



## 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.**

The \$15 million for the relief program came from funding for cities and states under the American Rescue Plan. A few examples of DC Health Link small businesses that qualified for relief include:

- Businesses in hard-hit industries like tourism, travel, and hospitality;
- Businesses that received Paycheck Protection Program (PPP) loans to keep their workforce employed during the COVID-19 public health emergency;
- Businesses located in ZIP codes where data shows these businesses suffered significant losses in revenue; and
- Businesses with a history of clean, consistent, and timely payments before the pandemic, and that went into arrears during the pandemic.

**On September 28, 2021, we notified you via email if one of your SHOP or Individual & Family market clients benefited from this program.** For more information, check out the notices sent to [employers](#) and [Individual & Family](#) customers on September 7, 2021.

### **Individual & Family Open Enrollment**

Open enrollment for the Individual & Family market is November 1, 2021 through January 31, 2022. Keep these important deadlines in mind:

- 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

### **COVID-19 Special Enrollment Periods**

As a reminder, the COVID-19 special enrollment period (SEP) is available until January 31, 2022. District residents who need health insurance, and employees (and their dependents) of small businesses that offer coverage through DC Health Link can get covered now. When applying for coverage using this SEP, customers can choose for it to begin the first of the month, or the first of the following month.

### **SHOP Flexible Enrollment Options Extended**

DC Health Link will continue to extend its flexible enrollment options through the end of 2022. This means small businesses can still offer coverage, even if they can't cover fifty percent of their employees' premiums, or they have fewer than two-thirds of eligible employees enrolling in or waiving coverage.

**Small businesses must still meet all [other eligibility requirements](#).** For more information, see [Small Business FAQs](#).

### **Rates for 2022 Plans**

The Department of Insurance, Securities and Banking (DISB) is still finalizing rates for plans offered through DC Health Link in 2022. You can periodically check [DISB's News Room](#) to view information on the approved 2022 rates, once they're available.

### **NAHU Training**

From November 15 - December 31, 2021, the DC Health Link Policy and Systems Use training hosted by the National Association of Health Underwriters (NAHU) will be unavailable. If your recertification is due during this timeframe, you will receive an email from [dchl.producer@dc.gov](mailto:dchl.producer@dc.gov) with your new recertification date.

### **Direct-to-Carrier Enrollments**

**All Small Business and Individual & Family enrollments must be submitted via a DC Health Link account.** This applies to new enrollments, renewals, and transactions for special enrollment periods. Recently, we've come across several examples of Brokers who submitted enrollments for Small Business employees directly to carriers. Improperly enrolling your clients puts them at risk of the following:

- Employers could be responsible for paying large back premiums. That's because employers aren't being billed for employee enrollments sent directly to carriers.
- Employees may be responsible for any claims incurred on these direct-to-carrier enrollments.

If you have questions about how to properly enroll your clients, contact us at [dchl.producer@dc.gov](mailto:dchl.producer@dc.gov) or reach out to your General Agency for assistance.

### **Best Practice for Submitting Client Inquiries**

If you're collaborating with other Broker and General Agency (GA) colleagues to help the same client, we encourage you to coordinate your colleagues' inquiries. The easiest way to do this is to copy each Broker and GA on all inquiries sent to [dchl.producer@dc.gov](mailto:dchl.producer@dc.gov) on behalf of the shared client. Doing so helps us quickly and efficiently address your client's needs and avoid duplicating efforts.

## **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](#)

### **Trained Expert Relations**

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