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# COUNCIL OF THE DISTRICT OF COLUMBIA PERFORMANCE OVERSIGHT HEARING FY2015-16

John A. Wilson Building  
Wednesday, February 17, 2016

## DC Health Benefit Exchange Authority

**Mila Kofman, JD**  
**Executive Director**  
**DC Health Benefit Exchange Authority**



## DC HEALTH LINK

- **Built from the ground up** - patient & consumer advocates, physicians, other health care providers, brokers, health plans, small businesses
- Although **last state to start building IT**, was 1 of 4 states that opened on time and stayed open (Bloomberg News)
- **Congress and the President enrolled**
- **Advocate for our customers:** lowest rates, best products, real choice



## 2016 HEALTH INSURANCE OPTIONS THROUGH DC HEALTH LINK

- **Choices:** HMO, PPO, POS; high deductible & zero deductible plans
- **Plans:** 136 Small Group Plans and 26 Individual (2 catastrophic)
- **Insurers:** Aetna (group only); CareFirst BlueCross BlueShield; Kaiser Permanente; United HealthCare (group only)
- *Also offer Dental Coverage and Vision*



## THE ACA IS WORKING IN DC

- **Uninsured rate dropped by 20%** (Sept 2015 U.S. Census)
- October 1, 2013 to February 2, 2016, **207,195** people have come through DC Health Link:
  - **33,379** people enrolled in private health plans through the DC Health Link individual and family marketplace;
  - **147,567** people determined eligible for Medicaid coverage through DC Health Link; and
  - **26,249** people enrolled through the DC Health Link small business marketplace (includes Congressional enrollment)



## WHAT'S NEW AT DC HEALTH LINK INDIVIDUAL MARKETPLACE?

### New decision support tools to empower customers:

- **All Plan Doctor Directory:** English (August 2015) & Spanish (August 2015 Beta) – *powered by Consumers' CHECKBOOK*
- **DC Health Link Plan Match (anonymous shopping):** find best plan based on health and medical needs; see out of pocket costs including premiums, deductibles, coinsurance, copayments; see your doctors (September 2015) – *powered by Consumers' CHECKBOOK*
- **New Plan Shopping:** enhanced search tools and additional comparison features (November 2015)



## WHAT'S NEW AT DC HEALTH LINK SHOP?

- **New Plan Shopping:** enhanced search tools and additional comparison features (November 2015)
- **Employer budget estimator** (November 2015)
- **All SHOP Plans Doctor Directory** (December 2015)
- **SHOP Plan Match** (coming in 2016): find best plan based on health and medical needs; see out of pocket costs including premiums, deductibles, coinsurance, copayments, doctors



## NEW OPTIONS AT DC HEALTH LINK

- **Standard Plans in the Individual Marketplace** (37% of DC Health Link customers enrolled in these new products)
- **Vision Coverage** (through VSP)
- **Dental Insurance in SHOP** (expected deployment March 2016, testing February 2016)



## WHAT'S NEW AT DC HEALTH LINK?

### **Simple and fast enrollment:**

- **Reduced from 28 screens to 11 screens** (individual full pay enrollment)
- **Reduced from 22 screens to 5 screens** (employer application)
- **Reduced from 26 screens to 6 screens** (employee shopping, account set up, and plan selection)
- **Added progress bar** (shows % complete similar to commercial websites) (Individual QHP and employee enrollment)





# WHAT'S NEW AT DC HEALTH LINK?

## **New self-service online features for individuals and families:**

- Address change;
- Adding and removing household members, such as a new baby;
- Terminating coverage (for example, when a person gets coverage through work)

## **New self-service for employees covered through SHOP:**

- Address change;
- Adding and removing household members, such as a new baby



## WHAT'S NEW AT DC HEALTH LINK? OTHER ENHANCEMENTS (SHOP)

- **Employer Account Snapshot Page:** plan offered & contributions now on 1 page; can change options and see changes in cost estimate.
- **Easy Employee Roster Upload:** Added roster upload including new hires/terminations, through simplified spreadsheet at any time (during initial employer application process and any time throughout the plan year).
- **On-Demand Premium Billing Report (Beta):** Report available to employers and brokers any time throughout the plan year showing all enrolled employees, plan information, premiums, and contribution breakdown. Report is available as a downloadable spreadsheet for import into payroll systems.



## WHAT'S NEW AT DC HEALTH LINK? OTHER ENHANCEMENTS (SHOP)

- **Easy Renewal:** A renewal plan year application is automatically created with all current plan year options pre-selected. Employers keeping same options click one button to complete the renewal. Employees have the option to shop but do not have to and are automatically re-enrolled.
- **New Broker Features:** New features allow brokers to do everything for employers and employees.
- **New Payment Option:** Online bill pay via Wells Fargo (August 2015)



# WHAT'S NEW AT DC HEALTH LINK?

## Improved Website Performance

Data for 1/1/2016 to 2/2/2016

- **6:33 minutes average time on site**
- **1.45 seconds average page load time**
- 42,852 sessions
- 21,673 unique visitors



# WHAT'S NEW AT DC HEALTH LINK?

## Quick Account Set Up & Enrollment in Minutes

- 1:46 Create account
- 2:42 Auto check for current customer status (pre-populates data for existing customers)
- 2:39 Verify Identity (federal hub)
- 1:50 Enter basic demographic information (eligibility check with federal hub, hourly re-pinging based on federal hub performance – no impact on customer)
- 0:36 Select family members to be covered (default is all covered)
- 3:27 Shop for a plan (on average 4 sessions – customer shopping process)
- 1:27 Thank you confirmation page



# What's New at DC Health Link?

## Other improvements: Call Center

	<b>1<sup>st</sup> Open Enrollment</b>	<b>2<sup>nd</sup> Open Enrollment</b>	<b>3<sup>rd</sup> Open Enrollment</b>
Calls Received	86,632	56,415	52,886
Average Wait Time (Minutes)	10.4	8.7	1.5
Abandonment Rate (%)	31%	23%	6%
<b>LAST DAY</b>	<b>3/31/2014</b>	<b>2/15/2015</b>	<b>1/31/2016</b>
Calls Received	4,419	748	932
Average Wait Time (Minutes)	24.4	10.3	2.9
Abandonment Rate (%)	77%	25%	12%



## SUCCESSFUL 3<sup>RD</sup> OPEN ENROLLMENT

**22,912** customers with 2016 health insurance through DC Health Link's individual marketplace:

- **6,012** new customers;
  - 23% increase in new customers (compared to 4,879 new customers last year)
- **3,085** existing customers shopped & changed coverage;
  - Existing customers who shopped **saved on average 5%** in premiums
- **13,815** existing customers automatically renewed.



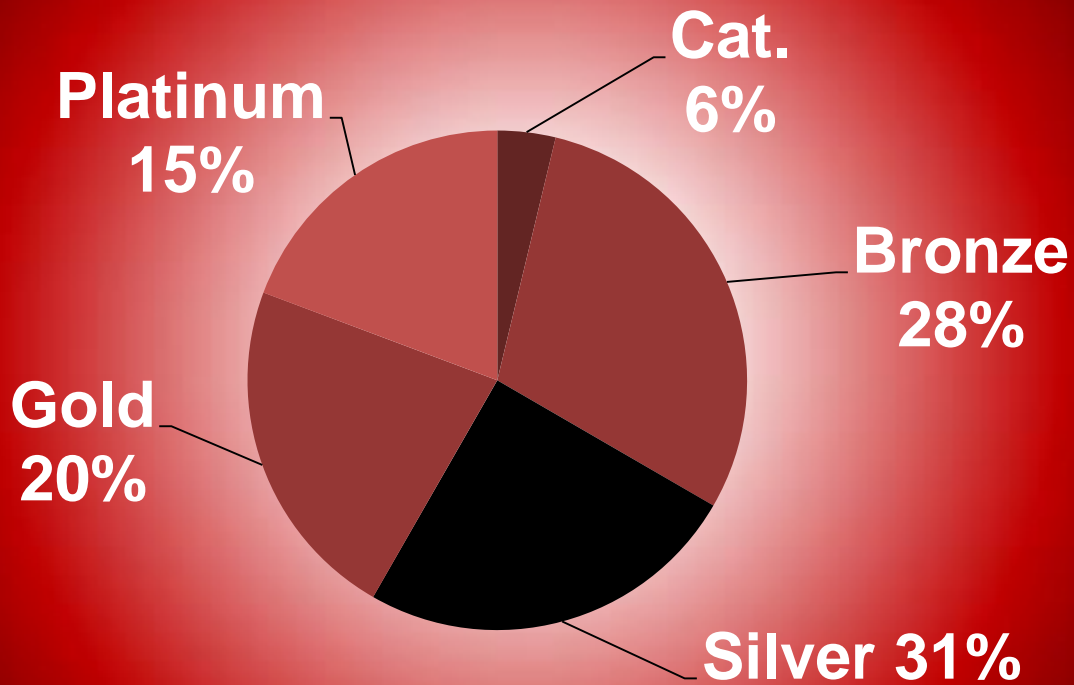
## Individual Marketplace - Age

Age	NEW CUSTOMERS	EXISTING RENEWED CUSTOMERS
< 18	9.0%	9.1%
18-25	11.2%	4.6%
26-34	40.5%	35.2%
35-44	17.9%	21.6%
45-54	11.8%	14.8%
55-64	9.0%	13.7%
65+	0.6%	1.0%





## INDIVIDUAL COVERED LIVES BY METAL LEVEL FOR 2016 COVERAGE

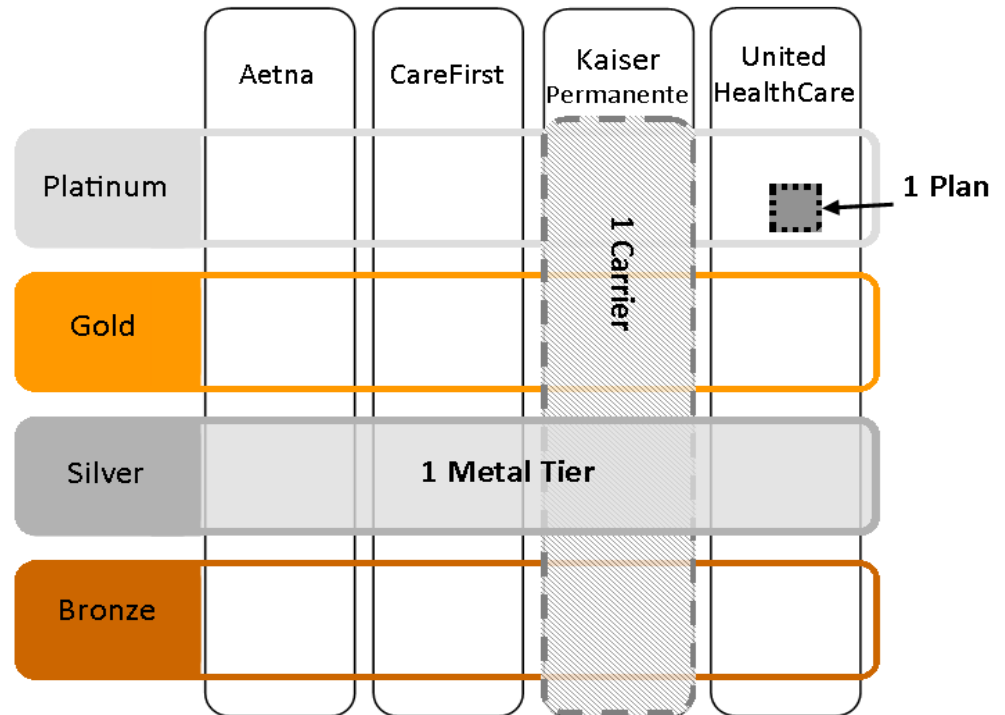




# EMPLOYER'S OPTIONS

Employer chooses how many plans to offer to employees:

- All Plans - 1 Metal Level
- All Plans from 1 Carrier
- 1 Plan from 1 Carrier





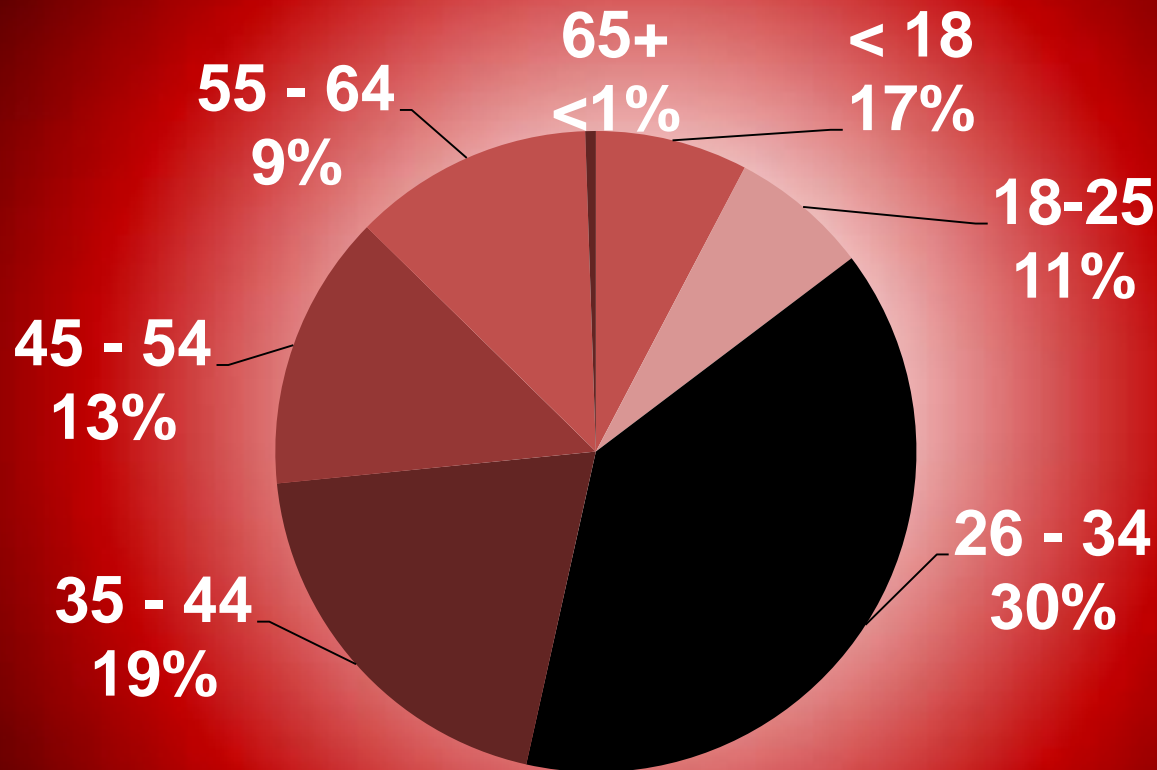
## **EMPLOYER'S CHOICE (794 EMPLOYERS)\***

**\*current employers 3/1/2015-2/1/2016**

<b>1 Plan 1 Carrier</b>	<b>284</b>
<b>All Plans 1 Carrier</b>	<b>371</b>
<b>All Plans (all carriers) 1 Metal Level</b>	<b>139</b>

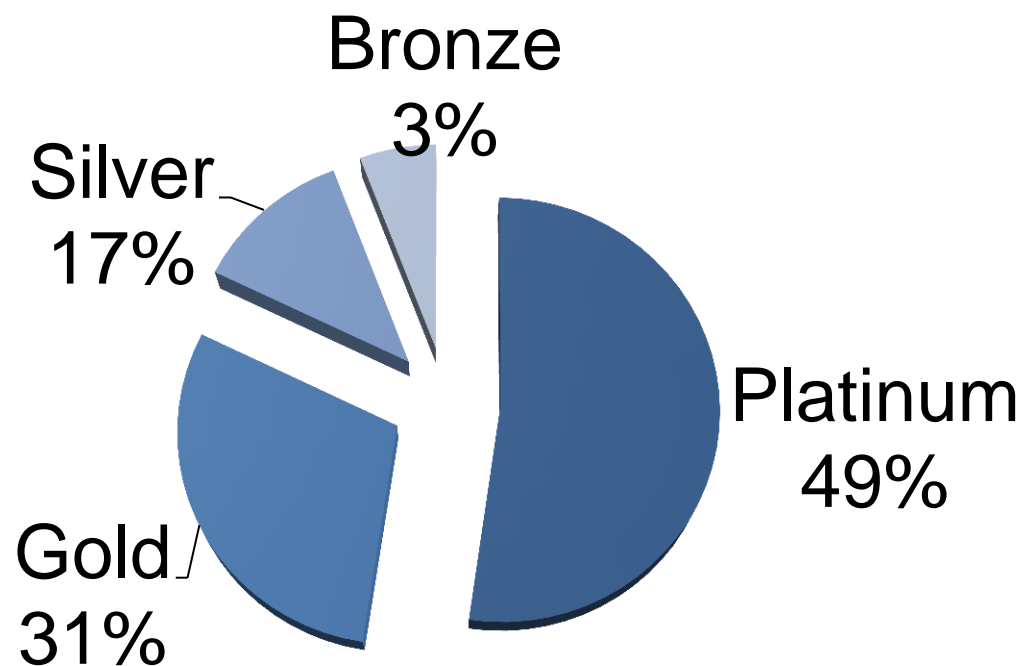


# SHOP – AGE (Not Including Congress)





## SHOP COVERED LIVES - METAL LEVEL (Not Including Congress) February 2016 data





# Employers Using Brokers

Has a Broker	660
No Broker	134
<b>TOTAL</b>	<b>794</b>



# BUSINESS PARTNERS



greater**washington**  
hispanic chamber of commerce



**RAMW**

RESTAURANT ASSOCIATION  
METROPOLITAN WASHINGTON

**DC Chamber of Commerce**  
DELIVERING THE CAPITAL



PROTECTING THE CONSUMER'S FUTURE  
**NAHU**  
National Association  
of Health Underwriters  
AMERICA'S BENEFITS SPECIALISTS



## **IT TAKES A VILLAGE**

- **DC Health Link Business Partners**
- **DC Health Link Assisters**
- **DC Health Link Navigators & Certified Application Counselors**
- **DC Health Link Certified Brokers**
- **DC Government Agencies**
- **Faith-based Community**
- **Community Organizations**
- **Local Businesses**





## ENROLLMENT KICKOFF:

- HHS Secretary **Sylvia Burwell**
- U.S. Congresswoman **Eleanor Holmes Norton**
- Councilmember **Brandon Todd**
- CEO of FFM **Kevin Counihan**
- HHS Regional III Director **Joanne Grossi**





# OUTREACH EVENTS

- **Fact Mobs** - Shout outs at Metro stations about DC Health Link facts and distribution of fliers
- **Movie Nights Out** - “Star Wars” & “Hunger Games ” with ads on 16 movie screens and concession area; information table at Gallery Place Theatre
- **Knock, Knock, Who’s There?** Door-to-Door Canvassing in the Petworth community with information door knockers





# OUTREACH EVENTS

- **Enrollment Storefronts** – 9 locations
- **One Touch Enrollment Events**
- **“From the Pulpit to the Pews”** – partnered with churches, mosques, Sikh Temple and other faith entities
- **NBC 4 Health and Fitness Expo**
- **FINAL PUSH - 24 Hour Plus Marathon-Relay**





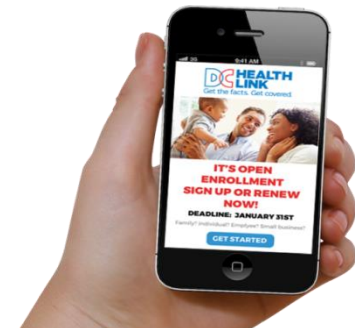
## OUTREACH TO TARGETED COMMUNITIES

- **LGBT Community** - Enrollment Night, Twitter chats with partners Out2Enroll, HHS and Young Invincibles
- **Latino Week of Action** - Leadership Health Symposium; Enrollment Days at Embassies
- **Asian American - Pacific Islander Week of Action** - Mobile van in Chinatown
- **African American Week of Action** - MLK Day Parade, Beauty and Barber Days with “Boyz 2 Men” and “Girls 2 Curls”
- **National Youth Enrollment Week** - Café Crawl, Social Night at Bars, Wizard’s Game
- **Culturally Diverse Outreach Materials and Ads**



# OUTREACH CAMPAIGNS

- **Each One LINK One Campaign:** Public engaged to help identify the uninsured
- **Shape Up, Sign Up:** Partnership with LA Fitness
- **Backpack Attach:** Lit drop at DCPS elementary and middle schools
- **Interactive Social Media Outreach:** Facebook, Twitter, YouTube, Instagram
- **Mobile Outreach:** Text messages
- **LED Ad Display:** Verizon Center
- **Metro Ads:** Bus and Subway stations
- **Media Ads:** Print, radio, and online





“DC Health Link has given us the ability to be more competitive when it comes to attracting talent. We're not losing good employees to bigger businesses because we can offer great health benefits, too.”

– **Al Goldberg**  
Founder, Mess Hall

## Mess Hall's DC Health Link Story



“Through DC Health Link, we're able to make sure that our staff has affordable health care. It's the right thing to do, and it means that our team can focus on making **REAL GOOD COFFEE!**”

—Harrison Suarez and  
**Michael Haft**

Founders, Compass Coffee



“Our business is based on the fact that one size does not fit all. Not only do we see a savings to our small business, but DC Health Link's small business team is very responsive so that we can focus on successfully running our business.”

— **Pranav Vora**

Hugh & Crye,  
Founder and CEO





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