



*DC Health Benefit  
Exchange Authority*

**Statement of Diane C. Lewis  
Chair**

**D.C. Health Benefit Exchange Authority Executive Board**

**COUNCIL OF THE DISTRICT OF COLUMBIA  
COMMITTEE ON HEALTH  
COUNCILMEMBER VINCENT GRAY, CHAIRMAN**

**Fiscal Year 2020 Budget Oversight Hearing  
Tuesday, April 23, 1:00 pm  
Room 412, John A. Wilson Building  
1350 Pennsylvania Avenue, NW  
Washington, D.C. 20004**

Chairman Gray, Members of the Committee, my name is Diane Lewis and I am the Chair of the Executive Board of the DC Health Benefit Exchange Authority (HBX). Thank you for the opportunity to appear before you today.

As you know Mr. Chairman, when Congress passed the Affordable Care Act (ACA) in March of 2010, the District of Columbia seized the opportunity put forth by that law to ensure access to affordable, quality health care to those in the District who were uninsured and to improve coverage options for everyone in the individual and small business marketplaces.

The District has a proud record of success with the implementation of DC Health Link, the District's online health insurance marketplace. As you will hear from me and our Executive Director Mila Kofman, our plan is to continue building on that record.

Today, our individual marketplace is providing coverage to approximately 16,400 District residents and our SHOP Marketplace is covering more than 5000 District small businesses and over 78,000 employees, including Members of Congress and their designated staff.

The Board and staff of HBX take our mission to cover the uninsured very seriously. That's why we are so proud to note that the District's uninsured population has been cut in half since the enactment of the ACA. In fact, more than 96% of District residents have health

coverage today – an accomplishment that ranks the District second in the nation, only behind Massachusetts. Of course, coverage is only part of the solution. We also need to ensure that people have access to health care and that remains a critical focus for us all.

While the Trump Administration continues to use every available tool to undermine the Affordable Care Act, working together, the District has chosen the opposite path. We remain steadfastly committed to protecting and enhancing health coverage in the District of Columbia. Council passage of our FY 20 budget is a vital component of our ongoing work.

When the Trump Administration and Congress chose to eliminate the federal individual insurance requirement – a key cornerstone of the Affordable Care Act – the District acted swiftly to implement our own local individual responsibility requirement. That policy is designed to help maintain a stable health insurance marketplace in the District by holding down premium increases its repeal threatened. The District was among the first states to act to maintain this protection.

Similarly, when the Trump Administration implemented regulations to encourage the proliferation of junk health plans that fail to cover the medical needs of their enrollees, the District – with your leadership – quickly enacted legislation to prevent the proliferation of these association health plans and short term limited duration policies in the DC.

Our Attorney General has also been at the forefront fighting these Trump Administration assaults on the ACA. Most recently, in a case brought by twelve attorneys' general, including the District of Columbia, the US District Court for the District of Columbia ruled that key provisions of the new Trump Administration rule on association health plans are contrary to law, with the judge stating, "The Final Rule is clearly an end-run around the ACA." And, that the rule, "creates absurd results under the ACA."

It is also very important to note that because District leaders had the foresight to pursue a state-based marketplace, the District is faring much better than the states that opted to become part of the federal marketplace. While the federal government has shortened the annual open enrollment period to six weeks, we've been able to maintain the full three-month open enrollment period that has worked well for District residents. As the Trump Administration has gutted funding to navigators who help get consumers enrolled in federal marketplace states, we have maintained those partnerships. As a state-based marketplace, we are protected from some of these ongoing federal efforts to undermine the ACA.

To conclude, building DC Health Link and continuing its improvement is not something HBX can accomplish alone. Since day one, we've relied on your strong support Chairman Gray, and that of your Council colleagues, the Mayor, our sister agencies, stakeholders, and consumer advocates. With strong consensus in the District to provide affordable, quality health coverage to all, I remain confident in our ability to continue to succeed.

Again, thank you Mr. Chairman, for the opportunity to testify today.