

Get Quality Affordable Health Insurance



SMALL BUSINESS

What is a Reference Plan?

**DC HEALTH
LINK**
Get the facts. Get covered.

What is a Reference Plan?

Employers that offer plan participants a choice of plans (by metal level or insurance company) choose one plan among them to cap costs. This is the reference plan. Employer contributions towards premiums are determined by the cost of this plan regardless of which plans participants select.

AGE	REFERENCE PLAN			ENROLLED PLAN (Buy Up)			ENROLLED PLAN (Buy Down)		
	GOLD PLAN	EMPLOYER PAYS (80%)	EMPLOYEE PAYS (20%)	PLATINUM PLAN	EMPLOYER PAYS (Same as Ref Plan)	EMPLOYEE PAYS (40%)	BRONZE PLAN	EMPLOYER PAYS (LESS than Ref Plan)	EMPLOYEE PAYS (0%)
Vince 27	\$ 300	-\$ 240	\$ 60	\$ 400	-\$ 240	\$ 160	\$ 125	-\$ 125	\$ 0
Joyce 40	\$ 400	-\$ 320	\$ 80	\$ 600	-\$ 320	\$ 280	\$ 200	-\$ 200	\$ 0



If the plan they choose costs more, your employees and other **plan participants pay the difference.**



If it costs less, employees and other plan participants pay less, but **you'll never pay more.**

How Do Reference Plans Impact Choice?

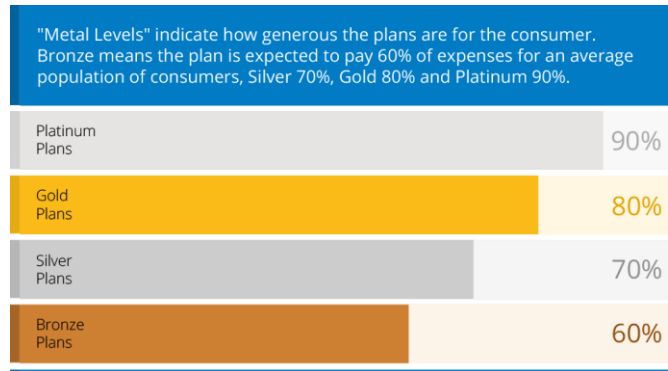
Small businesses can offer multiple plan options to plan participants while still keeping costs predictable and within budget by using a reference plan. Your choices include offering a selection of plans by a specific metal level, a selection of plans by one insurance company or just one plan.

	CARRIER	CARRIER	CARRIER	CARRIER
PLATINUM				ONE PLAN
GOLD	METAL LEVEL			
SILVER			INSURANCE COMPANY	
BRONZE				

Metal Levels

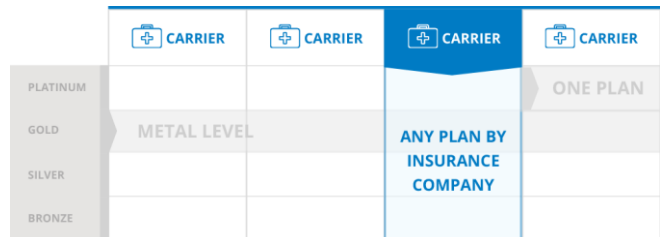
Selecting a reference plan by metal level allows your plan participants to choose any plan offered by any of the DC Health Link insurance companies within that metal level.

The reference plan you choose determines the metal level. If your plan participants choose another plan within that metal level, it will NEVER cost you more.



Insurance Plans

Let your plan participants choose any plan offered by one insurance company. The reference plan you choose determines which insurance company. It NEVER costs you more to let them choose by insurance company.



One Plan

Selecting one plan as your reference plan limits plan participants to choose only that plan. That plan may not be right for some employees or their families based on their healthcare needs or budget.

It NEVER costs you more to let them choose by metal level or insurance company.

