



**Statement of Mila Kofman, J.D.
Executive Director of the Health Benefit Exchange Authority
Before the
COUNCIL OF THE DISTRICT OF COLUMBIA
COMMITTEE ON HEALTH AND HUMAN SERVICES**

FY2014 Agency Performance Oversight Hearing

District of Columbia Health Benefit Exchange Authority

**Wednesday, February 25, 2015 – 10:00 AM
John A. Wilson Building, Room 120
1350 Pennsylvania Avenue, NW
Washington, D.C. 20004**

Chairperson Alexander and members of the Committee, my name is Mila Kofman. I am the Executive Director of the DC Health Benefit Exchange Authority (HBX) and it is an honor to be here today.

Last year when I testified at the performance oversight hearing, I discussed our efforts to create DC Health Link, the District's online health insurance marketplace for individuals, families, and small businesses. My testimony focused on three key areas: policy questions and decisions left to the states by the ACA; IT development; and establishing a new quasi-government entity.

This year, I am pleased to report on the success of our first year of operations; outline how we achieved these results; and update you on the ongoing work necessary to ensure DC Health Link's continued success.

As a way of background, before HBX existed, four District agencies -- the Department of Health Care Finance; the Department of Human Services; the Department of Insurance, Securities and Banking; and the Department of Health -- began the important work to implement the Affordable Care Act (ACA) in the District. Through their efforts, the District obtained its first federal grant in September 2010 to begin planning for a state-based exchange. In January 2012, "Health Benefit Exchange Authority Establishment Act of 2011" was enacted. In July 2012, the HBX Executive Board was appointed. In January 2013, the Office of Contracts and Procurement entered into an IT services contract to build the on-line marketplace. In January 2013, I was hired as Executive Director for HBX. With significant help from diverse stakeholders, including patient and consumer advocates, physicians and other providers, brokers, health plans, small businesses and many others, DC Health Link was built quickly from the ground up reflecting what a "village can do."

Although the District was the last state to start its IT build, DC Health Link opened for business on time, October 1, 2013, for individual and small business customers. Bloomberg News reported that the District was one of only four states that opened on time and stayed open.

Also in October 2013, the federal government designated the District's small business marketplace as the source of coverage for Members of Congress and their designated staff. And in December 2013, President Obama enrolled in coverage through DC Health Link (and renewed that coverage in December 2014).

In 2015, DC Health Link offers a choice of four health insurers (Aetna, CareFirst, Kaiser and United) and 192 different coverage options for small businesses. There are 31 coverage options (including 3 catastrophic) for individuals and their families offered by Aetna, CareFirst and Kaiser Permanente in the individual marketplace. Individual and small business plans vary from high deductible health plans to zero deductible options, and include HMO, PPO, and Point of Service plans.

Since October 1, 2013 through February 23, 2015, DC Health Link has served 84,937 people: 21,595 people enrolled in a private qualified health plan, 47,527 people have been determined eligible for Medicaid, and 15,815 people enrolled through the DC Health Link small business marketplace (includes Congressional enrollment).

Recognizing that a stable insurance market needs a healthy mix of younger and older people, in DC Health Link's individual marketplace, 40% of enrollees are age 26 to 34, 14% are under 25, 20% are 35 to 44, 14% are 45 to 54, and 12% are 55 to 64 years old. This does not include people in small business plans or people eligible for Medicaid. As of February 16, 2015, DC Health Link had 18,264 people covered through the individual marketplace (renewed 2014 and new 2015 customers).

When DC Health Link opened for business on October 1, 2013, we offered employers and employees broad choices. This means that for the first time, small businesses, like large ones, can offer a choice of insurance companies and coverage levels to their employees. The employer receives one bill even when employees choose different insurance companies. For example, last year there were 113 products available at the gold level – enabling a small business to offer all 113 products when the business selected all gold coverage. Looking at the first 463 small business customers in DC Health Link, two-thirds chose to offer their employees broad choices -- 102 small businesses offer their employees a choice of all health plans in a metal level and 207 offer their employees a choice of all the metal levels and plans from a single carrier. Most small businesses have chosen platinum coverage with 54% of people in small group plans having platinum plans, 25% have gold level coverage, 15% have silver and 6% have bronze.

We are proud of the choices and competitively priced products DC Health Link offers the business community. In fact, two major insurers lowered their rates for 2015. The transparency established through DC Health Link means that for the first time insurers are competing for customers through price and quality. In fact, the DC Chamber of Commerce, the Greater Washington Hispanic Chamber of Commerce, and the Restaurant Association Metropolitan Washington became DC Health Link customers – each one realizing savings and offering their own employees better benefits. In addition to enrolling through DC Health Link, each has partnered with us to promote small business and individual enrollment through DC Health Link.

We are very proud of the private market competition, quality affordable coverage options and broad choices we offer. We are also proud of our record on making a significant dent in the uninsured problem in the city.

Preliminary analysis of DC Health Link’s enrollment shows that the District’s uninsured rate dropped by as much as 43% in the first year of DC Health Link’s operations, with more than 18,000 previously uninsured people gaining coverage.

We are successful for many reasons including: consistent, strong support from our Mayors and the Council and particularly the leadership of Chairwoman Alexander; strong collaboration with the federal government; active participation and guidance from community members, stakeholders, and advocates; strong partnerships with the health insurers offering coverage through DC Health Link; ongoing cooperation among sister agencies in the District; and a dedicated Executive Board that at times works full time – on top of their day jobs and for no compensation – to help us succeed.

PRELIMINARY DATA ON DC HEALTH LINK’S FIRST YEAR: UNINSURED POPULATION

Early analysis conducted by Executive Board Member Leighton Ku, PhD, MPH, Chair of the HBX Executive Board Research and Data Analysis Committee and professor of health policy at the Milken Institute School of Public Health at George Washington University, estimates that more than 18,000 previously uninsured District of Columbia residents gained health coverage after using DC Health Link in 2014. That is as much as a 43% drop in the percent of uninsured in the District.

We have been successful in every ward of the City signing up people for private coverage and Medicaid. DC Health Link provides “no wrong door” enabling residents to apply online for full price health insurance, premium reductions for private health insurance, and for Medicaid. Here is a summary by ward:

First Year: DC Health Link Private Qualified Health Plans and Medicaid

WARD	Number of previously uninsured residents who enrolled in private health insurance through DC Health Link	Number of previously uninsured residents who were determined eligible for Medicaid through DC Health Link	Total number of residents who were previously uninsured and who enrolled in private health insurance or determined eligible for Medicaid
Ward 1	467	1,411	1,878
Ward 2	346	529	875
Ward 3	274	543	817
Ward 4	436	2,938	3,374
Ward 5	311	2,925	3,236
Ward 6	418	1,180	1,598
Ward 7	32	2,554	2,586
Ward 8	73	3,962	4,035

NOTE: This survey did not include employees of small businesses offering coverage through DC Health Link. Some employers are offering coverage for the first time. If their employees were previously uninsured, they are not included in the above analysis. Above only looked at individual not group enrollment.

While we are very proud of this accomplishment, we know we are not done. Our commitment is to cover every uninsured person, child, and family in the District. We know that our city depends on people's well-being, having financial security, and productive communities. We will continue our mission to achieve near universal coverage.

COMMUNITY PARTNERSHIPS

It takes a village to be successful. Our success reflects the commitment and dedication of our partners.

Business Partnerships: From day one, we developed and have strong relationships with the three largest chambers of commerce in DC. We have formal partnerships with the DC Chamber of Commerce, the Greater Washington Hispanic Chamber of Commerce and the Restaurant Association Metropolitan Washington. During the second enrollment period, each of our business partners developed and implemented a variety of outreach and “in-reach” strategies” for their membership networks to provide their members with information and to encourage their member small businesses to enroll in quality, affordable coverage through DC Health Link. (*See Attachment A for more information on outreach and enrollment activities.*)

DC Health Link business partners helped inform our mobile app for small businesses, launched this past August. Additionally, to help educate the small business community and connect businesses to resources, our business partners have been identifying small businesses within their membership networks, determining their interest and connecting them with DC Health Link's preferred brokers. The preferred brokers would follow up with pre-identified potential employer purchasers.

DC Health Link Assisters: The District's low uninsured rate is both great news and a challenge. There are no easy ways to reach uninsured people, so we have to be smart, strategic, and creative. Assisters and their organizations are trusted voices and sources of information in their communities, and together through these successful partnerships, we made a significant dent in the uninsured rate.

From the beginning, we knew that trusted community voices would be the best way to reach and enroll residents. With federal grant funding, HBX provided grants to 33 community based organizations to build on their trusted relationships with uninsured and hard to reach target populations and provide in-person expert assistance to individuals and families looking to enroll in health insurance coverage through DC Health Link. Funded organizations include members of the faith-based community, community-based health care providers, patient and consumer advocacy groups, civic organizations, cultural associations, and organizations focused on assisting those living with HIV/AIDS. Grantees are located in each of the District's eight wards. Some organizations focus on certain populations or parts of the city, while others work across the District with multiple groups. They provide assistance in many languages including Spanish, Amharic, Mandarin, and French. They also provide help using American Sign Language.

The DC Health Link Assister initiative has been a model. For example:

- The HBX strategy and the DC Health Link Assister initiative was included in: Out2Enroll's “Key Lessons for LGBT Outreach and Enrollment Under the Affordable Care Act”; Kaiser Family Foundation's “Taking Stock and Taking Steps: A Report from the Field After the First Year of Marketplace Consumer Assistance Under the ACA”).

- HBX staff presented best practices for enrolling LGBT people at the White House Briefing: “The Affordable Care Act and the LGBT Community” (July 24, 2014).
- DC Health Link Assisters presented innovative outreach strategies for enrolling young adults and strategies for the January 29th National Youth Enrollment Day at the White House “Healthy Young America Conference” (January 15, 2015).

We also have community partners through the DC Health Link Navigator and the DC Health Link Certified Application Counselor (CAC) initiative -- both based on the Assister model. DC Primary Care Association (DCPCA) has served as the navigator since the fall of 2013. The DC Health Link Certified Application Counselor initiative to date has 18 CAC organizations. CACs are staff and volunteers of CAC designated organizations who provide in-person assistance to District residents applying for individual and family health coverage through DC Health Link.

Health Insurance Brokers: Health insurance brokers are critical to DC Health Link’s success. Health insurance brokers are trained experts on DC Health Link products. DC Health Link brokers work closely with our staff especially during open enrollment. Brokers help to staff our “One Touch” enrollment events around the city, participate at storefront locations across the District, and attend community events with us to help people enroll. Importantly, because DC Health Link Assisters, Navigators, CACs and Contact Center Service Representatives are not allowed to make product recommendations, we rely heavily on health insurance brokers. Brokers provide the answer to “which health plan is best for me.” Brokers also provide important support to small businesses. More than two-thirds of small businesses with coverage through DC Health Link used brokers.

HBX has been endorsed by the National Association of Health Underwriters (NAHU) and HBX staff have benefited from hands-on help from NAHU. NAHU also provides training to brokers seeking to become authorized DC Health Link brokers. Currently, there are more than 470 DC Health Link certified brokers.

Government Agencies: HBX also works closely with government agencies to help educate and enroll people through DC Health Link. In addition to DHCF, DHS, DISB, and DOH key partnerships include: the Mayor’s Office of Community Affairs (Office on African Affairs, Office on Asian Island Pacific Affairs, Office on Latino Affairs, Office of Gay, Lesbian Bisexual and Transgender Affairs); Mayor’s Office of Communications; Deputy Mayor for Health and Human Services; Deputy Mayor for Public Safety and Justice; District of Columbia Public Library Department of Behavioral Health; Department of Small and Local Business Development; Department of Consumer and Regulatory Affairs; Department of Employment Services; Department of Fire and Emergency Medical Services; Department of Transportation; Office of United Communications and the Court Services and Offender Supervision Agency.

OUTREACH

From day one, our outreach approach has been trusted voices reaching people where they live, where they work, where they shop, where they play and where they pray. Prior to our opening for business on October 1, 2013, we focused on education – helping people understand the facts about the Affordable Care Act (ACA). We initiated our own outreach events and attended and participated in events organized by others. We partnered with many community organizations and participated in more than 1600 outreach events during the open enrollment period in the first year of operation. We reached people in many ways including digital, social and earned media. Our hyper-local campaign

was sustained throughout our first open enrollment period to ensure we were culturally relevant utilizing efficient and effective media channels.

Some highlights from the first open enrollment include: “Party by Night, Shop by Day” initiative which involved the late night Denny’s event targeted at young people after they had been out on the town. The shop-by-day component involved the Air Jordan Sneaker Release events where we targeted young people lining up overnight for the newly released sneakers; “DC Health Link on Ice,” an ice-skating party at Canal Park; events at local bars from U Street to Capitol Hill to Anacostia; “Laundromat Weekends” targeting people waiting for their clothes to dry in area laundromats; March Madness outreach events encouraging young people to not only complete their brackets, but also their on-line application for affordable health insurance.

We also became the first state-based marketplace to develop a consumer mobile app. The DC Health Link’s mobile app uses GPS to find a nearby enrollment event, a broker, or DC Health Link assister who can provide application and enrollment assistance. It also provides access to our frequently asked questions. While many District households do not have computers, most have at least one smart phone.

I’m proud to note that PR Week, a leading national source of news and analysis for the public relations industry, has recognized DC Health Link as a finalist for the Community Relations Campaign of the Year due to our innovative approach. The 2015 winner will be announced during their annual event in New York City on March 19, 2015.

Second Open Enrollment

Based on our experience and lessons from the first open enrollment, we developed a strategy for the second open enrollment to conduct an even stronger, more localized campaign in year two.

We used the preliminary analysis of the uninsured to inform outreach strategy this open enrollment, which just ended. Data indicated that the wards with the highest rate of remaining uninsured in the District are: Ward 4 with 6.1% of the population, Ward 1 with 4.5%. Ward 6 with 4.5% and Ward 5 with 4.2%. During this open enrollment period, we focused more than half of our outreach events in these four wards. As new data becomes available, it will inform our strategy for the third open enrollment, which will begin November 1, 2015.

We used lessons from the first open enrollment to inform our approach to the second open enrollment. The “One Touch Enrollment” has become invaluable to our enrollment efforts. The “One Touch Enrollment” model is designed to touch a consumer once by providing all enrollment support services in one location. At these events, we bring together our staff and staff from DHS and DHCF as well as licensed brokers and DC Health Link Assisters to provide “one-stop shopping” health insurance enrollment and resources including onsite identity proofing, enrollment help, health plan selection experts, Medicaid case management, and IT technical support (e.g. password reset).

Our partnership with the DC Public Library was critical during the first open enrollment – we had a presence in all 26 libraries in the District. In particular, Martin Luther King, Jr., Memorial Library in downtown city center became a featured enrollment site. We hosted our first and second DC Health Link Open Enrollment kick-off events there. It was the prime location for people to come for enrollment assistance throughout open enrollment. When we added enrollment storefronts as a major component of this year’s outreach strategies, we focused on MLK Library as a featured enrollment site

for the city. With window signage clearly noting it as an enrollment center, traffic was high and this partnership has again proven very effective.

In addition to the MLK Library, we opened another five DC Health Link Enrollment Center storefront locations across the District. These storefronts include Unity Health Care (Minnesota Ave – Ward 7), Unity Health Care (Anacostia - Ward 8), New Bethel Baptist Church (Ward 2), Whitman-Walker Health (Ward1) and the 2nd Episcopal District AME Church (Ward 2).

DC Health Link developed a unique faith-based strategy which has been recognized by the White House and other marketplaces across the country. “From the Pulpit to the Pews,” DC Health Link partnered with local churches, mosques, synagogues and other faith entities to educate and enroll people through DC Health Link. We hosted faith events like our “Sounds of Faith” Gospel concert, and “Faith in Action Sundays” at which faith leaders incorporated the importance of health insurance and DC Health Link into their sermons, devotions and litanies, in their church publications and bulletins and on their websites. We created faith-based tool kits for religious institutions; and hosted enrollment events at faith-based institutions all over the District. Many included DC Health Link information into the work of their health ministries. During the first open enrollment, we learned from our data that faith-based Sundays resulted in an increase in applications and enrollments. Consequently, for the second open enrollment we continued to rely on our strong relationship with the faith-based community.

Earlier this month, we participated in the National Faith Weekend of Action in coordination with the White House and Enroll America. We held Faith-In-Action enrollment events at more than a dozen churches across the city. At Covenant Baptist Church (Ward 8), where we held an enrollment event, the CEO of the Federal Marketplace Kevin Counihan and the Deputy Director for Health of the White House Office of Health Reform, Jeanne Lambrew attended the service to witness first hand Rev. Christine Wiley (also known as Rev. Chris) talk about the importance of health and health coverage and to encourage church goers to sign up for coverage through DC Health Link if they were uninsured.

Additionally, during the second open enrollment, we participated in hundreds of community events and conducted key outreach campaigns such as the “From the Pulpit to the Pews” Interfaith Campaign; National ACA Latino Enrollment Week of Action; National ACA African American Enrollment Week of Action; and National Youth Enrollment Day. Here are some highlights of events during the second open enrollment:

- **Movie Nights at “SELMA”:** DC Health Link advertised on 14 screens prior to the movie showing and exhibited and enrolled at the Regal Gallery Place Movie Theater.
- **Boyz 2 Men Barbershop Days:** During the African American Enrollment Week of Action, DC Health Link hosted enrollment events at local barber shops.
- **NBC4 Health and Fitness Expo:** DC Health Link exhibited and enrolled people at this well-known and well-attended annual health and wellness event.
- **Enroll at the Bowls – College Football Championships:** DC Health Link assisters went to area sports bars and educated and enrolled young people during the bowl games.
- **NHL Winter Classic & “Rock the Riverfront” Festival:** DC Health Link teamed with DC Brau, a small businesses that bought coverage for their employees through DC Health Link, to provide DC Health Link information and urge young people to get covered.
- **Watch Night Services:** DC Health Link exhibited and provided information in these New Year’s Eve Services across the city.

- **Super Bowl Super Social Sunday and Pizza Delivery:** DC Health Link launched a social media enrollment campaign and partnered with Pizza 17 to place DC Health Link enrollment deadline reminders on every pizza order delivered that day. It was so popular and effective; the business continued the initiative through to the following week. This like many of our events earned recognition by the White House. (<http://www.whitehouse.gov/blog/2015/02/19/west-wing-week-022015-or-hello-chiberia>)
- **DC Health Link 24 Hour Marathon-Relay:** We held enrollment for more than 24 hours starting at 9:00 am Saturday through 2:00 pm on Sunday. During the day we relayed from enrollment events at Carlos Rosario International Public Charter School, La Clinica Del Pueblo, Mary's Center, many churches, Cork Market and Tasting Room, to a late night event at Ben's Chili Bowl, early morning at The Diner in Adams Morgan and finally at more than a dozen places of worship on Sunday morning.
- **Valentine's Day Flowers:** We partnered with several local florists to include a special DC Health Link "Valentine" card in flower deliveries and walk-in orders alerting consumers to affordable health insurance through DC Health Link and the pending enrollment deadline the next day.

Our outreach efforts continued to be recognized by the White House. As discussed above, our team was invited to present at and actively participate in several White House meetings, summits and conferences including The White House ACA Youth Digital Summit (October 21, 2014) and the White House "Healthy Young America Conference" (January 15, 2015) where we shared our outreach strategies. One Touch Enrollment and MLK Library enrollment site volunteers included senior staff from the White House Office of Public Engagement.

During the first open enrollment, Vice President Joe Biden visited one of the enrollment sites to encourage our staff in their effort and shake hands with residents. This year during the launch of the 24 Hour Marathon Relay, the Director of U.S. Office of Personnel Management and the highest ranking Latina in the Obama administration, Katherine Archuleta, kicked off our opening event. Senior Advisor to the President of the United States, Valerie Jarrett came to Ben's Chili Bowl to greet residents and thank HBX staff for our outreach work. On the day before the February 15th deadline, White House Chief of Staff, Denis McDonough also visited one of our enrollment sites.

Local radio and TV news covered our events and helped educate residents about the deadlines.

CURRENT PRIORITIES

We successfully finished the second open enrollment period. We will continue to process enrollments for everyone who contacted us to ensure they have coverage effective March 1, 2015.

Information Technology (IT) continues to be a priority. In 2015, we will add automated features, improve user experience on-line, and continue finding and correcting errors or system defects. Technology is not error free. Our approach is "we find, we fix." Although we have had nearly 85,000 people come through DC Health Link since Oct 1, 2013, not all of our customers have had a glitch-free experience. My team is dedicated to assisting every customer who needs help, addressing all IT issues, and making sure that everyone who wants to be enrolled, is enrolled.

I would like to quote from the testimony of Margarita Dilone, President and CEO of Crystal Insurance Group, Inc. and a DC Health Link broker. She also conducts business in Maryland and Virginia

(Federal Marketplace). She testified at another HBX hearing last month before your Committee. In her testimony, she emphasized the importance of DC Health Link being a state-based marketplace and how our service to support brokers is second to none. She said, *“I know from working in the federal exchange that neither I nor my clients would receive the same type of personalized and dedicated support that I receive from DC Health Link staff. I would be relegated to long wait times and never be able to speak with the same person and have the specific follow up on a given case that I receive from DCHL.”*

This summarizes our approach. We are committed to working with our customers and with people they rely on like Margarita and other brokers, assisters, and business partners. And we will not stop until every person in the District has affordable, quality health coverage.

CONCLUSION

The District of Columbia is successfully implementing the Affordable Care Act and DC Health Link is a success because of the local communities and diverse stakeholders who work with us every day to help us succeed -- and because of your strong support. It does take a village. We are proud of our success to date – helping approximately 43 percent of uninsured people get covered, creating a competitive private marketplace with many choices for people and businesses, and having approximately 85,000 people come through DC Health Link. With your continued support, we will succeed together.

I thank you for your ongoing leadership and commitment to our success and look forward to answering your questions.

Attachment A – Business Partnerships

The Greater Washington Hispanic Chamber of Commerce (GWHCC)

The Greater Washington Hispanic Chamber of Commerce (GWHCC) has been successful in assisting us with outreach to the Hispanic business community. From the beginning of our partnership in 2013 to the present, the GWHCC has held and participated in more than 200 enrollment events, informational sessions, small business health fairs, happy hours, business, expos and other special activities to promote DC Health Link and the competitive value it brings to small businesses. The GWHCC connected with more than 742 businesses in year one alone. They engaged in direct mail campaigns to local businesses and to their membership, and worked with DC based business professionals and business entities such as CPAs, attorneys, banks, schools, community groups and nonprofits that serve the Hispanic business community. These include: Latino Economic Development Corporation, PNC Bank, TD Bank, and Carlos Rosario International Public Charter School, The Latino Coalition, DC Hispanic Bar Association, National Association of Hispanic Contractors, DC Contractors Association, DC Hispanic Dental Association, Mount Pleasant Business Association, and the Hispanic Medical Association. They have also identified members of GWHCC based in Washington DC in order to create a “pipe line” for small business enrollment through DC Health Link.

GWHCC also purchased health insurance for their employees through DC Health Link. They have testified to now having better coverage, better rates and much lower deductibles.

In addition to business outreach, the Hispanic Chambers has been actively involved in the individual and families outreach. They have partnered with community groups and held more than 25 enrollment events this enrollment period with the Latin American Consulates (Mexico, Colombia and El Salvador) and through the DC Office on Latino Affairs, the Latin American Youth Center, Fiesta DC and Our Lady, the Queen of the Americas Catholic parish. They launched a “neighborhood walking and door to door knocking” campaign with special emphasis on Wards 1 and 4. The campaign allowed them to reach residents and small businesses on a personal level. They also provided bilingual personnel to staff enrollment sites, translation services for brochures and other publications, and media relations outreach with Hispanic press.

Restaurant Association of Metropolitan Washington (RAMW)

The Restaurant Association of Metropolitan Washington (RAMW), the regional trade association representing restaurants and the foodservice industry in the Washington, DC Metropolitan Area, has also been actively involved with informing its members about the health insurance options through DC Health Link. Since the beginning of the partnership, they have been engaged in more than 32 enrollment and educational outreach events, including the *Healthy Business Roundtable Breakfast Discussions*. One of the more popular morning discussions was moderated by Washington Post reporter J.D. Harrison with panelists from the small business, restaurant, broker, and accounting industries who identified and spoke to some of the most common myths and misunderstandings surrounding the health law and the new online small-business insurance marketplace – DC Health Link.

Other events include the recently held *80s Babies Small Business & Individual Insurance Extravaganza*, an enrollment event targeting the “20something” and “30something” individuals and small business owners. The unique event was designed to help this audience navigate its way through

the insurance process. A day of fun and learning for the more than 35 young small business owners, attendees received healthy tips from experts and learned about the value of the Affordable Care Act (ACA) and DC Health Link. They also enjoyed participating in Pilates and Go-Go Zumba with delicious healthy bites and a fresh juice bar. Licensed brokers discussed insurance options through DC Health Link and assisted attendees with selecting plans right for their business and employees. The event was hosted by 94.7 Fresh FM's Jen Richer from The Tommy Show.

The partnership with RAMW has been an important way to reach the service industry. Research shows that service sector industries have lower offer rates of coverage than other industries. The RAMW partnership has enabled DC Health Link assisters and brokers to enroll people whose jobs do not offer coverage – enrolling business owners and workers in individual health coverage.

Last fall, RAMW joined the growing number of small businesses enrolling in health coverage through DC Health Link. Now with the same purchasing power as large corporations, RAMW director stated that they are realizing a saving of approximately \$1,400 per month and is offering their employee comprehensive coverage.

The DC Chamber of Commerce

Our partnership with the DC Chamber of Commerce has helped to raise awareness and understanding of the Affordable Care Act and DC Health Link. As one of the largest business associations, the Chamber has engaged in extensive outreach including conducting educational forums, enrollment days, seminars/workshops and webinars designed to provide small businesses with the tools needed to make informed decisions.

The DC Chamber of Commerce has hosted and participated in more than 169 enrollment outreach events. They have held in-person educational forums three times a month for small businesses about options to obtain affordable health coverage through DC Health Link. They target specific industries and communities including Non-Profits, Hospitality, Entertainment/Culture, Legal, Education, Retail, Travel/Transportation, Insurance, Real Estate, Financial Services, Business Services, Healthcare, Technology Utilities and the Latino, African American, Asian-Pacific Islander business communities, and large employers with significant part-time and seasonal employees.

Leveraging their existing partnerships with the Capitol Hill Chamber of Commerce, DC Building Industry Association, Business Improvement Districts (BIDS), Ward Councils, Marshal Heights Community Development, Columbia Heights Community Development, Small Business Development Centers, and Anacostia Economic Development Corporation, the DC Chamber has targeted 3,000 small business owners and executives through in-person meetings, and also targeted other businesses through the networks and memberships of existing partners.

DC Health Link has been an integral part of the Chamber's website with our logo and products/services prominently placed throughout the site and have developed joint marketing and co-branded collateral materials. The DC Health Link has participated in DC Chamber member events such as their Policy and Economic Forum and Small Business Awards and Expo, which has provided us with the opportunity to engage and present to small businesses across a variety of industries.

The Chamber conducted focus groups research among small business owners to better understand the motivators (benefits) and barriers. The result of the research enabled the Chamber to engage in targeted messaging focused on making the business case for offering coverage to employees.

The DC Chamber of Commerce began offering health insurance through DC Health Link this summer – realizing substantial savings on rates and offering choices of coverage to their own employees.