



## Updates



### **Individual & Family Open Enrollment**

Open enrollment for the Individual & Family market is coming soon, and runs from November 1, 2019 – January 31, 2020! If you'd like to partner with us at an enrollment event, sign up using our [events form](#).

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

### **Approved Rates for January 2020 Health Plan Offerings**

The Department of Insurance, Securities and Banking (DISB) approved rates for 2020 health plan offerings on DC Health Link. You can view the [approved rates on DISB's website](#).

### **Health Reimbursement Arrangements**

Starting January 1, 2020, employers will be able to offer Health Reimbursement Arrangements (HRAs) to their employees instead of traditional group coverage. An employer contributes a fixed dollar amount each year, and reimburses employees for qualified medical expenses. Employees can use individual coverage HRAs to pay premiums for the health insurance coverage they choose, including Individual & Family plans on DC Health Link.

An employee with an HRA isn't eligible for advance premium tax credits unless their plan is considered unaffordable based on federal standards. Employees get a special enrollment period that starts 60 days before their HRA begins.

We'll let you know once we have more information and tools on DC Health Link to help you and your clients understand their options.

### **Overview of Plan Offerings for Calendar Year 2020**

#### ***Individual & Family market***

- Health
  - 2 insurance companies (CareFirst and Kaiser Permanente)
  - 25 plans (no plans added or dropped)
    - Networks
    - 6 PPO

- 19 HMO
  - Metal levels
    - 3 platinum
    - 8 gold
    - 5 silver
    - 7 bronze
    - 2 catastrophic
- Dental
  - 4 insurance companies (CareFirst, BEST Life, Delta Dental, Dominion National)
  - 18 plans (one plan added, no plans dropped)
    - Networks
      - 12 PPO
      - 2 EPO
      - 4 HMO
    - Levels
      - 8 high
      - 10 low

### ***Small Business market***

- Health
  - 4 insurance companies (Aetna, CareFirst, Kaiser Permanente, UnitedHealthcare)
  - 156 plans (25 plans added, 21 plans dropped)
    - Networks
      - 12 PPO
      - 20 EPO
      - 36 POS
      - 88 HMO
    - Metal levels
      - 21 platinum
      - 66 gold
      - 52 silver
      - 17 bronze
- Dental
  - 1 insurance company (CareFirst)
  - 2 plans (no plans added or dropped)
    - Networks
      - 1 PPO
      - 1 indemnity
    - Levels
      - 2 high

### **NAHU Training**

We've updated the NAHU training for 2020. It will be available on, or shortly after, October 14, 2019.

### **Broker Training Protocols**

We're working to clarify our DC Health Link Broker and General Agent training requirements.

***Writing Agents and General Agency leads:***

- All DC Health Link Broker and General Agency leads must complete training through NAHU every two years.
- We'll start notifying you 3 months before it's time to recertify. If you take the training ahead of time, we can't count it for your recertification.
- Privacy and Security training is required every year.
- If you're a writing agent or a writing agent's staff member, and you don't complete the training in time, we'll suspend your account until you complete the required training.

**All Broker and General Agency staff:**

- Starting in 2020, all Broker staff and General Agency staff must complete 2 training courses through DC Health Link every year: Privacy and Security; and Systems Use.
- Staff training and the Broker recertification are due in the same month. For example, if the writing agent renews every 2 years in February, then Privacy and Security and Systems Use training for all staff is due every February.
- If you don't complete the training in time, we'll suspend your account until you complete the required training.
- You'll no longer find staff training courses on the NAHU website. We'll demo the new training system on our next Broker webinar and will send out a guide on how to access the training.

**New Feature**

We know that many Brokers depend on a team to handle the day-to-day needs of their clients. We're happy to announce that General Agencies/Broker staff members can now manage clients in their own DC Health Link accounts. Staff members must complete two training modules (Privacy and Security; and Systems Use) and follow [these instructions](#) to set up their account.

**Service Reminders**



**Group Reinstatement Process**

We can reinstate a group terminated for nonpayment, with no gap in coverage, if the employer:

- requests reinstatement; and
- pays the outstanding balance in full within 31 days of the date listed on the termination notice.

Once we receive full payment, we must wait 5 business days to ensure the payment clears. After this waiting period, it takes us up to 2 weeks to complete reinstatement. Once reinstatement is finished, we'll notify the group administrator via email.

### **Broker Demographic Changes**

DC Health Link only handles NPN updates. If you need to update your FEIN or other demographic information (for example, your address), do this directly with the insurance companies.

### **Special Enrollment Requests**

When you request a special enrollment period on behalf of a client, be sure to include a full history and any relevant documents as quickly as possible. You may be able to handle a request at the Broker or General Agency level if the request is within the 30 day timeframe, without involving DC Health Link.

### **Need Help?**

If you need help, here's the fastest way to get it:

- (Small Business market only) Reach out to your General Agency first. If they can't help you, they'll contact us. If you don't have a General Agency, call us at (855) 532-5465.
- Submit your request online using our [contact form](#).
- Call us at (855) 532-5465. We've been working hard to train our customer service reps to handle Broker and General Agency issues.
- Email us at [dchl.producer@dc.gov](mailto:dchl.producer@dc.gov). We'll be able to address your concerns more quickly if you clearly state the desired outcome and attach any relevant documents.

### **SHOP Clients without Social Security Numbers**

DC Health Link now allows you to add employees who don't have a social security or tax ID number (SSN/TIN) to the Employee roster. This feature is particularly useful for Brokers whose clients include embassies or other types of diplomatic missions. It also means you'll no longer need to do a manual enrollment to add or renew employees. For new groups, Brokers can add or terminate employees without an SSN/TIN to or from the roster. To request this for an existing group, you'll need to email us at [dchl.producer@dc.gov](mailto:dchl.producer@dc.gov).

When an employee comes up for renewal who doesn't have an SSN/TIN, we'll send his/her employer a letter explaining how this feature works. Read a copy of the [letter](#).

### **Broker Webinar**

Our next Broker webinar will be held on Thursday, December 19 from 1 – 2:30pm.

**WEBINAR**

## **Enrollment Deadlines**



## November 1 Coverage for Small Businesses

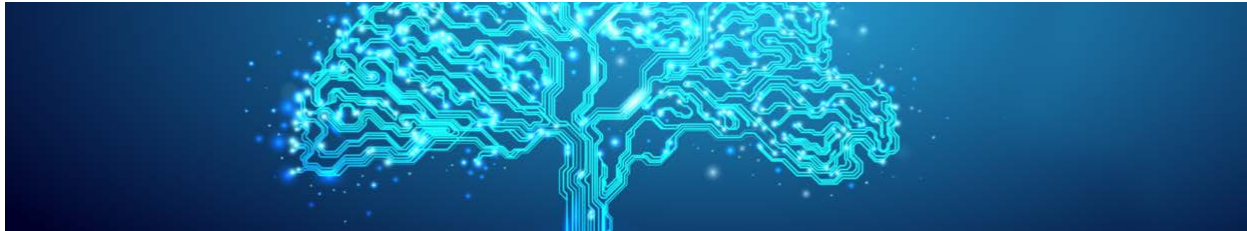
### Initial Groups

- October 1  
*Last day to complete initial Employer application*
- October 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*
- October 14  
*Last day to pay initial premium*

### Renewal Groups

- October 5  
*Last day to complete Employer renewal application*
- October 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](#)

### Trained Expert Relations

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