



Updates



Small Business Open Enrollment Extension

DC Health Link is extending the January Small Business marketplace Employer open enrollment eligibility rules for employers seeking to newly offer coverage for all of the 2020 calendar year. This means small businesses can start offering coverage even if they can't meet minimum contribution and participation requirements.

The extension of the Employer open enrollment rules is for a limited time only. Employers that take advantage of this flexibility during the 2020 plan year will need to either meet the minimum participation and minimum contribution requirements for the 2021 plan year or transition to a 1/1 renewal.

You can learn more about enrollment flexibility in the Board [resolution](#).

New Special Enrollment Periods

The DC Health Benefit Exchange Authority (DCHBX) Executive Board recently adopted recommendations from our Standing Advisory Board to create new special enrollment periods (SEPs).

- **Pregnancy:** (Individual & Family and Small Business markets) Pregnant people and their dependents now qualify for a SEP to ensure they can access coverage when experiencing this life event. This SEP starts on the day that a health care practitioner confirms the pregnancy. Consumers can choose coverage starting the first of the month pregnancy is confirmed, or the first of the month after they select their plan. Consumers have 30 days from the date of pregnancy confirmation to report this life event for Small Business coverage and 60 days for Individual & Family coverage.
- **Reinstatement Following Autopayment Failure SEP:** (Individual & Family market) Customers can have their coverage reinstated if they were terminated because the credit or debit card they used for autopayment gets declined (for example, because the card expired). To be eligible for this SEP, the customer must have successfully set up autopay with the health insurance company directly (not through a third party such as a bank or through the card). This SEP does not apply if the customer voluntarily ended autopay, or had insufficient funds on their credit or debit card. For customers who qualify, the plan will reinstate retroactive to a start date that ensures there's no gap in coverage. Customers cannot add new enrollees via this SEP.
- **Learning of Individual Responsibility Requirement SEP:** (Individual & Family

market) In 2019, the District of Columbia implemented a local [individual responsibility requirement](#), modeled after the prior federal requirement. The law requires residents to have qualifying health coverage, get an exemption, or pay a penalty on their DC taxes. DC taxpayers who learn about the individual responsibility requirement during the tax filing season this year qualify for a SEP. They have 60 days to enroll from the date they learned about the requirement or filed their taxes. The plan will start on the first of the month after they select their plan. This SEP only exists for the 2019 tax filing season.

- **New Resident SEP:** (Individual & Family market) New District residents who become subject to the local [individual responsibility requirement](#) as a result of the move also qualify for a SEP. The new resident has 60 days to enroll from the date they moved. The plan will become effective on the first of the month after they select their plan.

You can learn more about the new SEPs in the [Board meeting notes](#).

Special Broker Webinar

Learn more about the new SEPs and small business enrollment flexibility during our next webinar.

Date: Friday January 31, 2020

Time: 10:00am–11:30am

Dial-In: [\(650\) 479-3208](tel:6504793208)

Passcode: 739 328 895

[JOIN THE WEBEX WEBINAR](#)

Enrollment Deadlines



Unsure of DC Health Link small business deadlines? Use this [tool](#) 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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