

Dear DC Health Link Broker,

This is a copy of a message we've sent to the Point of Contact:

We know the COVID-19 pandemic is hitting small businesses and nonprofits especially hard and many are struggling to survive. Here at DC Health Link, we are trying to help. We have implemented new flexibility to help small businesses and nonprofits covered through DC Health Link keep their health insurance coverage.

Here is a summary of what's new:

- **We are not terminating coverage:** During the District of Columbia's Public Emergency and Public Health Emergency we are not terminating coverage for non-payment of premium. You do not have to contact us. The non-termination policy is automatically applied to your coverage.
- **We are not sending late payment notices:** You will not receive a notice of late payments from us during the District of Columbia's Public Emergency and Public Health Emergency.
- **You can defer your premium payments:** We are providing a **new** 60-day grace period for premium payments. The new grace period will start when the Public Health Emergency ends as determined by the Mayor. The current Public Health Emergency is scheduled to end April 24. If that doesn't change, it means you will have a 60-day grace period to pay premiums from April 24th. If the Public Health Emergency is extended by the Mayor, then you will have a 60-day grace period from the date the emergency ends to pay your premiums.

In addition, I wanted to remind you that:

- We never charge late fees or interest for late payment of premium.
- You always have a 60-day grace period to pay premiums. This is

year-round and is automatically available to any employer who is late making the premium payment. The 60-day grace period begins the date premium is due. Note that the new grace period we adopted would begin when the Public Health Emergency is over in DC. So, the new grace period provides more time.

- We work with each business on a case-by-case basis on a workable repayment plan if an employer is unable to make premium payments.

We are invested in your success and ultimate recovery from this pandemic. We will continue to look for additional ways to make it easier for you to stay insured. As the situation continues to evolve, I will provide updates. Please stay safe.

Mila Kofman
Executive Director
DC Health Benefit Exchange Authority