



**Mila Kofman, JD, Executive Director,
Health Benefit Exchange Authority**

Performance Oversight Hearing

before

DC Council Committee on Health

Chairperson Councilmember Gray

February 12, 2021



Summary of Testimony

- ✓ ACA and DC Health Link Background
- ✓ COVID-19 2020 and 2021 actions
- ✓ “East of the River” report to Health Committee and follow-up activities update
- ✓ New HBX Executive Board Working Group on Social Justice and Health Disparities
- ✓ **FEDERAL DEVELOPMENTS:**
 - Trump Administration attacks on the ACA in 2020 and Jan 2021
 - Biden Administration Initial Actions to strengthen the ACA and reverse prior damage
- ✓ Open Enrollment and What’s New at DCHealthLink.com
- ✓ Other HBX responsibilities



ACA is Working in DC

- **NEAR UNIVERSAL COVERAGE:** more than 96% of DC residents covered
 - ✓ DC ranks **#2** in U.S. for lowest uninsured
 - ✓ Cut uninsured rate in half since DC Health Link opened for business
- **Small group & individual market -- DC Health Link:**
 - **100,000 covered lives** (private health insurance); new market for individual dental plans
 - **5,100+** District small businesses and non-profits
 - **800+** DC Health Link brokers



2021 HEALTH INSURANCE OPTIONS THROUGH DC HEALTH LINK

Plans:

- 163 Small Group Plans (156 in 2020)
- 25 Individual Plans (includes 2 catastrophic)
 - 15 plans with lower premiums than in 2020

Insurers:

- 3 UnitedHealthcare Companies (group only);
- 2 Aetna Companies (group only);
- CareFirst BlueCross BlueShield; and
- Kaiser Permanente.



COVID-19

HBX 2020 and 2021 actions:

- ✓ **Operational Readiness**
- ✓ **Helping residents and employers get insured and stay insured**
- ✓ **Eliminating barriers to care**



COVID-19 Operational Readiness Activities

- ✓ Converted to remote virtual operational status on March 16, 2020 and continue to operate virtually.
- ✓ Converted DC Health Link Contact Center in one week to remote virtual operational status on March 25, 2020 and continue to operate virtually.
- ✓ Tested continuity of operations plan (COOP) per Mayor's Order 2020-035 (signed February 28, 2020) "District Government Preparations for the Coronavirus (COVID-19)".
- ✓ Supplemented COOP with a new staff shortage plan assuming a 20% and 40% staff shortage due to illness. Note: plan did not need to be triggered.
- ✓ Worked with carriers and stakeholders on continuity plans (including consultations and sharing of assumptions).
- ✓ Developed a continuity of operations plan for the Executive Board. The Board adopted it on April 1, 2020.



COVID-19: HBX HELPING RESIDENTS GET INSURED

- ✓ **Expanded enrollment opportunities (COVID-19 special enrollment):** HBX Executive Board adopted COVID-19 special enrollment period. Runs with the DC Public Health Emergency (and automatically extends). **Any uninsured resident can sign up.**
 - People living in states that use healthcare.gov were forced to wait until open enrollment to get insured. On January 28, 2021 President Biden issued an Executive Order to adopt a COVID-19 SEP for individuals for healthcare.gov (Feb 15 to May 15, 2021).
 - DC SEP also applies to small group coverage: employees and dependents who turned down coverage in the past can enroll in their employer's DC Health Link plan.
- ✓ **Allowed early start dates for coverage.**
- ✓ **Changed on-line IT (March 2020):** made it as easy to enroll as during open enrollment – shop and enroll on-line, no documents/no paperwork/no need to call.
- ✓ **DATA (individual marketplace special enrollment data):**
 - ✓ On April 5, 2020 we had **71%** more residents enroll than April 5, 2019 (1,766 v. 1,034).
 - ✓ In 2020, **4,099** District residents enrolled using COVID-19 special enrollment.



UPDATE ON COVID-19: HELPING RESIDENTS GET INSURED

- ✓ **Worked with Department of Employment Services** to include health insurance enrollment information for people applying for unemployment insurance.
- ✓ **Contacted employers not covered through DC Health Link** who downsized to enroll their former employees who are District residents into private coverage or Medicaid.
- ✓ **Contacted small businesses that downsized** and/or ended coverage through DC Health Link to enroll their former employees who are District residents into private coverage or Medicaid. DC Health Link Assisters made 3,955 calls and sent 2,170 emails to 2,207 people.



COVID-19: HELPING SMALL BUSINESSES GET & STAY INSURED

- ✓ **HBX Executive Board made it easier for employers to sign up** for group coverage even when they can't afford to contribute to employee premiums -- waiving contribution and participation rules. This is through 2022.
- ✓ **Not terminating coverage for non-payment of premium** during the Public Health Emergency as required by DISB Commissioner Woods' Emergency Order.
 - ✓ Implemented this to be **automatic** so no need for employers to request.
- ✓ **Created a new premium deferment period:** Employers can defer premium payments up to 60 days after the Public Health Emergency ends. This is automatically applied so no need to request.
- ✓ **Implemented DISB Commissioner Woods' April 27 Order to provide 1 year** for employers to repay past due premiums. Added the 1 year to our extended 60-day premium deferment period.
 - ✓ Made repayment program automatic so no need to fill out applications and no need to call.
- ✓ **Stopped sending late payment notices.**
- ✓ **Do not charge late fees or interest for late payment of premium** -- ever.



COVID-19 Economic Impact: Employers struggling to pay premiums

- Out of 5,182 employers covered through DC Health Link Small Group Marketplace, **840 employers are behind in payments** as of January 2021 (approx. \$9.2million). Pre-COVID-19, there are usually 50 to 70 groups each month in arrears.
 - 621 employers have fewer than 10 employees; 165 employers have 10 to 24 employees; 54 employers have 25 to 50 employees.
- **Worked with health plans for premium relief.** Two health plans – CareFirst BlueCross BlueShield and UnitedHealthcare – provided more than \$4 million in premium relief to employers covered through DC Health Link.



Eliminating barriers to care

- ✓ **Worked with health plans to eliminate barriers to care.** Health plans quickly and voluntarily added new COVID-19 benefits to help District residents and employers. Insurers also quickly implemented required benefits under DISB Commissioner Woods' Emergency Order.
- ✓ **All plans cover diagnosis, testing, and treatment for COVID-19 at no cost to patients (no copayment, no coinsurance, no deductible).**
- ✓ **Health plans covered telemedicine at no cost** at start of pandemic 2020 (Kaiser Permanente no cost telemedicine is an on-going benefit).
- ✓ **Health plans cover COVID-19 vaccine at no cost to patient.**
- ✓ **Coronavirus (COVID-19) Information Page:** Added a Coronavirus (COVID-19) information page (dchealthlink.com/coronavirus) summarizing COVID-19 benefits from DC Health Link insurers. Also provide information how to enroll in coverage. Communicated frequently with employers and residents enrolled through DC Health Link.



- ✓ “East of the River” report to Health Committee and follow up activities update
- ✓ New HBX Executive Board Working Group on Social Justice and Health Disparities
- ✓ Internal HBX Social Justice Initiative



Report to Health Committee

- In response to Councilmember Gray’s request, HBX Executive Board established an initiative led by Board Chair Diane Lewis. We worked with each of the health insurance companies that offer coverage through DC Health Link to identify what health plans were already doing and looking to do in the future in Wards 7 and 8.
- HBX transmitted to the Health Committee on September 9, 2020 our final report called “How Health Insurance Companies Offering Coverage through DC Health Link are Taking Steps to Improve Access to Services for District Residents East of the River.” A few examples from the Report to Health Committee Chair Gray:
 - **CareFirst BlueCross BlueShield:** Establishing new access to primary care in Wards 7 and 8; expanding coverage for more types of telehealth services and covering telehealth at the same level as office visits; launched Diabetes Virtual Care Program for Type 2 diabetes; starting in 2021, will waive cost-sharing for preferred brand insulin and diabetic supplies.
 - **Kaiser Permanente:** Expanded telemedicine and will continue to provide telemedicine without cost-sharing as a standard benefit; Created the Culturally Competent Care program to help address health disparities; have programs to track African American and Latino populations with diabetes and track performance on hypertension control for African American patients under 50.



Report follow up

Health plans have engaged in additional initiatives focused on Wards 7 & 8. Examples:

- **UnitedHealthcare:** Partnered with Pennsylvania Avenue Baptist Church and Mary's Center to provide COVID-19 testing, HIV/AIDS testing, food and other resources (3 weeks). Also has committed \$25 million in support that specifically includes Wards 7 & 8 and separately \$100m housing across the nation and includes Anacostia Gardens (rehab of 80-100 units).
- **Aetna:** CVS Health, Aetna's parent company, is considering where "health hubs" could potentially be added to help access providers. "Health hubs" provide testing/screening, some health services, and community support.
- **CareFirst BlueCross BlueShield:** Initially working with partner CityBlock Health on intensive community-based case management. Cityblock is waiting for their CON approval to provide clinical services (primary care, behavioral health and substance abuse treatment) via virtual, home-based and community-based care. Over time, Cityblock plans to create neighborhood hubs in Wards 7 & 8. CF BCBS is investing \$10.5 million across six communities in the mid-Atlantic region to combat diabetes. Wards 7 & 8 are included in phase 1 funding for 2021.



Health Disparities

Compared to White Americans with COVID-19 in the U.S.:

- Black Americans are **hospitalized at 3.3** times the rate and **dying at 1.8 times** the rate
- Latinos are **hospitalized at 3.8** times the rate and **dying at 1.3 times** the rate
- American Indian or Alaska Natives are **hospitalized at 3.7** times the rate and **dying at 1.4 times** the rate

These pandemic inequities reflect a long history in the U.S. of racism, inferior treatment, discrimination and mistreatment of people of color in the health care system.

We believe it is critical to be part of the solution to help end systemic discrimination and injustice.



New HBX Executive Board Working Group on Social Justice and Health Disparities

- ✓ **HBX Board created** a new working group on Social Justice and Health Disparities.
- ✓ **Members:** health plans, hospitals, physicians, community health centers, health insurance brokers, and advocates.
- ✓ **HBX Report to Councilmember Gray on East of the River** was important to help understand what each health plan is doing and included next steps for HBX – new working group.
- ✓ **More needs to be done to help address discrimination, racism, and health disparities.** The Board asked the new working group to focus on 3 areas to help identify ways HBX can help. Areas of focus:
 1. Expand access to providers and health systems for communities of color in DC;
 2. Eliminate health outcome disparities for communities of color in DC;
 3. Ensure equitable treatment for patients of color in health care settings and in the delivery of health care services in DC.
- ✓ **Goal:** Do not displace or replace important work City agencies, community leaders, providers and payors are already doing. Identify specific solutions within HBX authority that HBX can implement with the health plans. Make recommendations by early summer.



Additional Actions: COVID-19, Health Disparities, Vaccine and Communities of Color

- ✓ **HBX Board Finance Committee authorized paid outreach including radio ads, newspaper ads, and digital to help amplify DC Health (Dept. of Health) messaging and outreach on COVID-19 Vaccine.**
 - ✓ At “The Wednesday Clergy Fellowship” meeting, faith-based leaders discussed becoming vaccination centers to reach and to get communities of color vaccinated. HBX offered to supplement outreach and marketing with paid advertisement to let residents know. Note that on Feb 8, the Mayor announced that Pennsylvania Avenue Baptist Church was designated a vaccination location.
- ✓ **Virtual Town Hall: "Focus on the Facts: COVID-19, Vaccines and Communities of Color" on January 26, 2021 co-sponsored with Kaiser Permanente.** Purpose to bust myths about the COVID-19 vaccine recognizing the difficulty because people’s fear is rooted in the fact that there is a long history of racism, inferior treatment, discrimination and mistreatment of Black and brown people in the healthcare system. The Town Hall featured DM Wayne Turnage discussing his participation in a clinical trial and his first-hand experience with the vaccine. DC Health Director Dr. LaQuandra Nesbitt provided data driven information about the City’s experience with the vaccine availability and take-up. More than 1,300 people attended.



HBX Internal Social Justice Initiative: We believe it is critical to be part of the solution to help end systemic injustice, discrimination, and oppression.

- ✓ Created HBX-wide internal social justice initiative.
- ✓ Used all-staff meetings to create safe spaces to talk about staff experiences.
- ✓ Developed a social justice values statement and goals with input from all staff.
- ✓ Developed 12-month leadership strategic plans.
 - Include examining current non-CBE spending and increasing it by 25% with women, black and brown owned businesses.
 - Includes reviewing existing and new policies and procedures through the lens of social justice and considering impact on communities of color, women, and others.
- ✓ Hired social justice consultants to provide trainings, workshops, and counseling. Monthly trainings included: micro-aggressions; bias; LGBTQI awareness; age/generational awareness; inclusive teams; and inclusive workplace.
- ✓ Established a Social Justice Advisory Committee with HBX Managers and Staff that is staffed by the social justice consultants.



FEDERAL DEVELOPMENTS:

- **Trump Administration attacks on the ACA in 2020 and Jan 2021.**
- **Biden Administration Initial Actions to strengthen the ACA and reverse prior damage.**



Federal Actions of the Prior Administration Putting Health Insurance Coverage of Millions At Risk

Trump Administration:

- Asked federal courts to strike down the ACA (DC AG defended the ACA)
 - Threaten to end automatic renewal of health insurance
 - Required insurers to send two separate bills (women's health – abortion coverage)
 - Had only a 6-week open enrollment (HBX extended to 3 months)
 - Did not fund outreach at proper levels
 - Removed anti-discrimination protections for women, immigrants, and LGBTQ community
 - Restricted Special Enrollment Periods (HBX expanded including for COVID)
- Threatened immigrant communities through the Public Charge Rules and Presidential Proclamation (DC AG court challenge)
 - Attempted to turn back the clock to pre-ACA market by seeking to get rid of exchanges and replace with carrier direct enrollment and web-based brokers
 - Eliminated statutory guardrails protecting consumers when states seek to waive ACA provisions
 - Cut healthcare.gov user fee by 25% threatening ability to function



HBX Filed Comments in FY20 and early FY21 Opposing Prior Administration Actions Undermining the ACA

- ✓ 12/29/20 Comments to CMS on Proposed Notice of Benefit and Payment Parameters for 2022 (**opposed** returning enrollment to pre-ACA days, **opposed** allowing state to get rid of ACA consumer protections through 1332 waivers, **opposed** underfunding federal exchange).
- ✓ 12/4/20 Comments to CMS on SUNSET Proposed Rule (**opposed** automatic termination of ACA and other healthcare regulations).
- ✓ 3/2/20 Comments to CMS on Proposed Notice of Benefit and Payment Parameters for 2021 (**opposed** proposal to prohibit auto-renewal of health insurance).
- ✓ 12/20/19 Comments to State Dept. on New Public Charge Form (**opposed** policy and questions on new form for people overseas applying for a visa).
- ✓ 11/26/19 Comments to CMS on Agency Information Collection Activities; Proposals, Submissions, and Approvals (**opposed** rulemaking on abortion segregation of funds requirement couched as Paperwork Reduction Act action).
- ✓ 11/12/19 Comments to State Dept. on Inadmissibility on Public Charge Grounds (**opposed** attempt to end-run federal courts' nationwide injunctions that stop DHS from implementing the Public Charge Rule).
- ✓ 10/31/19 Comments to State Dept. on Immigrant Health Insurance Coverage (**opposed** Presidential Proclamation).



Biden Administration Actions to Strengthen the ACA and Reverse Damage by Prior Administration

2/2/21 Issued immigration-related Executive Orders. One requires review and reversal as appropriate of the Trump Administration's Public Charge rules and policy.

1/28/21 Issued Executive Order Strengthening ACA and Medicaid:

- ✓ Created federal COVID-19 special enrollment period Feb 15 to May 15 and allocated \$50 million for marketing.
- ✓ Ordered federal agencies to review and as appropriate, suspend, revise, or rescind regulations that undermine protections for people with pre-existing conditions, undermine marketplaces or insurance markets, create barriers to coverage, or reduce affordability or assistance for coverage.
- ✓ Revoked two Trump Executive Orders that promoted deregulation of health insurance and junk insurance such as association health plans and short-term, limited-duration plans.

1/20/21 Issued Executive Order on Preventing and Combating Discrimination. Ordered federal agencies to update regulations, guidance, and policies to prohibit discrimination on the basis of gender identity or sexual orientation, including in healthcare.



Biden Administration COVID-19 Relief Package Lowers Health Insurance Premiums

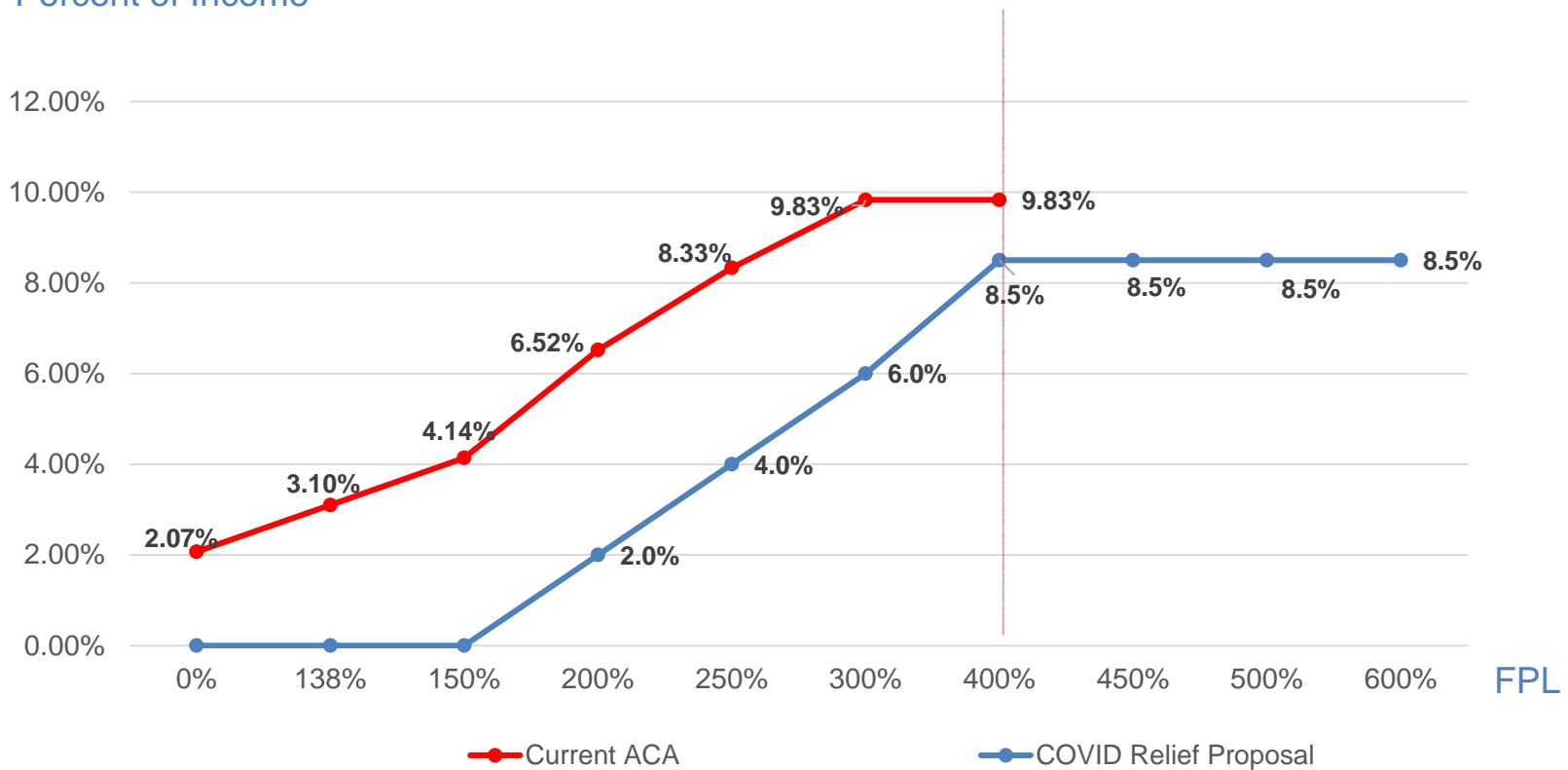
Biden Administration COVID-19 Relief Package includes expansion of ACA to lower health insurance premiums for all people with individual health insurance coverage:

- ✓ Helps all people with individual health insurance coverage on DC Health Link regardless of their income.
- ✓ Lowers maximum premium from 9.83% to 8.5% of income for people at 400% FPL and higher. 8.5% cap on premiums applies to people at all higher incomes.
- ✓ Lowers maximum premium for people under 400% FPL (see attached chart).



COVID Relief Proposal Lowers Health Insurance Premiums

Percent of Income



Current ACA caps premiums for people with incomes up to 400% of federal poverty level. This proposal caps premiums for people at **all** income levels.



COVID Relief Proposal (released Feb 8, 2021 U.S. House of Representatives Ways and Means Committee draft proposal):

- ✓ **Applies to 2021 and 2022** tax years (SBMs and others advocating for permanent premium relief).
- ✓ We estimate **approximately \$36 MILLION per year in premium relief** for District residents with individual marketplace coverage through DCHealthLink. Premium savings is either through APTC (reduced monthly premium) or PTC (at tax time, receiving a tax credit).
 - ✓ **Residents, who pay reduced premiums because they currently qualify for APTC, will pay even less.**
 - ✓ Residents who don't qualify for APTC now based on their income ("full pay"), will qualify under the proposal because the **proposal caps premium to no more than 8.5% of income for people at 400% federal poverty level or higher.**
 - ✓ Residents receiving unemployment insurance in 2021 will be eligible for free private health insurance in 2021 (unless they qualify for Medicaid).
- ✓ Looking at current APTC customer pool: **87% of the total premium** would be paid for by federal tax credits. For current full pay customer pool, federal tax credits would cover nearly **40% of the premiums**. If enacted, this would provide huge relief to District residents and make health insurance premiums more affordable.



Open Enrollment and What's New at DCHealthLink.com



OPEN ENROLLMENT ENDED JANUARY 31, 2021

Open enrollment for individual health insurance for residents ended January 31, 2021

To date plan selections compared to last year (as of Feb 1, 2021: 19,997 compared to 19,932 last year):

Individual:  Small Group: 

Total paid enrollment (Feb 1, 2021): 97,137 in 2021 compared to 96,346 in 2020 (Feb 1, 2020)



Open Enrollment Nov 1, 2020 to January 31, 2021 for District Residents

- ✓ Window shopping ***October 15 to October 31***: preview 2021 health plans and rates before Nov 1.
- ✓ 2021 premiums are ***lower*** than 2020 premiums for 15 of 25 plans.
 - ✓ HBX testified at DISB's rate hearing advocating for decreases and a freeze on increases.
- ✓ ***Standard Plans: No deductibles*** for primary care, specialists, mental and behavioral health, urgent care and generic Rx.
 - ✓ Shop Bronze, Silver, Gold, and Platinum ***Standard*** plans for no deductibles.
- ✓ **All plans cover diagnosis, testing, and treatment for COVID-19 at no cost to patient.**
- ✓ **All plans cover COVID-19 vaccine at no cost to patient.**



Highlights of Open Enrollment and Operations (slides 30 to 52)

- **Open Enrollment:** successful approach from prior years – all virtual.
- **What's New in 2020 on DC Health Link:** Many new features including self-attestation of DC residency, option to pay right away, and self-service tax credit updates.
- **Automated to decrease use of contractors.**
- **Increased operational efficiency:**
 - ✓ **Reduced** call center abandonment rate from an average of 5.4% to 1.5% and wait times from an average of 60 seconds to 26 seconds during open enrollment.
 - ✓ **Reduced** IT enrollment-related ticket handling from an average of 11 days in 2019 to and average of 3 days in 2020.
- ✓ **State-based Marketplace Partnership** with the MA Health Connector for Business going strong.



HBX Recent Awards and Recognition

- ✓ **Won 2019 Sustainability and Equity Award:** Amazon Web Services (AWS) City on a Cloud international competition
- ✓ **Featured in the Fall 2019 AWS City on a Cloud International Announcement For Applications:** <https://aws.amazon.com/stateandlocal/cityonacloud/>
- ✓ **Won 2018 & 2016 Best Practices in Innovation:** Amazon Web Services (AWS) City on a Cloud international competition
- ✓ **Ranked #1 for consumer decision support tools (ranking of SBMs and FFM) in 2018 and 2017 (no report in 2019)**
- ✓ **Five PR News Awards in 2018 and 2019**
- ✓ **2017 AWS IT case study on cloud solutions:** <https://aws.amazon.com/solutions/case-studies/DC-HBX/>
- ✓ **First in the nation SBM partnership:** Selected by the Massachusetts Health Connector to provide IT solution and on-going operations support for the MA SHOP (Feb 2017)



IT TAKES A VILLAGE

- **DC Mayors and Councilmembers**
- **DC Health Link Business Partners**
- **DC Health Link Assisters, Navigators & Certified Application Counselors**
- **DC Health Link Certified Brokers**
- **DC Government Agencies**
- **Faith-based Community**
- **Community Organizations**
- **Business Leaders**



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DC Chamber of Commerce
DELIVERING THE CAPITAL



PROTECTING THE CONSUMER'S FUTURE
NAHU
National Association
of Health Underwriters
AMERICA'S BENEFITS SPECIALISTS



Additional Information



2021 OPEN ENROLLMENT - Virtual

CONTINUE successful approach from prior years – all virtual

CONTINUE successful inward focus (2020 & 2019): residents with incomplete applications; residents who did not qualify for a special enrollment period; residents whose coverage was terminated; SHOP -- didn't renew or terminated for nonpayment; callers to contact center; currently enrolled residents (each one link one).

ACTIVITIES: Email (multiple emails with deadline “countdown” and A/B testing); text messaging; direct mail; phone calls. **SUMMARY** (through 2/1):

- 792,699 emails
- 31,225 texts
- 18,659 postcards
- 8,356 calls

RESULTS: 1,660 residents enrolled

BUSINESS PARTNERS:

- DCCC sent 2,050 emails and made 888 calls (November 2020 - January 2021);
- GWHCC sent 55,189 emails and made 255 calls (November 2020 - January 2021);
- RAMW sent 1,500 emails



OPEN ENROLLMENT FOR 2021 OUTREACH & ENROLLMENT

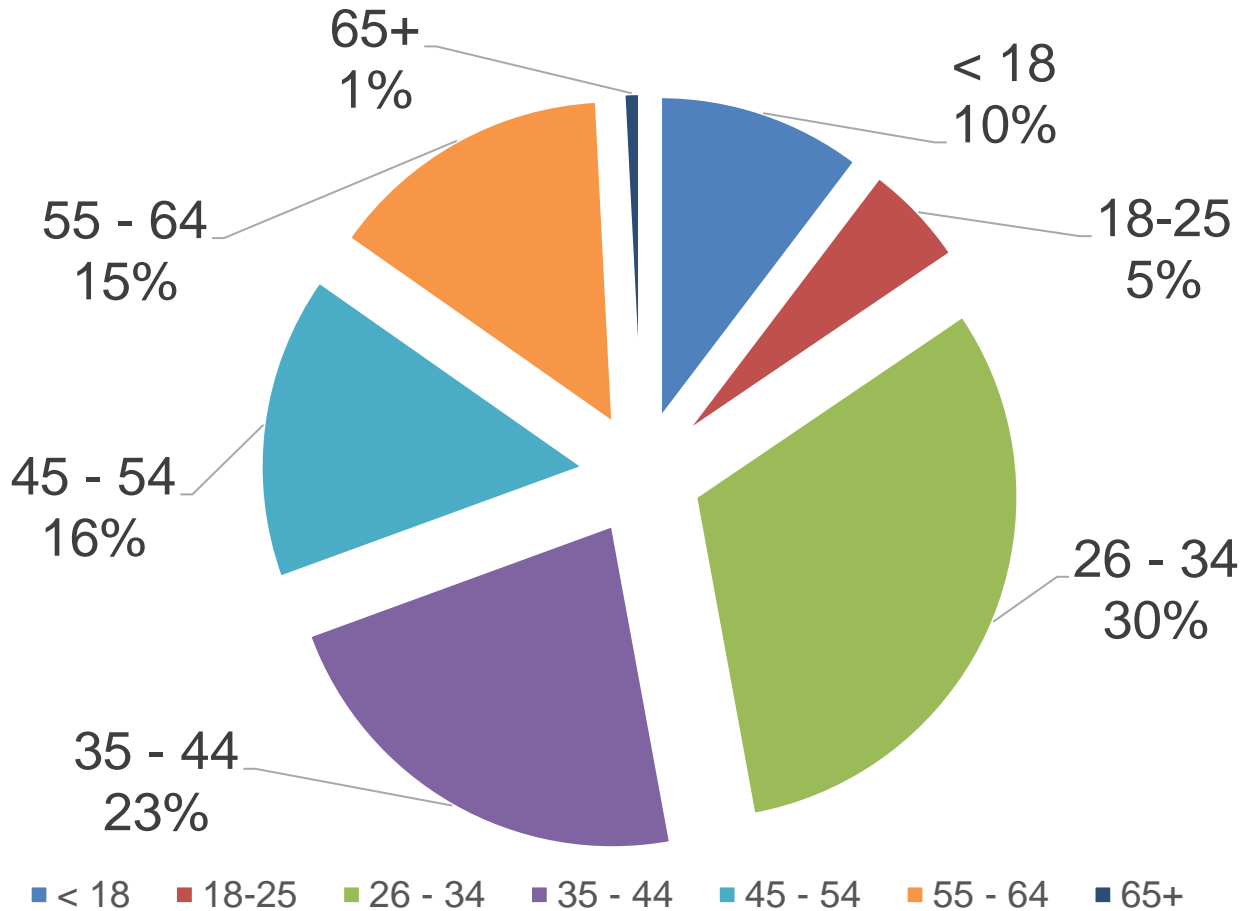
Issue: fear and confusion from Trump Administration anti-immigrant policy continues

On-going response: HBX partnered with immigration lawyers funded by the Immigration Justice Legal Services Grant Program

- **Free immigration lawyers** (funded by the Immigration Justice Legal Services Grant) **with interpreters** (funded by HBX) to provide one-on-one immigration advice at one-touch enrollment at Carlos Rosario every Thursday 5pm to 8pm and Saturday 9am to 12pm. **VIRTUAL 11/20 – 1/31**

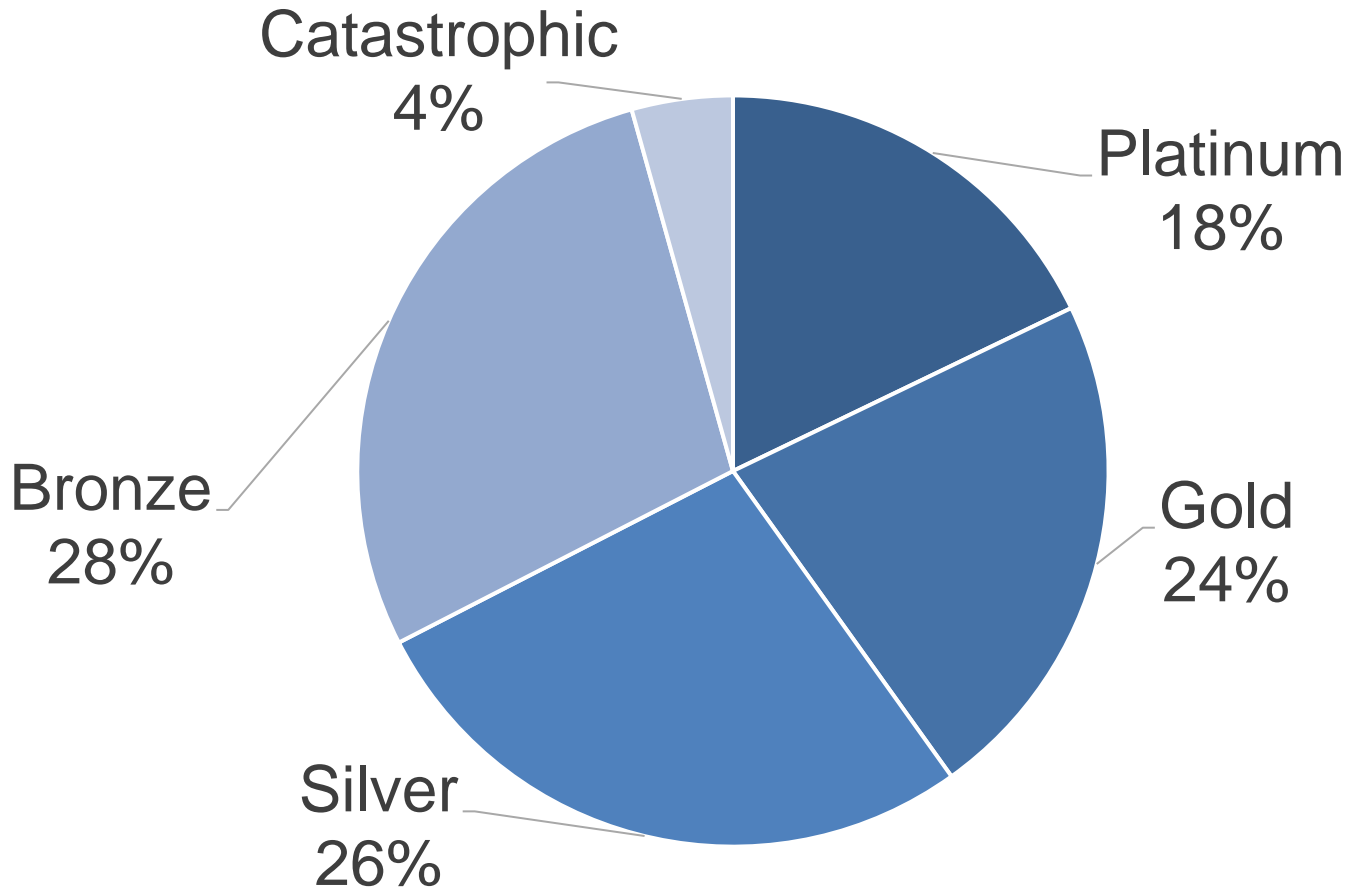


INDIVIDUAL **PAID** ENROLLMENT BY AGE FOR 2021 COVERAGE





INDIVIDUAL BY METAL LEVEL 2021 PAID COVERAGE





Standard Plans

- **PRE-DEDUCTIBLE COVERAGE:** Standard plans cover primary & specialty care (including outpatient mental health), urgent care, and generic Rx without first having to meet a deductible.
- Standard plans have the same benefits and same out-of-pocket costs (deductibles, copays, coinsurance) for easy comparison.
- Customers enrolled in standard plans have higher effectuation and paid rates than customers enrolled in non-standard plans (85% paid status compared to 79% paid for non standard plans and 75% for standard HSA plans).



DC Health Link Contact Center (2/5/21)

	OE 1	OE 2	OE 3	OE 4	OE 5	OE 6	OE 7	OE8
Calls Received	86,632	56,415	52,886	47,182	41,295	37,898	39,449	30,909
Average Wait Time (Minutes)	10	9	1.5	1.9	0.7	0.7	1.4	0.5
Max Wait (Minutes)	29	60	8	9	6	3	15	18
Abandonment Rate	31%	23%	6%	11%	3%	3%	7%	2%
FINAL DAY STATS	3/31/14	2/15/15	1/31/16	1/31/17	2/5/18	2/6/19	2/5/20	2/5/21
Calls Received	4,419	748	932	1,552	970	591	784	377
Average Wait Time (Minutes)	24	10	2.9	8.9	6.8	0.2	3	.2
Max Wait (Minutes)	37	28	19	16	16	4	2	0.75
Abandonment Rate	77%	25%	12%	28%	22%	1%	7%	1%



Small Group Marketplace Current Enrollment

SHOP ENROLLMENT	GROUPS	COVERED LIVES
Current Enrollment (January 2021)	5,182	80,819
Enrollment 1 Year Ago (January 2020)	5,115	80,286
CHANGE	+67	+533



Plan Choice

Small businesses that provide choice of health plans to employees:

- ✓ Can save money
- ✓ Provide better employee benefits
- ✓ Offer options that large employers offer

It is **administratively easy** - NO extra work to offer choice. Receive one monthly bill, regardless of how many different plans employees select.

<https://www.dchealthlink.com/employee-plan-choice>

English and Spanish language videos

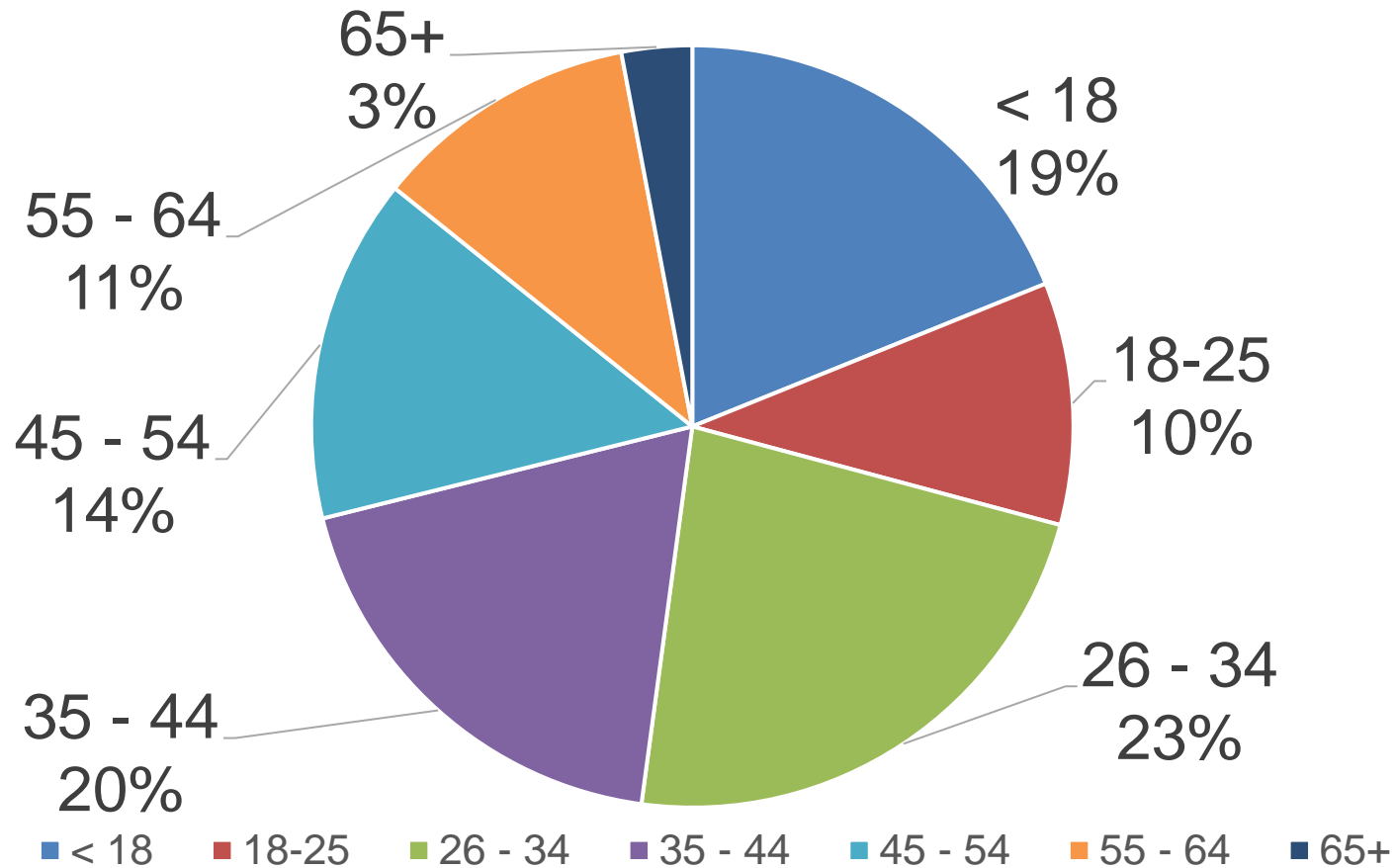


Choice of Plans	Number of employers Dec 2020	Number of employers Dec 2019
1 Plan 1 Carrier	1,766	1,869
All Plans 1 Carrier	2,811	2,624
All Plans (all carriers) 1 Metal Level	603	561
Total Employers	5,180 66% offering choice	5,054 63% offering choice



SHOP – AGE (Not Including Congress)

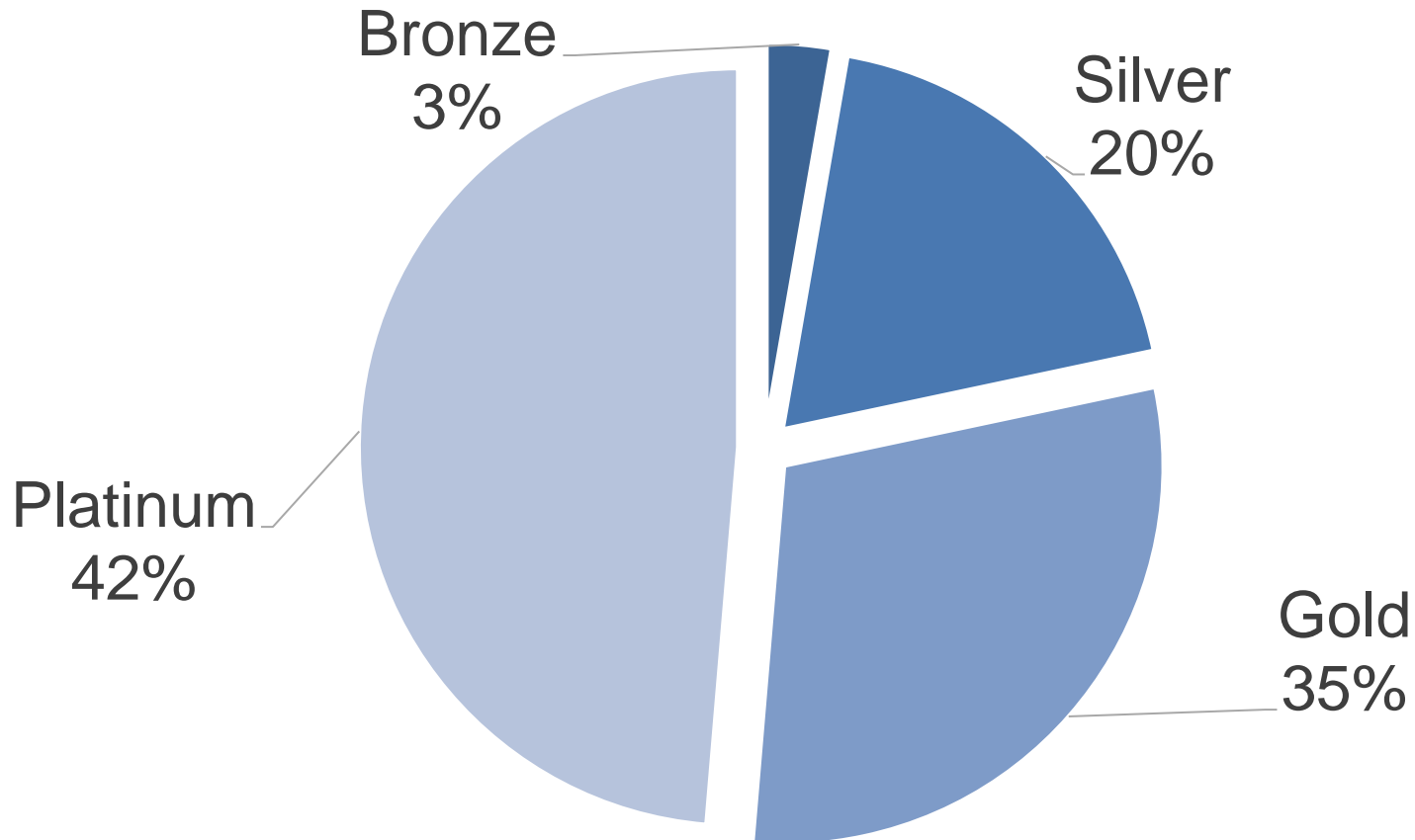
Jan 2021





SMALL BUSINESS ENROLLMENT METAL LEVEL

Jan 2021





WHAT'S NEW AT DC HEALTH LINK INDIVIDUAL MARKETPLACE IN 2020?

- ✓ **Self-attestation of DC Residency:** **New** feature to reduce barriers by allowing applicants to self-attest their DC residency status.
- ✓ **Option to Pay Right Away:** **New** feature that allows customers who pick Kaiser Permanente plans to make an initial premium payment immediately, rather than waiting weeks to receive an invoice, pay, and activate coverage.
- ✓ **Self-service Tax Credit Updates:** **New** tool that gives customers the ability to adjust the amount of the advance premium tax credit applied to their insurance plan.
- ✓ **Improved Help Text:** **New** clickable definitions for unfamiliar terms and additional information for questions that can be confusing.
- ✓ **Cleaner, Modern “Look and Feel” to the Application:** **Updated** navigation makes it more intuitive for customers to understand where they are in the application process.
- ✓ **Self-service Plan Cancellations:** **New** tool to allow customers to cancel coverage themselves without having to call the call center.



WHAT'S NEW IN 2020

- ✓ **Google Translate on DCHealthLink.com:** Configured Google Translate to allow customers to select from a list of 20 frequently used languages to view the website in their preferred language.
- ✓ **Webform:** Cut wait times at the call center by directing callers and website visitors to submit their contact information for a case manager to call them back.
- ✓ **Dental Plan Match:** Launched a Spanish version of dental Plan Match tool and all decision support tools are available in Spanish.



New Tools on Health Reimbursement Arrangements (HRAs) 2020

- ✓ **New** HRA Affordability Tool developed with stakeholders and other state-based marketplaces. Allows residents to see how the HRA offered by their employer impacts their eligibility for premium reductions.
- ✓ **New** Employer HRA Tool to help employers compare and understand options for contributing to their employees' health coverage costs including offering an Individual Coverage HRA, offering small group coverage through DC Health Link, and increasing employees' salary.
- ✓ **New** online training for DC Health Link Brokers on HRAs and how to use HRAs with DC Health Link coverage.
- ✓ **New** page on DC Health Link explaining HRAs and how an Individual Coverage HRA can be used to purchase private health insurance on DC Health Link.



New Tools for HBX Staff

To shorten service resolution time and to become more efficient, developed the following functionality to enable HBX staff to process certain transactions that have historically been completed by HBX contractors:

- ✓ *New* functionality allows HBX staff to create, edit, and discontinue special enrollment periods.
- ✓ *New* functionality allows HBX staff to view, edit, and manage broker agency staff information.
- ✓ *New* functionality allows HBX staff the ability to upload secure messages to employer mailboxes.



Enhancements *Coming in 2021*

- ✓ **Streamline process for an entrepreneur's new businesses:** This new online feature will greatly simplify the process for small business owners starting a new business and offering health benefits, e.g., new business name or new FEIN.
- ✓ **Improved broker search tool:** This will enhance user experience for employers looking to locate and select a broker for their DC Health Link account.
- ✓ **New tools for HBX staff to continue to transition work from contractors to employees and streamline work performed by HBX staff:**
 - ✓ a new feature will allow HBX staff to send bulk messages to the DC Health Link secure accounts of specific groups of employers, employees, brokers, and individuals;
 - ✓ a new feature will allow HBX staff to reinstate terminated plan years – a process currently handled by contractors;
 - ✓ a new feature will automate the cancellation of renewals for individuals who “age off” of their parents’ plan.



Marketplace Support

- ✓ **Reduced** call center abandonment rate from an average of 5.4% to 1.5% and wait times from an average of 60 seconds to 26 seconds during open enrollment.
- ✓ **Transitioned** enrollment-related data tickets from contractors to HBX-IT staff, both reducing the cost of resolving these tickets and speeding the resolution time. In 2019 we resolved this ticket type on average in 11 days. In 2020 we cut that average resolution time to 3 days – a 73% improvement.



Individual Responsibility Requirement & HBX Implementation Responsibilities and Actions 2020

- ✓ Worked with OTR and DISB to finalize implementation regulations (Feb 7, 2020) (DMHHS led and coordinated). Regs are similar to federal regs.
- ✓ Processed 4 hardship exemptions and 3 affordability exemptions to-date for Tax Year 2020. If COVID-19, or another hardship, prevented someone from getting insurance they should apply for a 2020 exemption.
- ✓ Established a special enrollment period (SEP) in 2020 for residents who learn of coverage requirement at tax time (deadline to enroll in individual coverage is 60 days from filing deadline) or are new District residents.
- ✓ HBX worked with OTR on a blog. OTR issued the blog, emailed information to tax preparers and publicized on social media.
- ✓ Added information about the individual responsibility requirement to literature.
- ✓ Posted income level for automatic low-income exemption on [DCHealthLink.com](https://www.dchealthlink.com) (March 2020).
- ✓ Posted average bronze plan cost on [DCHealthLink.com](https://www.dchealthlink.com) (used to cap penalty) and provided to OTR for use in [tax instructions](#) (Sept 2020).



DC Health Link & MA Health Connector for Business State-based Marketplace Partnership: MA report

- **Small businesses like the new platform:** Of the 412 current and former employer groups surveyed in the fall of 2020, satisfaction among small groups is 86%.
- **Premium savings:** Small businesses and their employees in Massachusetts collectively save nearly \$9M per year on health insurance premiums by shopping through the Health Connector for Business compared to similar groups off-Exchange (2019 data).
- **Newly insured small businesses:** 46% percent of new businesses reported that they previously did not offer coverage before signing up with the Health Connector for Business (2019 data).
- **Brokers like offering employer choice:** Brokers report Choice Model is one of several main reasons why they choose the Health Connector for Business platform over other sales channels for their clients (2019 data).
- **All-time highest enrollment:** Small business members are currently at an all-time high at 8,938 covered lives (2020 data).

Source: MA Health Connector for Business -- Board of Directors Meetings, September 12, 2019 and December 2020.