



The District's Dime

Going Beyond the Budget Book

The DC Fiscal Policy Institute blog
www.dcfpi.org

October 24, 2013

Another Way DC's Different: DC's Health Exchange Is Running Smoothly

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The District is different from many other parts of the country in significant ways. We don't have a voting member in the House or two senators. Our local laws have to be approved by Congress—a fact highlighted recently by the shutdown. But another difference that has gotten little attention since Oct. 1 is that DC's health care exchange — www.dchealthlink.com — is working quite well.

The success of DC Health Link is demonstrated by the fact that more than 12,000 residents and 400 small businesses have created online accounts and started shopping for affordable health plans in the last three weeks with relatively few problems. By contrast, the *federal* health insurance exchange has experienced a series of high profile “glitches” and temporary service delays, fueling criticism of all aspects of health reform efforts. However, the District-run DC Health Link has experienced relatively few technology setbacks since the roll out Oct. 1.

For more than a year, the District worked diligently to create a competitive marketplace and robust IT system within DC Health Link, and as a result, the city's implementation of the Affordable Care Act provides a model for other states and the federal government. There are no delays, and DC Health Link allows consumers to shop for health coverage that starts January 1, 2014. Already, residents can compare plans based on services, size of doctor networks, and cost with relative ease. They can also apply for subsidies that make health insurance more affordable.

There were a few glitches, but they are relatively minor issues. Right now, shoppers cannot automatically learn if they qualify for credits and subsidies to help pay for a health plan. Officials at DC Health Link expect to resolve this by early November and emphasize that eligibility can still be determined with a short wait-time. Still, this does not delay coverage and has not deterred more than 300 people from completing the purchase of their plan. The second issue was that initially the system coded all individual applicants as tobacco users. This glitch was quickly fixed and did not affect the application process or the health plan prices and options available to shoppers.

DC Health Link has not only made plans accessible through a well-functioning system, it has improved the quality and affordability of what is offered in the market. While not everyone will be able to keep the plan that they had last year, the plans offered on Health Link will guarantee consumer protections and coverage of certain services that may not be available in many residents' current plans. Most important, the benefits will be comprehensive without the gaps that now leave people on their own. This includes coverage of preventive services and requirements on the number of doctors available in a plan's network.

These higher quality benefits also come with more competitive prices. Health Link's transparency and choice within DC Health Link have added a level of competition among health plans that has not existed before. Already, three insurers have dropped prices since submitting plans in the summer.

We often write about where the District can do better, so it's truly great to write about the District being a model for other states around the country!