

Dear DC Health Link Broker,

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

For small businesses and nonprofits experiencing hardship and worried about ability to continue to provide health insurance to employees, we have implemented additional ways to help you stay insured.

- **PREMIUM DEFERRAL:** If you are unable to make premium payments, you can defer your premium payments for 60 days after the DC Public Health Emergency ends which is currently scheduled to end May 15. We've made this extension automatic and so you do **not** have to call us to request it. Because premium payments are due by the end of each month, this means that **your premium will be due by July 31.**

Also, I wanted to let you know that Acting Insurance Commissioner Karima Woods issued an [emergency order](#) on April 27, 2020 that requires insurance companies to allow at least 12 months for employers to pay in installments past due premiums.

AUTOMATIC 12 MONTHS REPAYMENT PERIOD: To further help, we have implemented a policy that will automatically provide you with the 12 months. You do **not** have to contact us and do **not** have to apply.

- If you can't make payments during the public health emergency, you missed payments before the emergency was declared, and/or you can't make payments during the grace period of 60 days after the emergency ends, we will automatically provide you with the 12 months.
- This means that you will have until **July 31, 2021** to pay past due premiums in monthly installments.
- DC Health Link never charges late fees, interest, or any other

fees.

We understand that you face many challenges in this unprecedented coronavirus pandemic. We can help you meet one of those challenges by helping you to keep your health insurance, and making it as easy as possible for you to do that. We will continue to look for additional ways to make it easier for you to stay insured. Please feel free to contact us with any questions or concerns and stay safe!

Mila Kofman

Executive Director

DC Health Benefit Exchange Authority