Initial Employer Application

Instructions

New employers will go to DCHealthlink.com and select "get started" under Small Business

Click Step 1 if you would like to understand more about your options to enroll as a small business. If you already understand your options Click Step 2 to begin establishing your employer account.

The employer will enter their email address and create a password.
Passwords must include 8 or more characters, 1 upper case, 1 lower case, and a special character. Then click "create account".

DC HEALTH LINK

Welcome to the District's Health
Insurance Marketplace

CALL CUSTOMER SERVICE
📞 1-855-532-5465

HELP | LOGOUT
Employer21@Yopmail.Com

Welcome to DC Health Link. Your account has been created.   ×

Thank you for logging into your DC Health Link employer account.

Before we get started, we need to confirm the primary point of contact for your business. Please confirm that the name and email address listed below are correct, update the information or provide the name and email address for your primary point of contact. When you're finished, select 'Confirm'.

Personal Information

FIRST NAME *	LAST NAME *	DATE OF BIRTH *

Employer Information

LEGAL NAME	DBA	FEIN*	Select Entity Kind ▾

Office Location

ADDRESS	Primary ▾	🗑

ADDRESS LINE 1	ADDRESS LINE 2

CITY	SELECT STATE ▾	ZIP

Phone main ▾	AREA CODE	NUMBER	EXTENSION

Add Office Location   **CONFIRM**

Once the employer enters their email address and creates a password to establish login credentials, they will be taken to an initial screener page.

Once the employer enters their email address and creates a password to establish login credentials, they will be taken to an initial screener page.

To select a broker, the employer clicks the "Brokers" tab and then click "Browse brokers"

I'm an Employer

My DC Health Link
Employees
Benefits
Brokers
Documents
Inbox 0

DC Employer
Update Business Info
View Billing Reports

MY EMPLOYEES: 0

Broker Agencies

Agency/Broker Name, N 🔍
Advanced Options

Search for a Broker near you. When you find the Broker you want to use, choose 'Select Broker' to hire the Broker.

Agency Name	Evening/Weekend Hours	Language(s) spoken	Broker Name	NPN	
A & F INSURANCE SERVICES	No	English	ABBAS HABIBZADEH	3113358	Select Broker
ABC Insurance Services, Inc.	No	English	Joseph E Rossmann	939912	Select Broker
ABSI	No	English	Simone John Pace	2862174	Select Broker
ACA Marketplace Enrollment Solutions	No	English	James Hallberg	242092	Select Broker
AHT Insurance	No	English	William Long Freeman	3023188	Select Broker
ALAN J. ZUCCARI, INC.	No	English	ALAN ZUCCARI	239175	Select Broker
AY Benefits, LLC	No	English	Joshua N Jeffries	7320950	Select Broker
Aaron Margolies	No	English	Aaron Raphael Margolies	2507757	Select Broker

Brokers are searchable by Agency name, Broker Name, or NPN. The Employer will click "Select Broker" to assign a broker. When the employer completes this, the broker will receive a notice to their secure broker mail in their DC Health Link account informing them that they have a new small group client. The small group will also appear under the "Employers" tab in the assigned broker's DC Health Link account.

After selecting a Broker the employer will see confirmation of the Broker selection in a green box at the top of the page. Employers may change their Broker by selecting the change broker button

The employer, or assigned broker, should then upload an employee roster, or add employees one at a time until all of the eligible employees are on the employee roster. See the "Manage employee roster" section later in the training.

Employee Roster

My DC Health Link

Employees

Benefits

Brokers

Documents

Billing

Messages **2**

Select 'Add New Employee' to continue building your roster, or select 'Upload Employee Roster' if you're ready to download or upload the roster template. If you need to edit information for an employee, or if you're ready to add your employee to a benefit package you created, scroll over the employee's name and select the pencil icon to the right. When you're finished with your roster, select 'Benefits' in the blue menu bar to the left to continue.

SmallBiz Company
(Demo 2)
Update Business Info
View Enrollment
Reports

MY
EMPLOYEES: 10

&+ Add New Employee **📄 Upload Employee Roster** **☁ Download Employee Roster**   ACTIVE ⌄

Employee Name	Date of Birth	Date of Hire	Employee Account Status	Benefit Package	Current Enrollment Status		
Ivonne Basilio	11/25/1976	06/02/2008	No Account Linked	Benefits		🗑	✏
Dorsey Deady	05/02/1992	02/04/2015	No Account Linked	Benefits		🗑	✏
Rosalind Donelan	05/28/1989	10/15/2014	No Account Linked	Benefits		🗑	✏
Leota Flagler	01/22/1986	12/31/2012	No Account Linked	Benefits		🗑	✏
Jerald Ho	11/06/1990	04/19/2013	No Account Linked	Benefits		🗑	✏
Paola Jungers	04/03/1972	07/17/2008	No Account Linked	Benefits		🗑	✏
Krystina Roder	12/03/1992	04/01/2015	No Account Linked	Benefits		🗑	✏
Clair Roussel	06/04/1974	02/10/2012	No Account Linked	Benefits		🗑	✏

Once employees have been added to the roster, brokers and employers are able to add additional employees, terminate employees, and manage dependents' or spouse's characteristics. If you have a large roster of employees you may want to upload an employee census file. This file can be downloaded clicking "upload employee roster"

To begin creating the benefit package, click "Benefits" in the box on the left side of the screen. The Employer will be able to create the group benefits package by selecting "add plan year"

Select the Start Date for the employer's health insurance coverage. This date will pre-populate the open enrollment start and end dates. However, these dates can also be adjusted. Enter the number of full time employees, part time employees, and Medicare second payers.

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MY EMPLOYER PORTAL | HELP | LOGOUT
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Employees

Benefits

Brokers

Documents

Inbox ⓪

DC Employer
Update Business Info
View Billing Reports

MY EMPLOYEES: 12

Add Plan Year

When would you like your coverage to start? (in the next 90 days) ❓

May 2016	END ON 04/30/2017

Select your open enrollment dates ❓

OPEN ENROLLMENT START DATE 03/01/2016	OPEN ENROLLMENT END DATE 04/10/2016

Add the total number of employees in your workforce

FULL TIME EMPLOYEES 0	PART TIME EMPLOYEES 0	MEDICARE SECOND PAYERS 0

YOUR APPLICATION DEADLINE

5 APRIL

Based on the dates you entered, the latest you can submit this application is:

PAYMENT DEADLINE

12 APRIL

Your first payment to DCHealth Link is due no later than:

CONTINUE

The employer application deadline and the payment deadline displays at the bottom of this section. After you review this information click "continue".

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Employees

Benefits

Brokers

Documents

Inbox 0

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Update Business Info
View Billing Reports

MY EMPLOYEES: 12

Benefit Package - Set Up

NAME YOUR BENEFIT PACKAGE

DC Office

WHEN SHOULD NEWLY HIRED EMPLOYEES START THEIR COVERAGE?

First Of The Month Following Or Coinciding With Date Of Hire

Health – Set Up Benefit Package

Let's start by creating a benefit package. As you complete the fields below, you can scroll up or down to change your choices at any time to see how it impacts your costs.

OFFERED ❷		EMPLOYER CONTRIBUTION ❷	
☑ Employee	80	●━	80%
☑ Spouse	60	●━	60%
☑ Domestic Partner	60	●━	60%
☑ Child Under 26	60	●━	60%

Now the benefit group needs to be established. Name the benefit package . This name is important if you plan to create multiple benefit groups. Multiple groups can be setup for different locations, or for retirees. Here you can also choose the coverage effective date for new hires. Indicate the desired premium contribution for employees as well as whether the group is offering coverage and a premium contribution to dependents. Employers are required to contribute at least 50% to the employees' premiums, unless the employer is offering coverage beginning January 1. Employers are not required to offer coverage to dependents and do not need to contribute a minimum percentage.

Next the employee choice model must be selected. Employers can offer all plans from one carrier ["BY CARRIER",] all plans from all carriers in one metal level ["BY METAL LEVEL"], or a single plan ["SINGLE PLAN".] Based on the employee choice model selected, the plans will populate below and the employer must select a reference plan. The reference plan is used to cap employer costs. Employer costs are fixed and predictable to help you stay within your budget.

My DC Health Link

Employees

Benefits

Brokers

Documents

Inbox **0**

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Update Business Info
View Billing Reports

MY EMPLOYEES: 12

Reference Plan Details ✕

PLAN BENEFITS	CO-PAY	COINSURANCE
Primary Care Visit to Treat an Injury or Illness	Not Applicable	10% Coinsurance after deductible
Urgent Care Centers or Facilities	Not Applicable	10% Coinsurance after deductible
Specialist Visit	Not Applicable	10% Coinsurance after deductible
Emergency Room Services	Not Applicable	10% Coinsurance after deductible
Inpatient Hospital Services (e.g., Hospital Stay)	Not Applicable	10% Coinsurance after deductible
Laboratory Outpatient and Professional Services	Not Applicable	10% Coinsurance after deductible
X-rays and Diagnostic Imaging	Not Applicable	10% Coinsurance after deductible
Generic Drugs	$10 Copay after deductible	Not Applicable
Preferred Brand Drugs	Not Applicable	20% Coinsurance after deductible
Non-Preferred Brand Drugs	Not Applicable	40% Coinsurance after deductible
Specialty Drugs	Not Applicable	50% Coinsurance after deductible

📄 Summary of Benefits and Coverage   **More Details**   **Close**

Displaying: **52 Plans**

uePreferred PPO Gold 1000
PE: **PPO**
RRIER: **CAREFIRST**
VEL: **GOLD**
ETWORK: **NATIONWIDE**

ealthyBlue Advantage Gold 1500
PE: **POS**
RRIER: **CAREFIRST**
LEVEL: **GOLD**
NETWORK: **NATIONWIDE**

LEVEL: **GOLD**   LEVEL: **GOLD**
NETWORK: **NATIONWIDE**   NETWORK: **NATIONWIDE**

For each available reference plan, the employer can click to see the co-pay and coinsurance information for the 10 most used benefits' the summary of benefits and coverage, as well as "More Details" which is a longer frequently used benefits summary.

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My DC Health Link

Employees

Benefits

Brokers

Documents

Inbox **0**

Your Reference Plan

Employee Detail Costs

KP DC GOLD 0/20/DENTAL/PED DENTAL

Employee Costs   ×

Plan Offerings - Gold Plans (52)
Employer Lowest/Reference/Highest - $4,397.55/$4,397.55/$4,397.55

Employee	Dependent Count	Lowest Cost Available Plan	Reference Plan	Highest Cost Available Plan
Sarah Allen	0	$16.03	$55.87	$135.53
Frank Barnes	0	$32.79	$114.28	$277.21
Andy Dwyer	0	$16.03	$55.87	$135.53
Jerry Gergich	0	$48.10	$167.62	$406.61
Tom Haverford	0	$16.03	$55.87	$135.53
Leslie Knope	0	$20.45	$71.24	$172.82
April Ludgate	0	$14.42	$50.26	$121.92
Ann Perkins	0	$18.44	$64.25	$155.85
Lauren Smith	0	$19.32	$67.32	$163.30
Tony Soprano	0	$35.40	$123.35	$299.21
Ron Swanson	0	$48.10	$167.62	$406.61
Ben Wyatt	0	$30.37	$105.83	$256.71

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View Billing Repo

MY EMPLOYEES

The employee detail cost button will show a detailed list of all the employees on the roster. The list will breakdown the employees' dependent count, the lowest cost available plan, the reference plan, highest cost available plan. This screen is helpful when quoting an estimate to the employer.

You'll choose a reference plan. Then, your contribution towards employee premiums will be applied to the reference plan you choose regardless of which plans your employees select. After you select your reference plan, scroll down to review your costs.

Displaying: **56 Plans**

○ Aetna Gold HMO 1600
100% HSA T

TYPE: HMO
CARRIER: AETNA
LEVEL: GOLD
NETWORK: DC METRO

○ Aetna Gold HMO 500 90%
TYPE: HMO
CARRIER: AETNA
LEVEL: GOLD
NETWORK: DC METRO

○ Aetna Gold HMO 70%
TYPE: HMO
CARRIER: AETNA
LEVEL: GOLD
NETWORK: DC METRO

Click "Add Dental Plans" to add one or more dental plans to this benefit package

Add Dental Plans

Add Benefit Group

Cancel

SAVE PLAN YEAR

Next, you can add a dental benefit group by clicking on "Add Dental Plans"

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My DC Health Link

Employees

Benefits

Brokers

Documents

Inbox ⓪

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Update Business Info
View Billing Reports

MY EMPLOYEES: 12

Dental - Set Up Benefit Package

Let's start by creating a benefit package. As you complete the fields below, you can scroll up or down to change your choices at any time to see how it impacts your costs.

OFFERED ❓		EMPLOYER CONTRIBUTION ❓	
☑ Employee	80	●————	80%
☑ Spouse	50	●————	50%
☑ Domestic Partner	50	●————	50%
☑ Child Under 26	50	●————	50%

To add dental coverage you will need to set up another benefit package. Select the contribution amounts you would like each employee to receive.

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Employees

Benefits

Brokers

Documents

Inbox 0

DC Employer
Update Business Info
View Billing Reports

MY EMPLOYEES: 12

Select Your Dental Plan Offering

Let your plan participants choose any plan offered by one carrier, any plan available within a specific metal level or you can offer just one plan. It doesn't cost you more to let them choose by carrier (insurance company) or metal level.

CUSTOM | **BY CARRIER**

☑ **BlueDental Traditional**
TYPE: PPO
CARRIER: CAREFIRST
LEVEL: DENTAL
NETWORK: DC METRO

☑ **Delta Dental PPO Basic Plan for Families for Small Businesses**
TYPE: PPO
CARRIER: DELTA DENTAL
LEVEL: DENTAL
NETWORK: NATIONWIDE

☑ **Delta Dental PPO Preferred Plan for Families for Small Businesses**
TYPE: PPO
CARRIER: DELTA DENTAL
LEVEL: DENTAL
NETWORK: NATIONWIDE

☑ **DeltaCare USA Basic Plan for Families for Small Businesses**
TYPE: HMO
CARRIER: DELTA DENTAL
LEVEL: DENTAL
NETWORK: DC METRO

☑ **DeltaCare USA Preferred Plan for Families for Small Businesses**
TYPE: HMO
CARRIER: DELTA DENTAL
LEVEL: DENTAL
NETWORK: DC METRO

☑ **Dentegra Dental PPO for Small Businesses Family Basic Plan**
TYPE: PPO
CARRIER: DENTEGRA
LEVEL: DENTAL
NETWORK: NATIONWIDE

☑ **Dentegra Dental PPO for Small Businesses Family Preferred Plan**
TYPE: PPO
CARRIER: DENTEGRA
LEVEL: DENTAL

☑ **Family Basic Dental Plan (Low)**
TYPE: PPO
CARRIER: METLIFE
LEVEL: DENTAL
NETWORK: NATIONWIDE

☑ **Family Enhanced Dental Plan (High)**
TYPE: PPO
CARRIER: METLIFE
LEVEL: DENTAL
NETWORK: NATIONWIDE

After selecting offered plans, click "Select Reference Plan"   **Select Reference Plan**

Dental plan offerings can consist of all plans from one carrier, or a custom list. In the custom option, and employer can choose as few or as many plans as they choose. Select a reference plan by clicking "SELECT REFERENCE PLAN."

DC HEALTH LINK

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My DC Health Link

Employees

Benefits

Brokers

Documents

Inbox 0

DC Employer
Update Business Info
View Billing Reports

MY EMPLOYEES: 12

☑ Employee	80			80%
☑ Spouse	60			60%
☑ Domestic Partner	60			60%
☑ Child Under 26	60			60%

**DELTA DENTAL PPO BASIC PLAN FOR FAMILIES
FOR SMALL BUSINESSES**

Change Reference Plan?

Type	**Carrier**	**Metallic Level**	**Network**
PPO	Delta Dental	Dental	Nationwide

Your Estimated Monthly Cost		**Min**	**Max**
	Estimated monthly cost including all roster employees	$4.39	$4.50
$211.04			

Currently Offering: All Plans

View Plan Summary

Add Benefit Group   **Remove Benefit Group**   Cancel   **CREATE PLAN YEAR**

Here you will see a plan summary of the Dental selections you have entered. To change the dental plan offerings, click "change reference plan?".

At this point in the application, you can make changes to any of the added benefit groups or you can remove benefit groups. If you are satisfied with the selections, click the create plan year button

Once your plan year is created it will enter into a DRAFT status. During this time you can make any desired changes. Please review your selections thoroughly.

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Employees

Benefits

Brokers

Documents

Inbox 🔴 0

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Update Business Info
View Billing Reports

MY EMPLOYEES: 12

⭐ COVERAGE YEAR   May 1st, 2016 - April 30th, 2017
ELIGIBILITY   First of the month following or coinciding with date of hire

REFERENCE PLAN	CARRIER	TYPE	METALLIC LEVEL	ID	PLANS BY
KP DC GOLD 0/20/DENTAL/ PED DENTAL	Kaiser	HMO	Gold	561855285472 6535953c1301	All Plans From A Given Metal Level

BENEFIT PACKAGE: NY OFFICE   View Details ⌄

⭐ COVERAGE YEAR   May 1st, 2016 - April 30th, 2017
ELIGIBILITY   First of the month following or coinciding with date of hire

HEALTH

REFERENCE PLAN	CARRIER	TYPE	METALLIC LEVEL	ID	PLANS BY
HEALTHYBLUE PPO GOLD 1500	CareFirst	PPO	Gold	561855225472 65359587fe00	All Plans From A Given Metal Level

DENTAL

REFERENCE PLAN	CARRIER	TYPE	METALLIC LEVEL	ID	PLANS BY
Delta Dental PPO Basic Plan for Families for Small Businesses	Delta Dental	PPO	Dental	561855235472 653595fd0201	All Plans

[**Publish Plan Year**]   [**Edit Plan Year**]

To make any edits at this time click the "EDIT PLAN YEAR" button. Please note that once the plan year has been published, the benefit offerings cannot be changed. If you are ready to proceed, click "PUBLISH PLAN YEAR." Open enrollment for the employees will begin on the date indicated within the plan year application and emails will be sent to employees alerting them they can now create their DC Health Link account and make a plan selection.