



Updates



Premium Relief for DC Health Link Groups

We know the COVID-19 pandemic is hitting your small business clients especially hard. The DC Health Link team has continued to work with all DC Health Link insurers to make it easier for your clients to stay insured. Last week, we announced that two of our insurance companies – UnitedHealthcare and CareFirst BlueCross BlueShield – are extending premium credits to their SHOP groups.

- **UnitedHealthcare** reduced May 2020 group premiums by 10 percent. Employers will see this credit on their invoice for August 2020, which will be issued this month.
- **CareFirst** reduced July 2020 medical plan premiums by 10 percent and standalone dental plan premiums by 50 percent. Employers will see this credit on their invoice for September 2020, which will be issued in August.

Catching up on Premium Payments

DISB issued an [emergency order](#) requiring insurance companies to allow at least 12 months for employers and individuals to pay premiums missed during the public health emergency. Here's what this will mean for your clients who have missed premium payments during the public health emergency:

- **Small Businesses:** Because we have not terminated groups who missed payment during the public health emergency, our standard 60-day grace period to catch up on premium payments will start when the public health emergency ends. At the end of the grace period, we will automatically enroll all groups who still have missed payments from the public health emergency in a year-long installment plan. This means that if the public health emergency ends on July 24 as currently scheduled, your clients who have missed payments will owe their first installment payment (along with their premium) on September 30.
- **Individuals & Families:** Consumers will have 30 days after the public health emergency ends to make their first payment towards any premiums they missed during the public health emergency, along with their regular premium payment.

Special Enrollment Opportunity during the Pandemic

To support our residents and small business employees during the COVID-19 pandemic, uninsured DC residents can shop for and enroll in Individual & Family market coverage as part

of a Special Enrollment Period (SEP). Employees of small businesses covered through DC Health Link can also take advantage of a SEP for employer-sponsored coverage. Both of these SEPs are available until September 15, 2020.

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](#)