The DC Fiscal Policy Institute blog www.dcfpi.org

January 14, 2014

District Enrolls More than 20,000 in Health Coverage So Far

By Wes Rivers

There were two good pieces of news last week on DC's health reform efforts. More than 20,000 people have signed up for health insurance or Medicaid through the District's online exchange, District officials announced last week. The new enrollment report also shows that the site, www.dchealthlink.com, is enrolling many people younger than 34, a group that the city has targeted because of historically low rates of insurance.

While this is good news, there is still a lot of work to be done to reach the thousands of DC residents who remain uninsured.

Since October, the District has enrolled 3,600 residents in individual and family health plans, 4,700 residents in DC Medicaid, and 12,000 people in employer-sponsored health plans offered through DC Health Link. The employer plans are for local businesses with fewer than 50 employees and staff of the U.S. Congress. DC Health Link saw a spike in enrollment as the deadline approached for plans with a January start date. This suggests that there could be another enrollment increase as we get closer to the last day of open enrollment, March 31.

A little more than one in three people who signed up for DC Health Link were between 26 to 34 years of age. This is good news because young adults are a fairly healthy population and many avoid getting insured. Health insurance marketplaces need a diverse mix of people with different health statuses to keep prices reasonable. If a health insurance market only consists of people with poor health conditions, demand for medical services is high, and the price of health insurance goes up.

There's more work to be done, however. About 37,000 District residents were uninsured in 2012, and with the end of open enrollment just a couple of months away, a massive effort is needed to connect these hard-to-reach populations to insurance. This will mean a coordinated outreach and enrollment strategy and adequate staffing at DC Health Link and their community assisters, as well as at DC government's Economic Security Administration (ESA), which administers the Medicaid program. As noted before in the District's Dime, ESA is experiencing significant delays in processing the increase in Medicaid applications.

The District's leadership made access to high-quality health insurance a top priority, and that dedication is paying off. With that said, District agencies will need to coordinate and strategize efforts to connect hard-to-reach uninsured residents with DC Medicaid and the new health insurance market. Only then will the District be able move towards the goal of a fully insured city.