



Updates



Emergency COVID-19 Premium Relief

Mayor Bowser provided emergency COVID-19 relief for DC Health Link employers and residents with past-due health insurance premiums. Some enrollees did not qualify for this relief, based on federal guidelines for eligibility. However, there was additional non-federal relief available. See our [FAQs](#) for examples of qualifying criteria.

If you had Small Business or Individual & Family clients who qualified for the Mayor's relief program, you should have received a separate secure communication from us with the names of those clients. Clients who were not eligible for the federal relief program may have been eligible for other relief, and may have had a credit automatically applied to cover any outstanding premiums from January 2020 through August 2021. If you have any questions, contact us using our [online contact form](#).

COBRA Enrollment, Payment, and Termination

COBRA and DC Continuation Coverage participants can only enroll in the same plan they had as active employees when initially electing to enroll in COBRA or DC Continuation Coverage. Once enrolled, covered individuals have the same rights to make changes to coverage during open enrollment as an eligible employee. This includes changing plans, or adding or removing a family member if the employee qualifies for a [special enrollment period](#).

After enrollment, the employer's invoice will include premiums for the participants. DC Health Link is only able to accept payments from employers and does not collect COBRA premiums from former employees.

Reminder: Employers are responsible for terminating COBRA or DC Continuation Coverage enrollees within 120 days after the enrollee exhausts the maximum duration of coverage or fails to make timely premium payments. For step-by-step instructions on how to enroll into or terminate COBRA or DC Continuation Coverage, see our [COBRA Walkthrough Guide](#).

Individual & Family Open Enrollment

Open enrollment for the Individual & Family market started November 1, 2021 and ends January 31, 2022. As a reminder, the plan start date depends on when your client enrolls:

- Enroll by December 15, 2021 for a January 1, 2022 start date
- Enroll by January 15, 2022 for a February 1, 2022 start date

- Enroll by January 31, 2022 for a March 1, 2022 start date

Changes Affecting Individual & Family Customers

We would like to share with you a few updates to keep in mind as you work with your clients:

- **Special premiums for individuals who received unemployment benefits in 2021 have expired.** Under the American Rescue Plan, customers who reported receiving unemployment benefits in 2021 also qualified for lower monthly premiums. **These premiums expired on December 31, 2021, meaning customers will have higher premiums in 2022.** We encourage customers to log into their DC Health Link account to report any changes to their household information and shop for a new plan in 2022.
- **DC's Department of Human Services launched District Direct on December 15, 2021.** District Direct is a new platform that allows DC residents to apply for many benefits including Medicaid. If your client wishes to enroll in a private health plan – with or without premium reductions – we ask that you continue to direct them to DC Health Link to apply for lower monthly premiums and enroll.

SHOP Flexible Enrollment Options for 2022

DC Health Link will continue to extend its flexible enrollment options to employers through the end of 2022. Small businesses can start offering coverage, even if they do not meet the following eligibility requirements:

- Fifty percent minimum employer contribution toward employee premiums
- Minimum participation by two-thirds of eligible employees

Note: Small businesses must continue to meet all [other eligibility requirements](#). For more information, see [Small Business FAQs](#).

NAHU Training

The DC Health Link Broker training hosted by the National Association of Health Underwriters is unavailable for the month of January. If you're scheduled to recertify at this time, you will receive an email from dchl.producer@dc.gov with your new recertification deadline and updated training details.

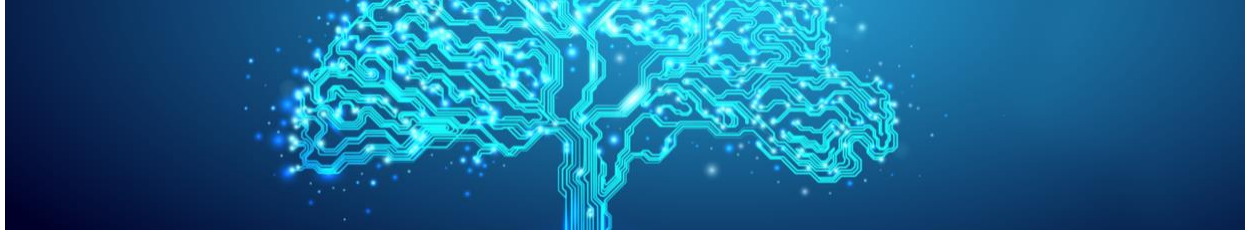
Enrollment Deadlines



Unsure of DC Health Link small business deadlines? Use this [tool](#) to enter a coverage effective date and get a list of important dates for new and renewing groups. You can even print the deadlines with the click of a button.

[SHOP DEADLINES TOOL](#)

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](#)

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