



Updates



Surcharge Proposed for Small Business Rates

Every year, the DC Health Benefit Exchange Authority (DCHBX) advocates for the lowest possible rates for District residents and small businesses. Currently, there is a proposal to add a surcharge to groups' health insurance rates to reduce the cost of individual market premiums. Small business insurance rates in DC are proposed and filed by insurance companies and reviewed and approved by the DC Department of Insurance, Securities and Banking (DISB). This year, DISB asked insurance companies to file [two different sets of rates](#):

1. Proposed rate increase for 2020
2. Proposed rate increase with an additional surcharge

If DISB approves the surcharge, small business premiums will go up by an additional 3-4 percent on top of the regular increase. Mila Kofman, DCHBX Executive Director, testified at DISB's rate hearing, stating that our agency agrees with the goal of reducing premiums for people with individual health insurance, but strongly opposes doing that by increasing premiums for small businesses and nonprofits in the District. We will continue to advocate for lower rates and believe that, even without the surcharge, proposed rate increases are too high and should not be allowed by DISB. If you have questions and/or comments about the proposed rates, email healthrates.comments@dc.gov.

New Autopay Feature

On May 28, we updated our online payment portal to allow recurring payments, also known as autopay. Employers go to the Billing tab in their DC Health Link account to set up autopay. There are [step-by-step instructions for employers](#). Note that the old link (<https://www.e-BillExpress.com/ebpp/DCHealthPay/>) no longer works.

New Broker Staff Logins

We know that many Brokers depend on a team to handle the day-to-day needs of clients. We're happy to announce that Brokers' staff members can now manage clients in their own DC Health Link accounts. Staff members will need to complete two training modules ([Privacy and Security](#), and [System Use](#)) and follow [these instructions](#) to set up their accounts.

Updated Broker Attestations

We've updated the DC Health Link Broker Attestations to account for the new Broker staff login feature. The [new attestations](#) cover Brokers' responsibility to manage their employees' behavior while conducting business on their behalf on DC Health Link. The [Producer Advisory Committee](#) reviewed and approved the new attestations, which are effective immediately.

Broker Recertification Requirements

We've set the recertification deadlines for all Brokers, based on your last training dates in 2017 and 2018. We'll send reminders 60 and 30 days before your deadline. Wait until you receive this reminder to start your training, because we can't count training as complete more than 60 days before recertification. If you have questions about the recertification process, fill out our [Contact Form](#).

Reminder on Direct-to-Carrier Enrollments

All initial, renewing, and Special Enrollment Period transactions in DC's Individual & Family and Small Business markets must be done on DC Health Link. We've seen several recent examples of Brokers enrolling Small Business employees directly with carriers. Small Businesses aren't billed for these employees, leaving employers potentially responsible for large back premiums or employees responsible for any claims incurred. You can learn more about how to correctly enroll clients by contacting the DC Health Link Producer Team using our [Contact Form](#), contacting your General Agency, and using our [online guides](#).

Revised Event Recruitment Policy

We are changing our sign-up process for community events to allow more Brokers to participate. We will give priority to Brokers who haven't participated in an event in the past 12 months. If we haven't reached capacity for an event, we will allow Brokers who have participated more recently to sign up. We will start counting your 12 months from the next event you attend.

Reinstatement Process after Termination for Non-Payment

Be sure to advise your Small Business clients to take immediate action if they get a delinquency notice from DC Health Link. Groups that want to be reinstated after being terminated for non-payment must pay all past-due premiums and any current charges. Once the employer has made the full payment there's a five business day waiting period to ensure the payment is not returned. Once the payment is processed, it typically takes another three weeks to reinstate the group. There are no exceptions.

Enrollment Deadlines



August 1 Coverage for Small Businesses

Initial Groups

- July 1
Last day to complete initial Employer application
- July 10
Last day of Employee open enrollment period; invoices become available in the employer's account the first business day after Employee open enrollment closes
- July 12
Last day to pay initial premium

Renewal Groups

- July 5
Last day to complete Employer renewal application
- July 13
Last day of Employee open enrollment period
- Premium Payments
Deadline is listed on the mailed monthly invoice, which is also posted to the Employer's online account the first week of the month

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.

Trained Expert Relations

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