



Producer News

June 24, 2015

Getting Started with DC Health Link

In order to be qualified to sell health insurance coverage through DC Health Link, you must register with us. Starting in 2016 all small groups must renew their health insurance coverage through DC Health Link. If you have small group clients that will renew in 2016 and you are not yet registered with DC Health Link, you must complete the following steps:

- A) Ensure that your current and active DC resident or DC non-resident license is in good standing.
- B) Complete Carrier Appointments with each carrier's licensed entity in DC Health Link for the market in which you intend to sell.

Individual & Family Marketplace	Small Business Marketplace
<ul style="list-style-type: none"> • Aetna Health Inc. • CareFirst BlueChoice Inc. • Group Hospitalization and Medical services Inc. • Kaiser Foundation Health Plan of the Mid-Atlantic States. 	<ul style="list-style-type: none"> • Aetna Health Inc. • CareFirst BlueChoice Inc. • Group Hospitalization and Medical Services Inc. • Kaiser Foundation Health Plan of the Mid-Atlantic States. • Optimum Choice • United HealthCare Inc.

C) Once steps A and B are complete, you must successfully complete DC Health Link's policy training that is administered through NAHU, and can be found [here](#).

D) Upon successfully completing the policy training, applicants will then receive an invitation to complete our systems training.

E) Once all four of the above steps are completed, [register as a broker](#) on DC Health Link. Expect a follow up from DC Health Link within 3-5 business days.

To request a status update or for further information on your account, email dchl.producer@dc.gov.



ENROLLMENT DEADLINES

Small Business Market:

AUG 1 Coverage Effective Date:

- ◆ **JUL 1** — Last day to complete employer application and start employee open enrollment
- ◆ **JUL 10** — Last day to end employee open enrollment
- ◆ **Jul 14** — Last day to pay first premium

Renewals for AUG 1:

- ◆ **JUL 5** — Last day to complete employer application and start employee open enrollment
- ◆ **JUL 13** — Last day to end employee enrollment

Note: First premium payment can only be made after employee open enrollment closes.

Call 1-855-532-5465



Plan Terminations in the Individual & Family Marketplace

Please do not advise clients in the individual and family market to terminate their health insurance coverage by not paying. When circumstances change, and your client finds themselves needing to end their coverage, there are two easy ways to terminate coverage:

By Phone: The consumer call 855-532-5465 and cancel their plan with one of our trained customer service representatives.

By Email: You can email dchl.producer@dc.gov and cancel coverage on behalf of the consumer. Please indicate the reason for the termination request and whether any remaining family members need coverage through DC Health Link.

Special Enrollment Periods (SEPs) in the Individual & Family Marketplace

Qualifying Life Events may trigger an SEP with the following coverage effective dates:

Loss of other coverage: loss of coverage through a family member, employer, etc. This does not include a voluntary loss of coverage, such as ending COBRA before maximum duration or loss of coverage due to non-payment.

Effective Date Rules:

- If plan selection is made before loss of coverage, first of the month after coverage ends.
- If plan selection is made after loss of coverage, first day of the month following plan selection.
- * *If loss of coverage occurs mid-month AND the consumer completes a plan selection prior to the month when coverage will be lost, they can gain coverage the first of the month that their coverage will be lost.*

Adding a Dependent: individuals/families may add a dependent to their policy in the event of birth, adoption, and placement for adoption/foster care.

Effective Date Rules:

- Date of the event for birth, adoption, or placement for adoption/foster care OR
- First of the month following the event in all qualifying life events.
 - These dates apply to all members of the household.

Change in Eligibility for Assistance: A QHP enrollee has a change that results in gaining or losing in APTC, or change in eligibility for cost-sharing reductions.

Effective Date Rules:

- If plan selection is made by the 15th of the month, coverage begins 1st of the next month.

(For example, enroll by July 15 for Aug 1 effective date)
- If plan selection made after the 15th of the month, coverage begins on the 1st of the second following month.

(For example, enroll on July 17 for Sept 1 effective date)

I'm Locked Out of my Account! What do I do?

Your client's security and privacy is important to us, which is why we take the measures that we do to ensure their information does not get into the wrong hands.

If you forget your password, you can attempt to reset your password yourself by clicking on the "Forgot Password" link on the login page. You will be prompted to enter your username and successfully authenticate a security question, before then being prompted to enter a new password that meets the minimum security requirements.

If you make too many incorrect password attempts or incorrectly answer your security questions, your account will be locked for your security. To unlock your account, contact DC Health Link's Customer Care Center at 855-532-5465.

