



# Update on DC Health Benefit Exchange Authority (HBX) Operating Status during COVID-19 Emergency

## What is our operating status?

Along with the rest of District government, our agency remains operational. HBX will operate virtually through the duration of the public health emergency.

## How does this impact what we do?

**The DC Health Benefit Exchange Authority** operates DCHealthLink.com, the city’s online health insurance marketplace for individuals, families, small businesses and their employees. DC Health Link is operational and will continue to provide quality services to DC residents and all of its customers. DCHBX will operate virtually for the duration of the health emergency.

- Residents who are uninsured, or who are losing their health insurance, should visit [DCHealthLink.com](http://DCHealthLink.com) to get covered through private health insurance or Medicaid.
- All in-person activities, including outreach events, have been cancelled in adherence to social distancing guidance.

## How does this impact our physical locations?

- **HBX Office** - All staff will telework through the duration of the public health emergency.

## What else are we offering to meet your needs?

### Expanded coverage: removed financial barriers for medical care for COVID-19

- DC Health Link health insurers agreed to waive all deductibles, copayments, and coinsurance for diagnosis, testing, and treatment for COVID-19.
- DC Health Link insurers agreed to provide telehealth/telemedicine without copays, coinsurance, and deductibles for both COVID-19 and non-COVID-19 care.
- See [www.dchealthlink.com/coronavirus](http://www.dchealthlink.com/coronavirus) for a summary of COVID-19 coverage benefits.

### Expanded health insurance enrollment and helping residents to stay insured

- Any uninsured resident can sign up for health insurance coverage until September 15. DC Health Link has removed barriers and made it as easy to enroll as during open enrollment: Residents can shop and enroll on-line with no paperwork and no need to call.
- The Department of Insurance, Banking, and Security’s (DISB) Emergency Order prohibits insurers from terminating coverage.

### Expanded enrollment and helping small businesses (workers and employers) to stay insured

- A new qualifying event was created for job-based coverage through DC Health Link that lets uninsured employees and dependents to enroll on-line until September 15 by choosing “COVID-19” as their qualifying event. This allows residents who turned down job-based coverage in the past to enroll in their employer’s DC Health Link plan.
- A “zero down” option for employers was adopted to allow employers can enroll on-line with no contribution to premium.

- A new premium deferment period was created that allows employers to defer premium payments for up to 60 days after the Public Health Emergency ends. This is automatically applied, so there is no need for employers to request this option.
- As required by DISB's Emergency Order, coverage will not be terminated for non-payment of premium during the Public Health Emergency. This is automatically applied, so there is no need to request this option.
- DC Health Link never has late fees or interest for late payment of premium and business repayment plans are available.

### What precautions are we taking to limit the spread of the coronavirus (COVID-19)?

DC Health Link is in full telework status and all employees are working remotely to help reduce risk of spreading COVID-19. All planned in-person events have been postponed.

### Where should you go if you have questions?

For questions about any of the services we provide and information on any future changes, please visit [DCHealthLink.com](https://DCHealthLink.com). For more information on the District's COVID-19 response and recovery efforts, visit [coronavirus.dc.gov](https://coronavirus.dc.gov).