

# **Updates**



### **Sharing Documents with DC Health Link**

As part of DC Health Link's new file sharing process, do not include attachments in your email or webform.

To submit a case or inquiry, email us at <a href="mailto:dchl.producer@dc.gov">dc.gov</a> or submit a contact form. You will then receive an automated email with the customer service log (CSL) number

• **Important:** Most cases do not require documentation. Only send documents if they are necessary to resolve a case.

Brokers who need to share documents with us should upload them to Box – a cloud-based content management system – using DC Health Link's Box link. Before uploading a document, make sure to include the CSL number at the beginning of the file name. After you successfully upload a file, reply to the automated email you received earlier. Include the CSL number, tell us you uploaded a file, and include the file name. Contact us at <a href="mailto:dchl.producer@dc.gov">dc.gov</a> if you need the link or have any questions.

# HealthCare4ChildCare: Affordable Health Insurance for Early Childhood Providers and Their Teams

We continue to enroll childhood providers and their employees in HealthCare4ChildCare (HC4CC). Many groups have already enrolled and saved hundreds – even thousands – on monthly premiums! The HC4CC team will continue participating in General Agencies' monthly meetings, hosted by the General Agency (GA) Relations Team to review program basics. In these meetings, we:

- explain HC4CC in detail;
- provide guidance to Brokers and GAs on how to work with new and existing clients participating in HC4CC; and
- go over the <u>HC4CC Continuing Coverage</u> option. OSSE-licensed groups that provided coverage to their employees in 2022 qualify for an HC4CC discount for

health insurance premiums for all their employees.

To receive HC4CC premium discounts, employers and their Brokers must enroll directly with DC Health Link's HC4CC enrollment team. If you have a DC Health Link group that is an OSSE-licensed center or home and does not yet participate in HC4CC, email us at HealthCare4ChildCare@dc.gov.

#### **Employee Terminations**

When you terminate an employee from an employer roster, the termination date you enter must match the employee's actual last day of work. Terminations take effect at the end of the month. If you terminate an employee on the first day of the month, their coverage will end on the last day of the same month.

 e.g. If you enter a 6/1/2023 termination date, the employee's coverage will end on 6/30/2023.

You must report terminations within 60 days of an employee's last day of work.

**Note:** Outside of an employer's annual open enrollment period or an employee leaving their job, employees can only terminate their coverage if they experience a qualifying life event (QLE). The employee or their Broker must report the QLE within 30 days (or as required by law) via the employee's DC Health Link account.

#### **Employer Inquiries on An Employee's Behalf**

While Brokers and General Agencies can act as authorized representatives for employees, employers cannot assume this role. Consequently, employers are prohibited from making or requesting changes to an employee's DC Health Link account, demographic information, or coverage – including a new enrollment – except in one of the following circumstances:

- adding a new hire to the employer roster,
- terminating an employee from the roster only when the employee leaves their job, or
- initiating or terminating COBRA coverage.

**Note:** A Broker may act as an authorized representative in all the scenarios we just described, **except** to request changes to an employee's account login information and security questions. This is not allowed due to privacy reasons.

#### **Broker and General Agency Staff Logins**

Staff members can manage clients by signing into DC Health Link using their own accounts. For more information on how to set up and manage these accounts, you can review our <u>Creating a Broker or General Agency Staff Account guide</u>, available on the <u>Broker Tools page</u>.

**Note:** Brokers and General Agency staffers should never share login information. This is a violation of DC Health Link Privacy and Security policies.

#### **Book-of-Business Transfer Requests from General Agencies and Brokers**

DC Health Link will not process block book-of-business transfer requests, or one-off Broker/or General Agency assignment requests on behalf of General Agencies (GAs) or Brokers. When changes in agency staffing occur, GAs or Brokers should notify employers that the employers should select their new Broker directly from the employers' DC Health Link accounts. Additionally, GAs and Brokers may not contact insurance companies directly to process block transfer requests. This is because these updates will not be reflected in DC Health Link systems and can lead to commission issues.

#### **COBRA Coverage Terminations**

We wanted to provide a few reminders on COBRA termination requests:

- DC Health Link cannot process employee COBRA enrollments with a
  future termination date, nor can employer requests include an advance
  termination date. To terminate COBRA coverage, DC Health Link must receive
  a separate request from the group with a termination date in the past.
  Alternatively, a Broker or employer can process a retroactive termination on the
  group roster.
- 2. Employees are NOT required to provide proof of other coverage to terminate their SHOP coverage on DC Health Link. Brokers should not ask employees to provide documentation as doing so could cause employees to miss their 30-day reporting period.

#### **Enrollment Deadlines**



Unsure of DC Health Link small business deadlines? Use this <u>tool</u> 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** 

# **Trained Expert Relations**

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