

Health Insurance Marketplaces: The First 8 Weeks

Alliance for Health Reform and The Commonwealth Fund



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A screenshot of the DC Health Link website homepage. At the top, it says 'WELCOME TO DC'S NEW HEALTH INSURANCE MARKETPLACE' and has navigation links for 'ASSISTERS | SEARCH | GET HELP | LOGIN'. The DC Health Link logo is on the left. Below the logo is a navigation menu with 'ABOUT US', 'INDIVIDUALS & FAMILIES', 'SMALL BUSINESSES', 'BROKERS', and 'INSURERS'. The main content area features a large image of a smiling woman in a light blue top, with the text 'The District's New Health Insurance Marketplace' and a green 'Apply Now' button. At the bottom, there is a 'LATEST NEWS' section with the text 'Producer News - Volume 1, Issue 2 08/15/13'.

CHOICE OF MORE THAN 300 PLANS

34 Individual & Family Plans:

Aetna

Carefirst BlueCross BlueShield

Kaiser Permanente

267 Small Group Plans:

All of the above

plus United HealthCare



Products for Individuals/Small Business Prices & Metal Levels

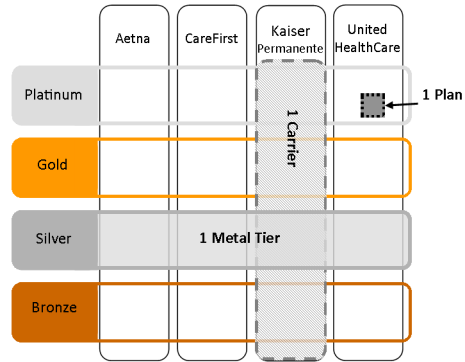
Carrier Plan Counts			Metal Level Plan Counts		
	Individual	SHOP		Individual	SHOP
Aetna	9	14	Catastrophic	3	--
CareFirst	15	54	Bronze	11	17
Kaiser	10	22	Silver	10	90
United	--	177	Gold	7	112
			Platinum	3	48



Employer's Options

Employers are able to choose how many plans to offer to employees:

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



January 2014 Rates for Health Insurance Products-Individual						
	Product	Bronze	Silver	Gold	Platinum	
Aetna	Age	Rate Ranges				
	27	PPO	\$195.04-204.88	\$227.82-237.80	\$273.23	N/A
40	HMO	N/A	N/A	N/A		
	PPO	\$261.58-274.77	\$305.53-318.92	\$366.43	N/A	
55	HMO	N/A	N/A	N/A		
	PPO	\$464.93-477.29	\$543.07-555.29	\$651.31	N/A	
HMO	N/A	N/A	N/A			
	CareFirst	PPO	\$172.87	\$219.13	\$273.07	\$341.09
HMO	\$124.05-151.66	\$177.75-193.56	\$206.32-243.63	\$276.35		
	40	PPO	\$231.85	\$293.88	\$366.22	\$457.45
HMO	\$166.36-203.39	\$238.39-259.58	\$276.71-326.74	\$370.62		
	55	PPO	\$412.09	\$522.36	\$650.93	\$813.09
HMO	\$295.70-361.52	\$423.72-461.39	\$491.83-580.76	\$658.75		
	Kaiser	27	PPO	N/A	N/A	N/A
HMO	\$151.46-155.08	\$181.01-190.14	\$209.25-234.05	\$248.86		
	40	PPO	N/A	N/A	N/A	N/A
HMO	\$202.73-207.59	\$242.34-254.61	\$280.24-313.51	\$333.36		
	55	PPO	N/A	N/A	N/A	N/A
HMO	\$359.45-368.08	\$429.90-451.66	\$497.22-556.34	\$591.63		



January 2014 Rates for Health Insurance Products-Small Business (SHOP)						
	Product	Bronze	Silver	Gold	Platinum	
Age	Rate Ranges					
Aetna	27	PPO	\$217.56	\$269.08-304.36	\$324.16-403.13	N/A
		HMO	\$168.00	\$199.18-236.55	\$242.29-314.03	
	40	PPO	\$291.77	\$360.87-408.18	\$434.74-540.65	N/A
		HMO	\$225.31	\$267.13-317.25	\$324.94-421.15	
	55	PPO	\$518.61	\$641.42-725.52	\$772.72-960.98	N/A
		HMO	\$400.47	\$474.80-563.88	\$577.57-748.57	
CareFirst	27	PPO	\$185.54-189.77	\$229.19-247.52	\$272.63-328.96	\$310.97-377.71
		HMO	\$144.23-168.51	\$185.65-207.17	\$226.27-256.30	\$290.15-320.42
	40	PPO	\$248.84-254.50	\$307.37-331.96	\$365.63-441.18	\$417.06-506.56
		HMO	\$193.43-226.00	\$248.98-277.85	\$303.46-343.73	\$389.12-429.72
	55	PPO	\$442.30-452.36	\$546.33-590.03	\$649.88-784.17	\$741.29-900.38
		HMO	\$343.81-401.69	\$442.54-493.85	\$539.39-610.95	\$691.64-763.80
Kaiser	27	PPO	N/A	N/A	N/A	N/A
		HMO	\$161.84-172.81	\$196.34-279.56	\$226.78-267.96	\$256.77-290.78
	40	PPO	N/A	N/A	N/A	N/A
		HMO	\$216.66-231.36	\$262.92-374.53	\$303.75-358.98	\$343.97-389.57
	55	PPO	N/A	N/A	N/A	N/A
		HMO	\$384.20-410.34	\$466.44-664.81	\$539.01-637.17	\$610.49-691.55
United	27	PPO	\$188.76-212.33	\$218.81-259.90	\$256.85-311.92	\$336.96-370.69
		HMO	\$175.19-197.22	\$204.49-245.89	\$240.05-295.14	\$318.45-350.15
	40	PPO	\$253.15-284.76	\$293.46-348.56	\$344.47-418.32	\$451.90-497.14
		HMO	\$234.96-264.50	\$274.25-329.77	\$321.94-395.82	\$427.08-469.60
	55	PPO	\$449.96-506.14	\$521.60-619.55	\$612.27-743.54	\$803.23-883.64
		HMO	\$417.62-470.13	\$487.46-586.15	\$572.22-703.55	\$759.11-834.68



Consumer Activity

Date	Accounts Created (employer)	Accounts Created (non-employer)	Online Completed Applications - Full Price Premium (not covered lives)	Online Completed Applications - Premium Reductions and Medicaid (not covered lives)	Account Holders Selected a Plan (not covered lives)	Account Holders Requested an Invoice (not covered lives)
November 13	696	19,706	1,350	1,953	1,115	565
November 2	584	16,413	1,070	1,471	572	317
October 21	426	12,294	815	1,079	321	164



Support for Consumers & Businesses

DCHealthLink.com – Opened for business October 1, 2013

- **Contact Center** -- 1-855-532-5465 8:00 a.m. until midnight
Monday through Saturday

DC HealthLink Assisters-- Community-based organizations that have partnered with us (and certified by DC Healthlink) to provide in person help to consumers

DC HealthLink Brokers-- Insurance brokers available to help small businesses and individuals. DCHealthLink.com can connect businesses and people with a certified broker



Thank you!

To learn more:

- Visit us at www.dchealthlink.com
- Like us on Facebook: DC Health Benefit Exchange
- Follow us on twitter @dchbx

