


DC HEALTH LINK
Get the facts. Get covered.

Mila Kofman, JD
Executive Director
DC Health Benefit Exchange Authority
a private/public partnership



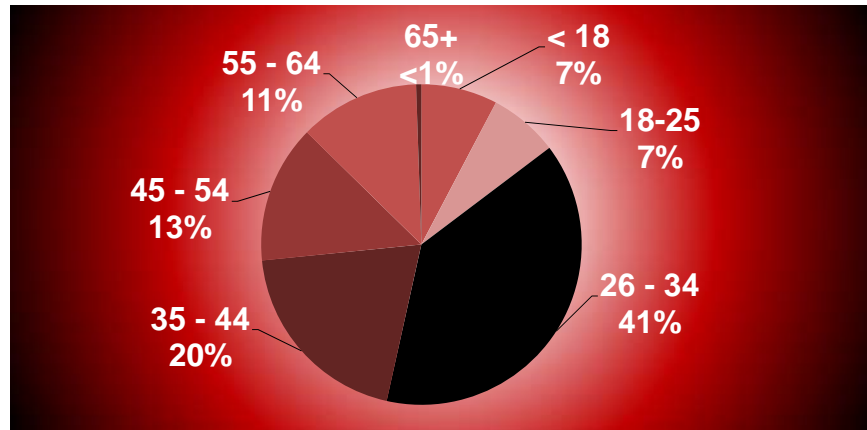
DC HEALTH LINK
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ACA is working in DC:

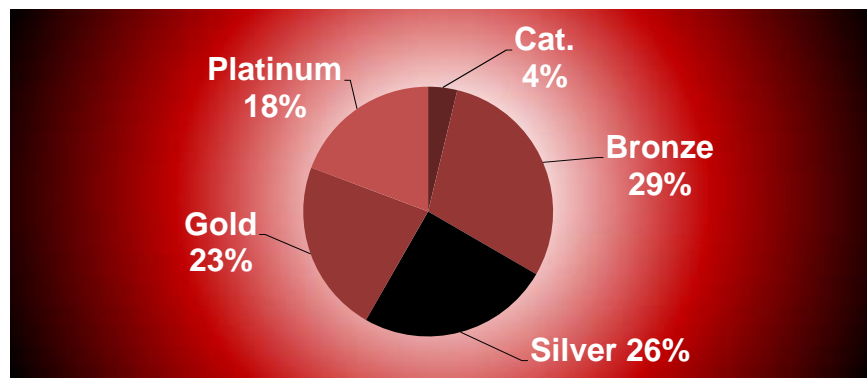
- **Uninsured rate dropped by 20%** (2013-2014 census)
- October 1, 2013 to September 23, 2015 (includes open enrollment and SEPs), **166,789** people have come through DC Health Link:
 - **24,663** people enrolled in private health plans through the DC Health Link individual and family marketplace;
 - **120,739** people determined eligible for Medicaid coverage through DC Health Link; and
 - **21,387** people enrolled through the DC Health Link small business marketplace (includes Congressional enrollment)



INDIVIDUAL COVERED LIVES AGE 9/23/15

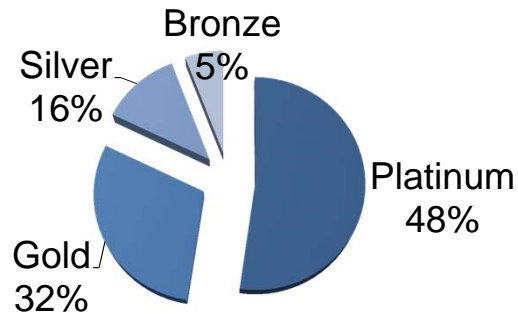


Individual Covered Lives by Metal Level 9/23/15





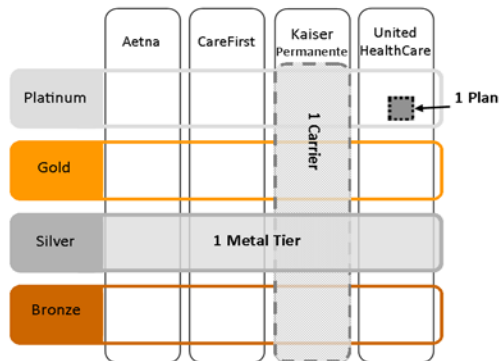
SHOP COVERED LIVES - METAL LEVEL (not including Congress) 9/23/2015 data





EMPLOYER'S OPTIONS

Employer chooses how many plans to offer to employees:

- All Plans - 1 Metal Level
- All Plans from 1 Carrier
- 1 Plan from 1 Carrier



EMPLOYER'S CHOICE (840 EMPLOYERS)

1 Plan 1 Carrier	303
All Plans 1 Carrier	365
All Plans (all carriers) 1 Metal Level	172




Advocate for our customers: lowest rates, best products, real choice

- Advocate for lowest possible premiums: actuarial analysis by Oliver Wyman
- Best products and real choice through private market competition: all products through DC Health Link means transparency, competitive products, and choice of all commercial carriers in the private market



Empowered Customers: decision support tools

Individual Marketplace:

- All plan Doctor Directory -- English (August 2015)
- All plan Doctor Directory -- Spanish (August 2015 Beta)
- DC Health Link Plan Match -- find best plan based on health and medical needs; see oop costs including premiums, deductibles, coinsurance, copayments (September 2015)
- DC Health Link enhanced search tools and additional comparison features (OE3 2016)

SHOP Marketplace:

- All Plan SHOP Doctor Directory (2016)
- DC Health Link SHOP Plan Match (2016)



Cont.

- New standardized plans for 2016
- All plans no benefit substitutions in EHB
- Mobile apps for individuals and small business customers
 - GPS locator for brokers and assisters



Private Market Competition & Purchasing Power of Thousands

- **Choices:** HMO, PPO, POS; HDHP (HSA compatible) & zero deductible plans
 - Nationwide and regional networks
- **2016:** 136 Small Group Plans and 26 Individual (2 catastrophic)
- **Insurers:** Aetna (group only); Carefirst BlueCross BlueShield; Kaiser Permanente; United HealthCare (group only)



Success in the District:

- DC Health Link Business Partners
- DC Health Link Assisters
- DC Health Link Navigator & Certified Application Counselors
- DC Health Link Certified Brokers
- DC Government Agencies
- Faith-based Community

BUSINESS PARTNERS



greaterwashington
hispanic chamber of commerce





RAMW
RESTAURANT ASSOCIATION
METROPOLITAN WASHINGTON



DC Chamber of Commerce
DELIVERING THE CAPITAL



NAHU
National Association
of Health Underwriters
PROTECTING THE CONSUMER'S FUTURE
AMERICA'S BENEFITS SPECIALISTS

OE2: WHAT WORKED



Where you work, live, play, pray, and shop

- ✓ Enrollment Storefronts
- ✓ One Touch Enrollment Events – one-stop shopping in one location
- ✓ Faith-based Sundays: an increase in applications and enrollments
- ✓ 24 Hour Marathon-Relay: Cork Market and Tasting Room, late night at Ben's Chili Bowl, early a.m. at The Diner
- Super Bowl Sunday




“But if you ordered pizza from Pizza 17 in D.C. last night, you probably did hear about health insurance from the District’s health exchange. DC Health Link tucked fliers reminding football fans that the Feb. 15 coverage deadline is coming up” - POLITICO PULSE



Cont.

- **Movie Nights at “SELMA”**
- **Boyz 2 Men Barbershop Day**
- **Valentines day** – teamed up with local florists
- **Enroll at the Bowls – College Football Championships:** at area sports bars educated & enrolled during the games.
- **NHL Winter Classic & “Rock the Riverfront” Festival** – Teamed with DC Brau, a small businesses that bought coverage for their employees through DC Health Link to urge young people to get covered.



OE3: each one link one

Because you care, be the link: reach family, reach a friend, reach a neighbor

Building a large social networking community: new social media & digital campaign including:

- Instagram; Facebook; YouTube channel with Spanish, Amharic video vignettes; advertising; text messaging targeted populations; targeted events, etc
- Targeted: culturally appropriate (text messaging via GWHCC)


136 Different Health Plans to Choose From

HUGH & CRYE "We are saving money and providing great coverage through DC Health Link."

Small businesses now have the same purchasing power as big companies

DCHealthLink.com

NOW SMALL BUSINESSES CAN HAVE THE SAME PURCHASING POWER AS BIG COMPANIES.



DC HEALTH LINK
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Find affordable health coverage for your small business through DC Health Link. Compare plans side by side from private insurance companies competing for your business. Find your plan today.

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 Get the facts. Get covered.



“Because I was able to get affordable health coverage, I had the flexibility to leave my job and pursue my career goals.”

-ALKA
EDUCATION CONSULTANT

 Get the facts. Get covered.

 Get the facts. Get covered.



“I now have great coverage at a great price and I couldn’t be happier with the care I’m receiving.”

-MYLES
GRADUATE STUDENT

 Get the facts. Get covered.



“I save \$250 every month. The savings I receive give my wife and me more flexibility.”

- JOHN
CYBER-SECURITY
CONSULTANT



“For almost two years I went without coverage. Once DC Health Link came along, I knew I had to take ownership of my health and get covered.”

- WORDNA
COMMUNITY OUTREACH
CONSULTANT





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