

# **Updates**



# **NEW** Health Insurance for Early Childhood Providers

HealthCare4ChildCare (HC4CC) is a new health insurance affordability program for Office of the Superintendent of Education (OSSE)-licensed child development centers and homes and their employees. Free and low premium health insurance coverage starting January 1st, 2023 is available through DC Health Link. We are working directly with centers and homes to enroll their employees. To learn more, visit our <a href="website">website</a> and watch a <a href="wideo">video</a> from our executive director, Mila Kofman.

## **Individual & Family Open Enrollment**

Open enrollment for the Individual & Family market is November 1, 2022 through January 31, 2023. Keep these important deadlines in mind:

- Enroll by December 15, 2022 for a January 1, 2023 start date
- Enroll by January 15, 2023 for a February 1, 2023 start date
- Enroll by January 31, 2023 for a March 1, 2023 start date

## **SHOP Flexible Enrollment Options End in 2022**

Starting in 2020 – and for a limited time – DC Health Link extended its flexible enrollment options. Small businesses could start offering coverage, even if they did not meet the following eligibility requirements:

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

These flexible enrollment options expire for new groups joining DC Health Link after 2022. DC Health Link is allowing current groups that took advantage of this flexibility for the 2022 plan year to do so for their 2023 plan year.

Note: All groups still need to meet all other eligibility requirements.

## Rates for 2023 Plans

The Department of Insurance, Securities and Banking (DISB) approved rates for 2023 plans offered through DC Health Link. You can go to <a href="mailto:disb.dc.gov/approved2023rates">disb.dc.gov/approved2023rates</a> to view information on the approved 2023 rates.

# **Making Changes to Employee Information**

Once you match an employee's DC Health Link account to the employee roster, you must make all changes in the employee account. This includes changes to name, gender, and email address. Insurance companies only receive changes to employee information made in employee accounts.

#### **NEW Standard Plans for Small Businesses**

In 2023, DC Health Link is offering 36 standard plans to small businesses and their employees. DC Health Link's standard plans are designed to make shopping easier and health care more affordable. These plans cover many in-network medical services without an enrollee having to meet the deductible first.

### These services include:

- Primary care
- Specialist visits
- Generic drugs
- Urgent care
- Outpatient mental and behavioral health
- Outpatient substance abuse treatment
- Beginning in 2023, certain services, items, and prescription medications to treat Type 2 diabetes

Look for DC Health Link's standard plans with the (s) icon during 2023 plan shopping.

Book-of-Business Transfer Requests from General Agencies and Brokers
DC Health Link will not process block book-of-business transfer 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.

## **NAHU Training**

We're currently updating the DC Health Link Broker Training hosted by the National Association of Health Underwriters. If you received a notification to complete this training course, please ensure all courses are completed by the deadline specified on the notice.

Technical Tips for General Agency Assignments on DCHealthLink.com
Please do not select CLEAR DEFAULT GA on your DC Health Link account.

Currently, when a Broker logs into their DC Health Link account and selects CLEAR
DEFAULT GA under the 'General Agencies' tab, the assigned GA gets terminated and
unlinked from all groups. This action then prevents the assigned GA from providing
assistance to those groups. While GAs and employers receive a message as soon as
Brokers unlink them from their assigned groups, Brokers do not. A Broker also cannot readd GAs they erroneously unlinked nor re-link them to their previously assigned groups.

**To select a default GA**, login to your DC Health Link account, select the 'General Agencies' tab, then select 'Select Default GA' next to the name of the appropriate GA.

Selecting a default GA only links GAs to new groups, but not existing ones.

Once you select a default GA and then add a new group to your book of business, go to the group's DC Health Link account and select 'Messages' on the left-navigation bar. You should see a generated notice informing the group about their new GA assignment. If you do not see this notice in the group's secured inbox, follow these steps:

- 1. Login to your DC Health Link.
- 2. Select the 'Employers' tab and search for the new group.
- 3. Under the Actions tab for that group, select 'Assign General Agency,' then select the appropriate GA from the drop-down menu.
- 4. Select 'Submit'.

You can repeat these same steps any time you need to assign a new GA to an existing group.

# **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

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