



Get Covered
Stay Covered

COVID Relief Law

American Rescue Plan Act of 2021

Welcome to the American Rescue Plan Stakeholder Briefing

Wednesday May 26th

Agenda

Welcome and Opening Remarks



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DC Health Benefit Exchange Authority

American Rescue Plan Act of 2021

“The American Rescue Plan
COVID-19 Relief Package
- ACA Enhancements”

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DC Health Link: Affordable Care Act state-based online health insurance marketplace in DC

- DC Health Benefit Exchange Authority, a private-public partnership (private Executive Board), is responsible for DC Health Link
- Small group & individual market through DC Health Link:
 - 100,000 covered lives (private health insurance) through CareFirst BC/BS, Kaiser Permanente, Aetna, & United Healthcare:
 - 80,000+ people in SHOP (5,100+ District small businesses covered; 11,000 Congress -- Members and designated staff on Capitol Hill and in district offices):
 - 15,000 - 20,000 residents (individual & family market)

DC Health Link: Affordable Care Act state-based online health insurance marketplace in DC (continued)

- Cut uninsured rate in half since DC Health Link opened for business. Near universal coverage with more than 96% of DC residents covered.
 - DC ranks #2 in U.S. for lowest uninsured

TOP 3 Health Insurance Benefits in the American Rescue Plan:

1. NEW temporary benefit for laid off workers: health insurance for as little as \$2/month
2. NEW lower health insurance premium for more residents: individual and family coverage on DC Health Link
3. NEW temporary benefit for laid off workers: free COBRA premiums (employer health insurance continuation coverage)

NEW Temporary Benefit For Laid-Off Workers: Health Insurance for as Little as \$2/month

WHAT

Health insurance on DC Health Link for as little as \$2/month, no annual deductibles and low out of pocket costs.

To get health insurance without deductibles, must enroll in a silver plan.

NEW Temporary Benefit For Laid-Off Workers: Health Insurance for as Little as \$2/month (continued)

WHO QUALIFIES:

- DC Residents who had unemployment compensation benefits any time in 2021 (at least 1 week of unemployment benefits)
- Do not need to have unemployment benefits at the time resident signs up for health insurance or applies for lower premium
- All unemployment compensation benefits – local and federal – qualify.

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NEW Temporary Benefit For Laid-Off Workers: Health Insurance for as Little as \$2/month

WHO DOES NOT QUALIFY:

Do not qualify if you are eligible for other coverage such as Medicaid, Medicare, or employer-sponsored coverage.

HOW LONG:

Special low premiums all of 2021. Don't delay. Enroll today!

NEW Lower Health Insurance Premium: Individual and Family Coverage on DC Health Link

WHAT

Lower health insurance premiums for more residents on DC Health Link.

More than \$36 million in yearly insurance premium savings

NEW Lower Health Insurance Premium: Individual and Family Coverage on DC Health Link (continued)

WHO QUALIFIES:

- DC Residents with individual and family coverage on DC Health Link – new and existing customers
- No one pays more than 8.5% of income for premiums. Previously, residents with income over \$51,040/year (or \$104,800/year for a family of 4) did not qualify for lower premiums. Now premium protection for everyone.

NEW Lower Health Insurance Premium: Individual and Family Coverage on DC Health Link (continued)

WHO QUALIFIES:

- Moderate and middle-income residents can save even more. Premium savings depend on age and income.
- Includes immigrants who don't qualify for Medicaid coverage

NEW Lower Health Insurance Premium: Individual and Family Coverage on DC Health Link (continued)

WHO DOES NOT QUALIFY:

Do not qualify if you are eligible for other coverage such as Medicaid, Medicare, or employer-sponsored coverage.

HOW LONG:

All of 2021 and 2022

Existing Customers WHO ARE ALREADY PAYING REDUCED PREMIUMS

- ✓ DC Health Link automatically lowered premiums for existing customers who provided income information.
- ✓ On average customers save an additional \$1,800 for 2021.

Examples of savings:

- 45-year-old with an annual income of \$30,000 was paying a reduced premium of \$203/month and now pays \$93/month.

Existing Customers WHO ARE ALREADY PAYING REDUCED PREMIUMS (continued)

Examples for individuals/families with unemployment compensation:

- A family of four were paying \$1,082.98 per month and now pay \$264.98 per month and have no deductibles for the same benefits.
- A 57-year-old resident was paying \$357.10 per month and now pays \$3.76 per month and doesn't have a deductible for the same coverage.

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Existing Customers WHO ARE PAYING FULL PRICE

- ✓ Can use Plan Match and in less than 30 seconds find out if they will qualify for lower premiums.
- ✓ DC Health Link customers paying full price can go to their DC Health Link account, provide income and household information, including unemployment benefits information, and get lower premiums instantly.

Examples of savings for customers who paid full price for premiums:
30-year-old with an annual income of \$45,000 was paying full price \$377/month and now pays \$282/month.

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New Customers

Find out if you qualify for lower premiums in less than 30 seconds by using Plan Match on DCHealthLink.com, an anonymous shopping tool. Enter your age and annual income to find out if you'll get lower premiums.

- ✓ DC Health Link has a new open enrollment for the American Rescue Plan. Don't have to wait to enroll. Residents can enroll now.
- ✓ Effective dates as early as the first of the month you enroll.
- ✓ Create a DC Health Link account. Don't forget to provide your income and household information, including unemployment benefits information, to get lower premiums.
- ✓ The on-line form for lower premiums takes approximately 15 minutes to complete.

NEW Temporary Benefit For Laid-Off Workers: Free COBRA Premiums

WHAT

Free COBRA premiums. Federal government pays 100% of COBRA premium

- COBRA is continuation of health insurance coverage.
- Free premiums for federal COBRA (employers with 20 or more employees) and DC COBRA (employers with fewer than 20 employees)

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NEW Temporary Benefit For Laid-Off Workers: Free COBRA Premiums (continued)

WHO QUALIFIES

Free COBRA premiums. Federal government pays 100% of COBRA premium

Only people who are laid-off qualify for the federal government to pay 100% of their COBRA premiums.

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NEW Temporary Benefit For Laid-Off Workers: Free COBRA Premiums (continued)

WHO DOES NOT QUALIFY:

- Do not qualify if resigned or fired for gross misconduct
- Do not qualify if you are eligible for other coverage such as Medicare or employer-sponsored coverage

HOW LONG

April 1, 2021 to September 30, 2021

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IMPLEMENTATION: Updates to DCHealthLink.com

- ✓ Launched a new Open Enrollment for the American Rescue Plan: open to all DC residents and enrollment is as easy as during the annual open enrollment.
- ✓ Quickly Updated DCHealthLink.com for all new American Rescue Plan benefits (March 29, 2021):
 - Expanded eligibility for lower premiums
 - Implemented bigger premium savings
 - Implemented special \$2/month premiums for residents who had unemployment compensation in 2021
- ✓ Automatically lowered premiums for customers with income information in DC Health Link

May invoice reflects lower premiums; see new lower premiums in DCHealthLink account.

IMPLEMENTATION: Updates to DCHealthLink.com (continued)

- ✓ Customers who are paying full price can go to DCHealthLink.com and use “plan match” – anonymous decision support tool to find out in less than 30 seconds if they qualify for lower premiums. Then, log-in to their account, provide income information, and get lower premiums.
- ✓ Created FAQs for customers, notified existing customers about new benefits, launched paid media campaign and outreach campaigns, provided trainings.

Questions & Answers

- Click on the Chat Box at bottom of screen
- Place your questions in the chat

Recap and Closing Remarks

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Thank you for
Joining Us Today

For more information about DC Health Link
Visit DCHealthLink.com