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Follow the Leader: DC's Health Reform Sets An Example

By Wes Rivers

Yesterday turned out to be quite a day, and we're not even referring to the federal government shutdown. According to officials with DC Health Link, the District's new online marketplace for health insurance, more than 3,300 DC residents started accounts for coverage made possible by the Affordable Care Act, a.k.a. Obamacare. Other things might be stalled right now in the nation's capital, but the District of Columbia is off and running toward providing affordable health coverage to all of its residents.

DC Health Link debuted with relative ease when compared with other state exchanges. DC residents and small businesses were able to start their online profiles, apply for subsidies that make coverage more affordable, and start shopping for health plans. While the District's Dime is excited about a successful opening, Health Link's debut is just one indicator of the District's leadership in national health reform efforts.

Here are a few more:

All District health plans for individuals and small businesses will have the transparency and consumer protections intended by the Affordable Care Act. All health plans will be sold through DC Health Link, meaning all plans are subject to national and District-specific consumer protections. DC residents can now shop for plans in a transparent and competitive online marketplace. Only one other state – Vermont -- is providing this level of transparency in their marketplace.

The District's small businesses could purchase health insurance on Day 1 of DC Health Link. DC is committed to maintaining high rates of employer-sponsored insurance, and exchange officials have worked with brokers and small businesses for the last several months to ensure that small business owners have a seamless experience with the new exchange. Small businesses can enroll into a plan on DC Health Link today, a feature not yet available on the federal health exchange.

DC continues to make coverage to low-income residents a priority. In 2010, DC was one of the first states to expand Medicaid under the Affordable Care Act, and DC now covers all residents with incomes below 200 percent of the poverty line and children and pregnant mothers up to 300 percent of poverty. The DC Healthcare Alliance covers low-income individuals who are not eligible for Medicaid -- a population that goes uninsured in most other states. As a result of robust coverage of low-income families, only <u>6 percent</u> of the District's residents lack health insurance--the second lowest uninsured rate of any state.

We often focus on where the District can improve, but it's great to write about where the District has been a model. The District leads the way in helping connect its residents to health insurance, and District officials should be praised for their commitment to improved health access.