



*DC Health Benefit
Exchange Authority*

**Statement of Diane C. Lewis
Chair**

D.C. Health Benefit Exchange Authority Executive Board

**COUNCIL OF THE DISTRICT OF COLUMBIA
COMMITTEE ON HEALTH
COUNCILMEMBER VINCENT GRAY, CHAIRMAN**

**Fiscal Year 2021 Budget Oversight Hearing
Friday, June 5, 2020**

Chairman Gray, members of the Committee on Health, my name is Diane Lewis and I am the Chair of the Executive Board of the DC Health Benefit Exchange Authority (HBX). Thank you for the opportunity to appear before you today during this unprecedented time in our nation's history.

Now, more than ever, the foresight of the District to seize the opportunity put forth by the Affordable Care Act to enact a state-based marketplace is on full display. When the COVID-19 pandemic struck the District, nearly 97 percent of District residents already had health coverage – making us second in the nation.

Because of the autonomy that comes with operating our own state-based marketplace, Mayor Bowser asked HBX to participate in the city-wide response to COVID-19. Since then, HBX has been able to act to meet the needs of District residents and businesses at this critical time, such as:

- **GETTING PEOPLE COVERED:** HBX was able to move swiftly to open doors for fast, simple online enrollment for any District resident left uninsured during this public health emergency. The Board extended the enrollment period through September 15, 2020 to ensure anyone who needs coverage can get it. Our special enrollment population in 2020 is 52 percent higher than at the same point last year, with more than 2,650 people signing up for coverage through DC Health Link as of May 24, 2020.

- **ELIMINATING FINANCIAL BARRIERS TO CARE:** In addition, HBX began working closely with our health insurers last February, and with the Department of Insurance, Securities and Banking (DISB), to ensure no-cost coverage for diagnosis, testing and treatment of COVID-19 for all DC Health Link customers -- as well as no cost telehealth services for COVID-19 and non-COVID-19 care. HBX communicated these benefits directly to our customers via emails and created a DCHealthLink.com/coronavirus page so DC Health Link customers could easily see the COVID-19 benefits offered by each DC Health Link health insurer.
- **KEEPING RESIDENTS & SMALL BUSINESSES COVERED:** HBX always provides small businesses with a 60-day grace period for premium payments and we never charge interest or late fees. In addition, HBX is not terminating coverage during the public health emergency as required by DISB's order. DISB also established an extended window for payment of past due premiums for up to a year after the public health emergency ends. DC Health Link has built on DISB's actions by creating a new small business premium deferment period that permits small businesses to defer premium payment for up to 60 days after the public health emergency. Small businesses will have until September 2021 to pay past due premiums. HBX is making this 12-month repayment plan automatic so small businesses don't need to ask for it.
- **HELPING SMALL BUSINESS EMPLOYEES GET COVERED:** HBX also created a new opportunity for employees who turned down their small business' offer of health insurance coverage to take up that offer now – and to date we've had roughly 300 small business employees and family members get covered this way. And, we're keeping that opportunity open through September 15th, 2020.
- **GETTING FURLOUGHED/LAID OFF EMPLOYEES COVERED:** HBX has conducted outreach to all DC Health Link covered small businesses that have furloughed employees in order to be sure we can connect those employees who are DC residents with opportunities for coverage through our individual marketplace or Medicaid. Similarly, we're doing outreach to large employers in the area that have announced layoffs to connect their DC employees with coverage opportunities as well.

None of these steps would have been possible without the full support of District leaders to make sure that DC created its own state-based marketplace pursuant to the Affordable Care Act. We've seen the stark contrast for states that remained part of the federal marketplace. The Trump Administration has refused to create a special enrollment period to permit uninsured people to get covered during the pandemic – forcing many to remain uninsured at the time when coverage matters most. Nor has the federal government invested in outreach to connect people to coverage opportunities, nor have they implemented IT system upgrades to ensure a simple, fast online enrollment experience for

those who have lost their job-based coverage and need to get covered through [Healthcare.gov](https://www.healthcare.gov).

The Board and staff of HBX take very seriously our commitment to ensuring every District resident gets covered. This worldwide pandemic has only heightened that commitment. Council passage of our FY 21 budget is a vital component of continuing this mission.

Finally, I wanted to follow up on a discussion from the performance oversight hearing earlier this year where you raised the question of whether there was anything that DCHBX could do to help improve access to health providers east of the river. Following that discussion, we connected with each of our insurance carriers that offer plans through DC Health Link to discuss efforts to increase access to providers east of the river and what actions they could take to help in that need. COVID-19 hit immediately thereafter and their focus – and ours – has been on that priority. Once we're through this public health emergency, we'll re-engage with them and follow up with you.

To conclude, building DC Health Link and continuing its improvement is not something HBX can accomplish alone. Since day one, we've relied on your strong support Chairman Gray, and that of your Council colleagues, Mayor Bowser, our sister agencies, stakeholders, and consumer advocates. With strong consensus in the District to provide affordable, quality health coverage to all, I remain confident in our ability to continue to succeed.

Again, thank you Mr. Chairman, for the opportunity to testify today.