



Public Oversight Roundtable on
Medicaid Renewal and Redetermination

Testimony of Mila Kofman, J.D.
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Before the
Committee on Health
Council of the District of Columbia
Christina Henderson, Chairperson

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9:30AM
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John A. Wilson Building
1350 Pennsylvania Avenue, NW
Washington, DC 2004

Good morning, Chairwoman Henderson, and members of the Committee on Health. My name is Mila Kofman, and I am the Executive Director of the DC Health Benefit Exchange Authority, or HBX. HBX is responsible for the operation of DC Health Link, the District's state-based online health insurance marketplace. We were one of four state-based marketplaces to open on time, on October 1, 2013. We cover approximately 100,000 people with private health insurance. That includes more than 80,000 covered through our small business marketplace, which serves more than 5,300 District small businesses and nonprofits, D.C. residents and their families, and Congress, for whom we were designated to be a source of coverage under the ACA. We are responsible for more than \$670 million in annual premiums. Since opening, we have cut the uninsured rate by half, resulting in over 96% of DC residents with healthcare coverage. The District ranks number two in the United States for the lowest uninsured rate.

HBX is here to support DHCF's Medicaid unwinding efforts. My main message to those transitioning off Medicaid is simple: DC Health Link is here, and we have health plans that meet every need and budget. Don't go uninsured. Health coverage is not just health security—it is financial security.

Thanks to the American Rescue Plan and the Inflation Reduction Act, lower health insurance premiums are available for more residents on DC Health Link. In 2023, we have 27 individual and family plans from CareFirst Blue Cross Blue Shield and Kaiser Permanente. This



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includes HMO and PPO options. These quality health insurance plans are available for as low as \$11 per month.

Just like Medicaid, you get free preventive care with all plans offered on DC Health Link. This includes annual physicals, vaccinations, birth control, cancer screening, annual OB/GYN exams, Well Baby and Well Child visits, and more preventive care are all free.

We also have standard plans that we've designed to improve access to essential care by removing deductibles. There are no deductibles for primary care doctor visits, with no limit on the number. There is no deductible and no limit for specialist visits, including outpatient substance abuse and mental and behavioral health providers. Urgent care and generic prescriptions are both available without a deductible. Our standard plans are now equity-based benefit design plans. As of this year, Type 2 diabetes is covered at \$0 cost to patients. This means no deductibles, no co-insurance, no copays for physician visits, lab work, eye and foot exams, supplies, and insulin.

Residents who no longer qualify for Medicaid do not have to wait for open enrollment. The HBX Executive Board acted quickly to clarify that the federal special enrollment period established for the federal exchange applies here in DC and runs through July 31, 2024. This means anyone losing or has lost Medicaid can enroll in coverage anytime through July of next year. We will work with you to find a start date that makes sense for your needs. Also, if your employer is covered through DC Health Link and you are losing or lost Medicaid, you can enroll in your employer's DC Health Link group coverage.

Our website, dhealthlink.com, has consumer decision support tools to easily compare different plans and automatically determine if a resident qualifies for lower premiums and calculate the amount in lower premiums. We also have DC Health Link Assisters, trusted voices in the community, who are trained to help you transition from Medicaid to private health insurance coverage. We are also actively reaching out to residents losing Medicaid via email, text, and phone. But, if you're watching this hearing today and you're transitioning off Medicaid, please don't wait and go to dhealthlink.com or call 855-532-5465. It doesn't matter if you already lost Medicaid or are about to lose Medicaid, we can help you.

Thank you, Chairwoman Henderson, for this opportunity to address both the committee and the public. I am happy to answer any questions that you have.



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