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Going Beyond the Budget Book

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Legislation Would Continue Progress with DC Health Exchange

By Wes Rivers

DC Health Link, DC's new health insurance marketplace, is in full swing, signing up District residents, small employers, and employees up for high quality health insurance. Today, DC Council will hear from the community, including DC Fiscal Policy Institute, on "The Better Prices, Better Quality, Better Choices for Health Coverage Amendment Act of 2013"-- a bill to permanently set the rules and plan standards within DC Health Link.

DC Fiscal Policy Institute testified in favor of the bill because we think it helps ensure that all residents continue to have access to a range of high-quality health plans. The Better Prices Act creates a single online marketplace where all health plans are accessible to individuals, families, and small businesses. Here is why a single marketplace under DC Health Link is beneficial:

DC Health Link creates real transparency and competition. Consumers know exactly what they are getting with a specific plan and to compare features across plans, side-by-side. With all four major carriers participating in a transparent marketplace, insurers have had to compete based on price and quality of their products. Stronger competition has led three District carriers to lower their prices from their initial rate filings, with one of those insurers lowering premiums twice.

DC Health Link has resulted in improved choice for individuals, small businesses, nonprofits, and employees. Today, DC Health Link offers 267 health plans for small businesses and 34 plans for individuals and families. The online portal also permits small businesses to expand choice even further by allowing their employees to choose from a wide range of insurance carriers, instead of the common practice of offering just one or a few plan options.

DC Health Link has incorporated community feedback to improve the consumer's shopping experience. As open enrollment continues, DC Health Link is using the experiences of brokers and community assisters to inform quality improvement. The improvements to the site and the quick response to IT issues has made DC Health Link one of the best health insurance marketplaces in the country.

To see the entire testimony, click [here](#).