eligibility Check and Cost Estimator

Thanks to the recommendations of the Broker-IT Working Group, the [requirements small businesses must meet to offer coverage](#) through DC Health Link are now available online. To get to this page, go to [dhealthlink.com](#), open the Small Business menu, select 'Small Business Resources', and then select 'Offering Coverage'. We've also added this same information to the beginning of our [Small Business Eligibility Check and Cost Estimator](#). The Cost Estimator allows Brokers and employers to see whether a group would be

eligible to participate in DC Health Link, and provides an estimate of how much an employer would pay.

Open Enrollment Begins Today

Open enrollment for the Individual & Family market runs from today, November 1 through January 31, 2020. As you work with your clients, keep these important deadlines in mind:

- Enroll by December 15, 2019 for a January 1, 2020 start date
- Enroll by January 15, 2020 for a February 1, 2020 start date
- Enroll by January 31, 2020 for a March 1, 2020 start date

This year, we're emphasizing the benefits of [standard plans](#). To do this, we've:

- Added information at [dhealthlink.com](#) about the benefits of standard plans.
- Added an icon to Plan Match showing standard plans as well as the ability to filter to show only standard plans.
- Highlighted standard plans in the renewal notice all current Individual & Family customers receive the first week of November.

As with previous open enrollment periods, we're looking for Brokers interested in helping Individual & Family market consumers enroll in coverage. We have a series of events planned from now until January 31, and invite you to RSVP using this [form](#).

New Online Resources

You spoke and we listened. We've created a guide to help you easily access new informational pages on DC Health Link. These pages include interactive tools, animated videos, and consumer-friendly explanations. [Be sure to check it out!](#)

Enrollment Deadlines



December 1 Coverage for Small Businesses

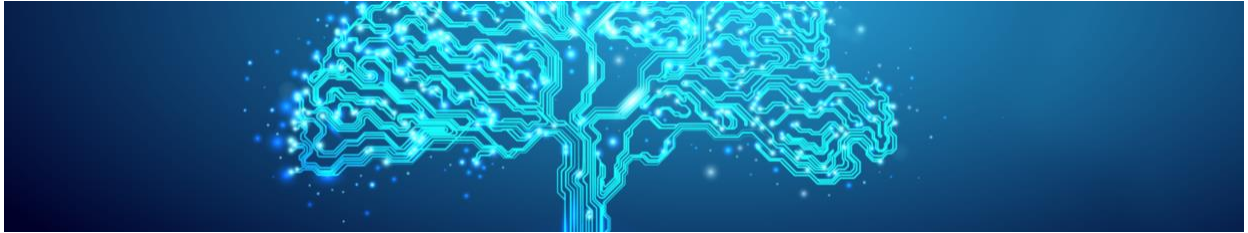
Initial Groups

- November 1
Last day to complete initial Employer application
- November 10
Last day of Employee open enrollment period; invoices become available in the employer's account the first business day after Employee open enrollment closes
- November 12
Last day to pay initial premium

Renewal Groups

- November 5
Last day to complete Employer renewal application
- November 13
Last day of Employee open enrollment period
- Premium Payments
Deadline is listed on the mailed monthly invoice, which is also posted to the Employer's online account the first week of the month

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](#)

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