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**Executive Director**  
**DC Health Benefit Exchange Authority**



## BACKGROUND

- 2012 legislation: private/public partnership
- 2012 HBX Executive Board appointed
- Jan 2013: city signs IT contract
- 2013: policy decisions – stakeholder working groups
- Oct 1, 2013: 1 of 4 states opened on time and stayed open (Bloomberg News)



## Private Market Competition

- **Choices:** HMO, PPO, POS; HDHP (HSA compatible) & zero deductible plans
- **2014:** **267** Small Group Plans and **34** Individual (3 catastrophic)
- **2015:** **192** Small Group Plans and **31** Individual (3 catastrophic)
- **Insurers:** Aetna; Carefirst BlueCross BlueShield; Kaiser Permanente; United HealthCare (group only)

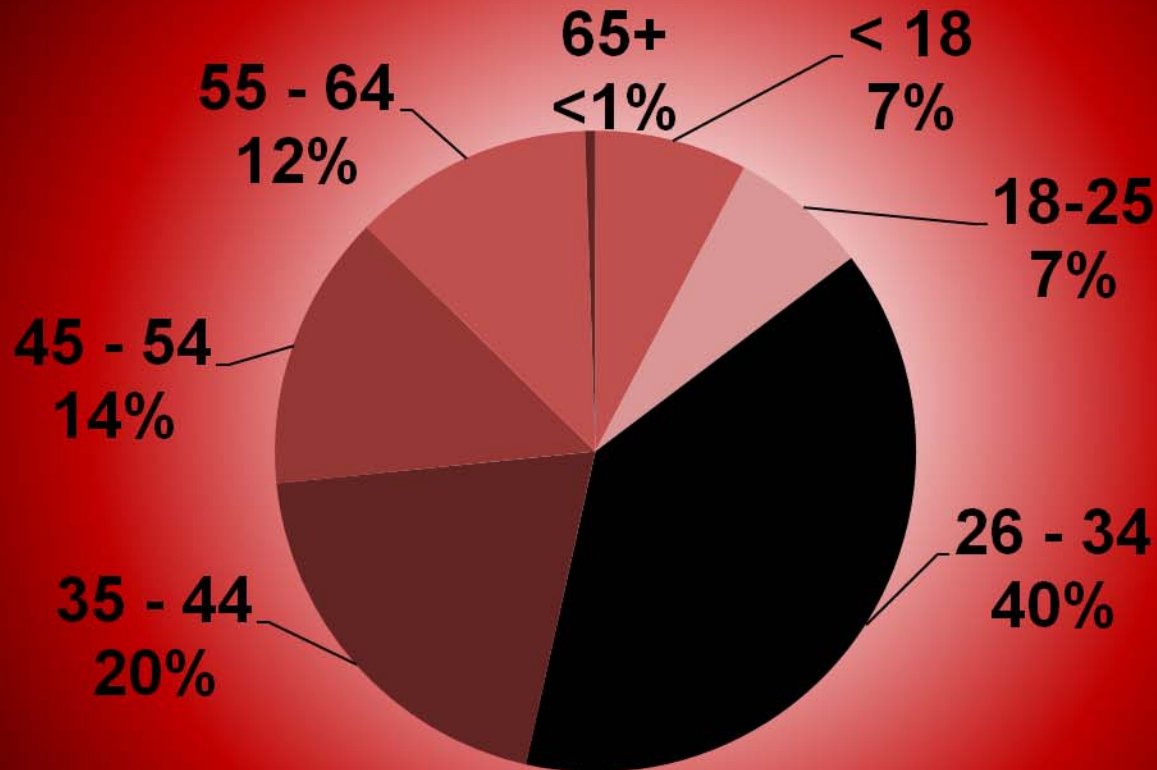


## Data 3/11/2015

- October 1, 2013 to March 11, 2015 (includes open enrollment and SEPs), 91,934 people have come through DC Health Link:
  - **21,826** people enrolled in private health plans through the DC Health Link individual and family marketplace;
  - **54,096** people determined eligible for Medicaid coverage through DC Health Link; and
  - **16,012** people enrolled through the DC Health Link small business marketplace (includes Congressional enrollment)

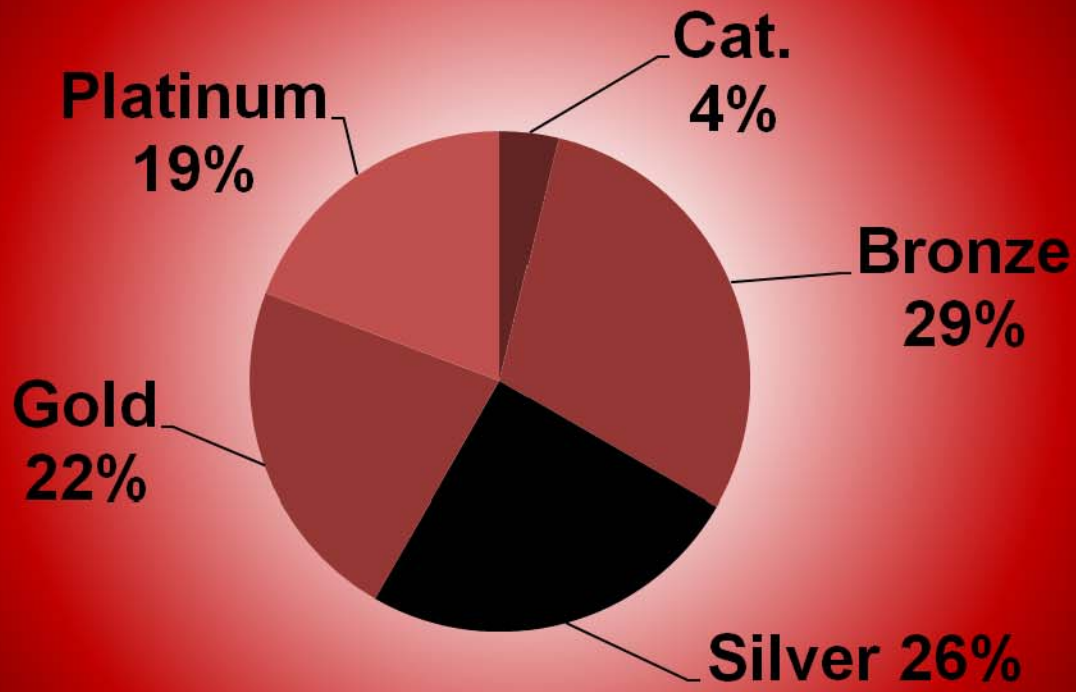


## INDIVIDUAL COVERED LIVES AGE 3/11/15





## Individual Covered Lives by Metal Level 3/11/15

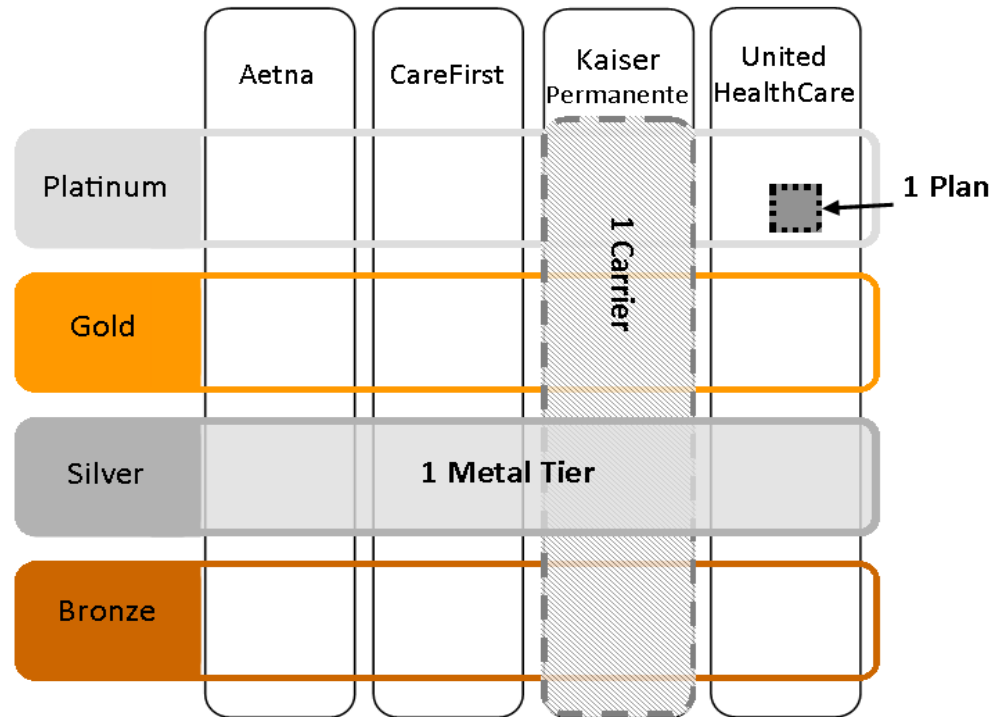




# EMPLOYER'S OPTIONS

Employer chooses how many plans to offer to employees:

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





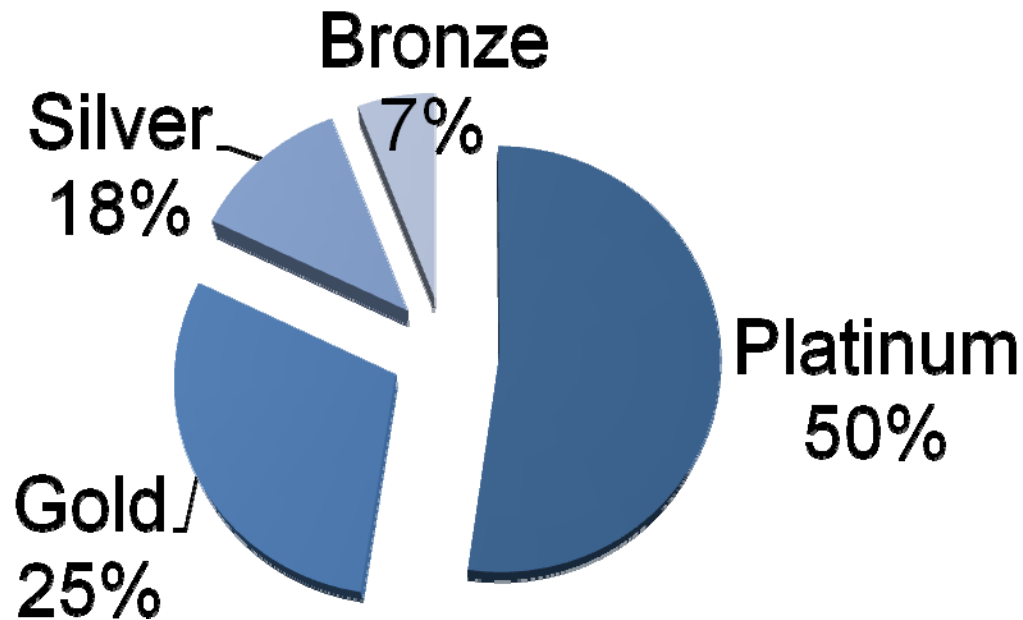
## EMPLOYER'S CHOICE (463 EMPLOYERS)

<b>1 Plan 1 Carrier</b>	<b>154</b>
<b>All Plans 1 Carrier</b>	<b>207</b>
<b>All Plans (all carriers) 1 Metal Level</b>	<b>102</b>





# SHOP COVERED LIVES - METAL LEVEL (not including Congress) 3/11/2015 data





# Passive & Active Renewals

<b>Passive Renewals</b>	<b>10,975</b>
<b>Active Renewals</b>	<b>1,630</b>
<i>Changed Plans</i>	1,032
<i>Selected Same Plan</i>	598



# Metal Level Changes

- Gold ➡ Platinum = 41
- Silver ➡ Platinum = 26
- Bronze ➡ Platinum = 20
- Catastrophic ➡ Platinum = 4
- Platinum ➡ Silver = 51
- Gold ➡ Silver = 120
- Bronze ➡ Silver = 89
- Catastrophic ➡ Silver = 9
- Platinum ➡ Gold = 74
- Silver ➡ Gold = 42
- Bronze ➡ Gold = 23
- Catastrophic ➡ Gold = 4
- Platinum ➡ Bronze = 46
- Gold ➡ Bronze = 53
- Silver ➡ Bronze = 76
- Catastrophic ➡ Bronze = 9



# Metal Level Changes

- Platinum → **Catastrophic = 1**
- Gold → **Catastrophic = 4**
- Silver → **Catastrophic = 5**
- Bronze → **Catastrophic = 6**



# Carrier Changes

- CareFirst → Aetna = 17
- Kaiser → Aetna = 8
  
- Aetna → CareFirst = 20
- Kaiser → CareFirst = 90
  
- Aetna → Kaiser = 2
- CareFirst → Kaiser = 80



# Provider Directories

- No single directory
- Incorrect information including telephone number, address, accepting new patients
- 2015 (Spring) – single directory
- New certification standards for 2016 QHPs (update information, email/telephone number for consumers, claims inactivity, etc.)



# BUSINESS PARTNERS



greater**washington**  
hispanic chamber of commerce



**RAMW**

RESTAURANT ASSOCIATION  
METROPOLITAN WASHINGTON

**DC Chamber of Commerce**  
DELIVERING THE CAPITAL



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



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