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# Health Benefit Exchange Authority

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**Table HI0-1**

Description	FY 2021	FY 2022	FY 2023	FY 2024	% Change
	Actual	Actual	Approved	Approved	from FY 2023
OPERATING BUDGET	\$49,239,520	\$39,657,848	\$35,684,055	\$37,552,148	5.2
FTEs	96.0	103.7	117.0	123.0	5.1
CAPITAL BUDGET	\$0	\$0	\$0	\$0	N/A
FTEs	0.0	0.0	0.0	0.0	N/A

The D.C. Health Benefit Exchange Authority was established in the District of Columbia to develop and operate the District's on-line health insurance marketplace in accordance with the Patient Protection and Affordable Care Act, thereby ensuring access to quality and affordable health care to District of Columbia residents and small businesses.

## Summary of Services

In March of 2010, the Patient Protection and Affordable Care Act of 2010 was signed into law with the central goal of ensuring that all Americans have access to quality, affordable health care. It enabled implementation of significant health insurance reforms including the establishment of Health Benefit Exchanges nationwide. The D.C. Health Benefit Exchange Authority is a quasi-governmental agency of the District of Columbia government charged with implementing and operating the District's Health Benefit Exchange. The Health Benefit Exchange operates DC Health Link, an online marketplace for District residents and small businesses. DC Health Link fosters competition and transparency in the private health insurance market, enabling individuals and small businesses to compare health insurance prices and benefit and to purchase affordable, quality health insurance. Through DC Health Link residents can qualify for lower premiums and cost sharing reductions and enroll in a health plan that best meets their needs. The District of Columbia Health Benefit Exchange Authority is now in its eleventh year of operation and concluded its tenth open enrollment period for people purchasing individual insurance on January 31, 2023.

The agency's FY 2024 approved budget is presented in the following tables:

## FY 2024 Approved Gross Funds Operating Budget and FTEs, by Revenue Type

Table HI0-2 contains the approved FY 2024 budget by revenue type compared to the FY 2023 approved budget. It also provides FY 2021 and FY 2022 actual data.

**Table HI0-2**

(dollars in thousands)

Appropriated Fund	Dollars in Thousands						Full-Time Equivalents					
	Actual FY 2021	Actual FY 2022	Approved FY 2023	Approved FY 2024	Change from FY 2023	% Change*	Actual FY 2021	Actual FY 2022	Approved FY 2023	Approved FY 2024	Change from FY 2023	% Change
<b>FEDERAL RESOURCES</b>												
Federal Payments	13,461	5,467	0	0	0	N/A	0.0	0.0	0.0	0.0	0.0	N/A
<b>TOTAL FOR FEDERAL RESOURCES</b>												
	<b>13,461</b>	<b>5,467</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>N/A</b>
<b>ENTERPRISE AND OTHER</b>												
Enterprise and Other Funds	35,778	34,190	35,684	37,552	1,868	5.2	96.0	103.7	117.0	123.0	6.0	5.1
<b>TOTAL FOR ENTERPRISE AND OTHER</b>												
	<b>35,778</b>	<b>34,190</b>	<b>35,684</b>	<b>37,552</b>	<b>1,868</b>	<b>5.2</b>	<b>96.0</b>	<b>103.7</b>	<b>117.0</b>	<b>123.0</b>	<b>6.0</b>	<b>5.1</b>
<b>GROSS FUNDS</b>												
	<b>49,240</b>	<b>39,658</b>	<b>35,684</b>	<b>37,552</b>	<b>1,868</b>	<b>5.2</b>	<b>96.0</b>	<b>103.7</b>	<b>117.0</b>	<b>123.0</b>	<b>6.0</b>	<b>5.1</b>

\*Percent change is based on whole dollars.

**Note:** If applicable, for a breakdown of each Grant (Federal and Private) and Special Purpose Revenue type, please refer to **Schedule 80 Agency Summary by Revenue Source** in the **FY 2024 Operating Appendices** located on the Office of the Chief Financial Officer's website.

## FY 2024 Approved Operating Budget, by Comptroller Source Group

Table HI0-3 contains the approved FY 2024 budget at the Comptroller Source Group (object class) level compared to the FY 2023 approved budget. It also provides FY 2021 and FY 2022 actual expenditures.

**Table HI0-3**

(dollars in thousands)

Comptroller Source Group	Actual FY 2021	Actual FY 2022	Approved FY 2023	Approved FY 2024	Change from FY 2023	Percentage Change*
11 - Regular Pay - Continuing Full Time	11,444	11,909	12,670	13,990	1,320	10.4
12 - Regular Pay - Other	537	834	734	852	119	16.2
13 - Additional Gross Pay	271	799	135	189	54	39.8
14 - Fringe Benefits - Current Personnel	2,386	2,657	3,605	3,994	389	10.8
15 - Overtime Pay	140	72	45	45	0	0.0
<b>SUBTOTAL PERSONAL SERVICES (PS)</b>	<b>14,778</b>	<b>16,271</b>	<b>17,188</b>	<b>19,071</b>	<b>1,882</b>	<b>11.0</b>
20 - Supplies and Materials	16	19	36	34	-2	-5.5
31 - Telecommunications	146	96	443	212	-231	-52.1
32 - Rentals - Land and Structures	1,920	1,371	1,446	1,479	33	2.3
35 - Occupancy Fixed Costs	0	0	0	24	24	N/A

**Table HI0-3**

(dollars in thousands)

<b>Comptroller Source Group</b>	<b>Actual FY 2021</b>	<b>Actual FY 2022</b>	<b>Approved FY 2023</b>	<b>Approved FY 2024</b>	<b>Change from FY 2023</b>	<b>Percentage Change*</b>
40 - Other Services and Charges	13,787	5,934	577	706	130	22.5
41 - Contractual Services - Other	18,521	15,796	15,874	15,831	-42	-0.3
70 - Equipment and Equipment Rental	71	171	119	193	74	62.3
<b>SUBTOTAL NONPERSONAL SERVICES (NPS)</b>	<b>34,461</b>	<b>23,387</b>	<b>18,496</b>	<b>18,482</b>	<b>-14</b>	<b>-0.1</b>
<b>GROSS FUNDS</b>	<b>49,240</b>	<b>39,658</b>	<b>35,684</b>	<b>37,552</b>	<b>1,868</b>	<b>5.2</b>

\*Percent change is based on whole dollars.

**FY 2024 Approved Operating Budget and FTEs, by Division/Program and Activity**

Table HI0-4 contains the approved FY 2024 budget by division/program and activity compared to the FY 2023 approved budget. It also provides FY 2021 and FY 2022 actual data. For a more comprehensive explanation of divisions/programs and activities, please see the Division/Program Description section, which follows the table.

**Table HI0-4**

(dollars in thousands)

<b>Division/Program and Activity</b>	<b>Dollars in Thousands</b>					<b>Full-Time Equivalents</b>				
	<b>Actual FY 2021</b>	<b>Actual FY 2022</b>	<b>Approved FY 2023</b>	<b>Approved FY 2024</b>	<b>Change from FY 2023</b>	<b>Actual FY 2021</b>	<b>Actual FY 2022</b>	<b>Approved FY 2023</b>	<b>Approved FY 2024</b>	<b>Change from FY 2023</b>
<b>(1000) AGENCY MANAGEMENT</b>										
(1010) Personnel	259	354	361	377	17	0.9	1.0	1.0	1.0	0.0
(1020) Contracts and Procurement	595	670	581	652	71	3.5	3.8	4.0	4.0	0.0
(1030) Property Management	1,304	1,291	1,446	1,506	60	0.0	0.0	0.0	0.0	0.0
(1040) Information Technology	146	176	153	159	6	0.9	1.0	1.0	1.0	0.0
(1060) Legal Services	702	849	1,134	1,278	144	4.4	4.8	5.0	6.0	1.0
(1090) Performance Management	6,564	5,564	2,299	2,392	93	7.0	7.6	8.0	9.0	1.0
(COV9) ARPA-Municipal	13,461	5,467	0	0	0	0.0	0.0	0.0	0.0	0.0
<b>SUBTOTAL (1000) AGENCY MANAGEMENT</b>	<b>23,032</b>	<b>14,371</b>	<b>5,974</b>	<b>6,365</b>	<b>391</b>	<b>16.7</b>	<b>18.1</b>	<b>19.0</b>	<b>21.0</b>	<b>2.0</b>
<b>(100F) AGENCY FINANCIAL OPERATIONS</b>										
(110F) Budget Operations	186	200	200	208	7	0.9	1.0	1.0	1.0	0.0
(120F) Accounting Operations	185	199	200	208	7	0.9	1.0	1.0	1.0	0.0
(140F) Agency Fiscal Officer	332	344	406	414	8	0.9	1.0	1.0	1.0	0.0
<b>SUBTOTAL (100F) AGENCY FINANCIAL OPERATIONS</b>	<b>703</b>	<b>743</b>	<b>806</b>	<b>829</b>	<b>23</b>	<b>2.6</b>	<b>2.8</b>	<b>3.0</b>	<b>3.0</b>	<b>0.0</b>
<b>(5000) CONSUMER EDUCATION AND OUTREACH PROGRAM</b>										
(5010) Consumer Educ. and Outreach Support Services	1,202	1,339	1,266	1,341	75	3.5	3.8	6.0	6.0	0.0
(5020) Marketing and Communication	816	532	966	973	7	0.9	1.0	1.0	1.0	0.0
(5040) Navigators Counselors and IPA	1,000	999	1,000	1,050	50	0.0	0.0	0.0	0.0	0.0
<b>SUBTOTAL (5000) CONSUMER EDUCATION AND OUTREACH PROGRAM</b>	<b>3,018</b>	<b>2,871</b>	<b>3,232</b>	<b>3,364</b>	<b>132</b>	<b>4.4</b>	<b>4.8</b>	<b>7.0</b>	<b>7.0</b>	<b>0.0</b>

**Table HI0-4**

(dollars in thousands)

Division/Program and Activity	Dollars in Thousands					Full-Time Equivalents				
	Actual FY 2021	Actual FY 2022	Approved FY 2023	Approved FY 2024	Change from FY 2023	Actual FY 2021	Actual FY 2022	Approved FY 2023	Approved FY 2024	Change from FY 2023
<b>(7000) MARKETPLACE</b>										
<b>INNOVATION POLICY AND OPS</b>										
(7010) Contact Center	2,954	2,035	4,220	3,907	-313	0.0	0.0	0.0	0.0	0.0
(7020) Plan Management	1,559	2,213	2,354	2,236	-118	11.0	11.9	11.5	10.5	-1.0
(7030) Eligibility and Enrollment	540	856	1,339	1,786	447	4.4	4.8	5.0	8.0	3.0
(7040) Member Services	1,540	1,527	1,783	1,977	194	8.4	9.0	12.5	12.5	0.0
(7050) Data Analytics and Reporting	84	132	178	182	5	0.9	1.0	1.0	1.0	0.0
(7060) S.H.O.P Operations	2,790	2,591	3,452	3,681	229	19.4	20.9	24.0	25.0	1.0
<b>SUBTOTAL (7000) MARKETPLACE</b>										
<b>INNOVATION POLICY AND OPS</b>	<b>9,466</b>	<b>9,354</b>	<b>13,326</b>	<b>13,769</b>	<b>443</b>	<b>44.0</b>	<b>47.6</b>	<b>54.0</b>	<b>57.0</b>	<b>3.0</b>
<b>(8000) IT RELATED OPERATIONS</b>										
(8010) IT Related Operations	13,020	12,319	12,346	13,225	879	28.2	30.4	34.0	35.0	1.0
<b>SUBTOTAL (8000) IT RELATED</b>										
<b>OPERATIONS</b>	<b>13,020</b>	<b>12,319</b>	<b>12,346</b>	<b>13,225</b>	<b>879</b>	<b>28.2</b>	<b>30.4</b>	<b>34.0</b>	<b>35.0</b>	<b>1.0</b>
<b>TOTAL APPROVED</b>										
<b>OPERATING BUDGET</b>	<b>49,240</b>	<b>39,658</b>	<b>35,684</b>	<b>37,552</b>	<b>1,868</b>	<b>96.0</b>	<b>103.7</b>	<b>117.0</b>	<b>123.0</b>	<b>6.0</b>

(Change is calculated by whole numbers and numbers may not add up due to rounding)

**Note:** For more detailed information regarding the approved funding for the activities within this agency's programs, please see **Schedule 30-PBB Program Summary by Activity** in the **FY 2024 Operating Appendices** located on the Office of the Chief Financial Officer's website. "No Activity Assigned" indicates budget or actuals that are recorded at the division/program level.

## Program Description

The Health Benefit Exchange Authority operates through the following 5 programs:

**Consumer Education and Outreach** – educates and informs District residents, small business owners, and small business employees about quality affordable private health insurance options available through DC Health Link. This program includes Business Partners who educates District small businesses and their employees about DC Health Link private health insurance options through events, webinars, digital and social media.

This program contains the following 3 activities:

- **Consumer Education and Outreach Support Services** – educates District residents, small business owners and small business employees about health coverage options available through DC Health Link by organizing special events, participating in outside events, conducting educational seminars, partnering with other District agencies and organizations, and conducting intensive outreach through all of these methods;
- **Marketing and Communication** – provides support and awareness for DC Health Link through development of an earned media plan, printed materials for distribution, paid media campaigns that may include outdoor advertising, broadcast, newspapers and other publications, digital, and social media avenues; and
- **Navigators, Counselors, and In-Person Assisters (IPA)** – required for federal certification as a state-based marketplace. Navigators, Certified Application Counselors, and In-Person Assisters provide District residents one-on-one help with eligibility and enrollment.

**Marketplace Innovation Policy and Operations** – performs functions required of all state-based marketplaces, including enrollment help, eligibility determinations, plan management and certification of qualified health and dental plans. This division ensures the efficient operation of an online insurance marketplace where residents and their families, small businesses, and their employees can shop and enroll in health insurance.

This program contains the following 6 activities:

- **Contact Center** – required for state-based marketplaces and is a condition for certification as a state-based marketplace. Contact center takes calls to assist DC residents and small businesses with DC Health Link questions and on-line applications. Processes paper applications, responds to email inquiries, and provides information for escalated cases to the HBX member services and account managers;
- **Plan Management** – required for state-based marketplaces and is a condition for certification as a state-based marketplace. Working with local and federal regulators, establishes and oversees the process to certify, recertify, and decertify Qualified Health Plans and Qualified Dental Plans on DC Health Link. Reviews rates for qualified health plans;
- **Eligibility and Enrollment** – required for state-based marketplaces and is a condition for certification as a state-based marketplace. This includes the technical team as well as Member Services, and Data Analytics and Reporting. The technical team is responsible for enhancements to the DC Health Link online eligibility and enrollment system for individuals and family marketplace. Member Services and Data Analytics and Reporting activities are described below;
- **Member Services** – responsible for working with residents enrolled in or seeking to enroll in individual and family coverage on DC Health Link. Researches complex customer cases and works with internal divisions and carriers to resolve those issues. Provides assistance to consumers with complex circumstances and to those needing extra help navigating the DC Health Link online marketplace, resolving any technical difficulties a customer may experience, ensuring that changes to eligibility and enrollment information are quickly updated and processed, and resolving all escalated cases from the Contact Center and other sources;
- **Data Analytics and Reporting** – responsible for the development and implementation of federally required data reporting requirements. Manages the end-to-end process of developing functionality for electronic federal data reporting as well as the creation and dissemination of required IRS 1095A forms for tax reporting purposes; and
- **S.H.O.P. Operations (SMALL GROUP MARKETPLACE)** – develops, operates, and manages DC Health Link's Small Business Health Options Program (SHOP). The SHOP facilitates eligibility and enrollment of small businesses and their employees into qualified health plans and qualified dental plans through DC Health Link. Creates and issues a single monthly invoice for employers regardless of the number of different plans employees are enrolled in. This team manages that process from end-to-end, designs system improvements, and troubleshoots systems issues to ensure effective operation of the SHOP Marketplace. Works with IT on design, manages broker relationships, training, certification, and cases. Conducts outreach and works with the small business community.

**IT Related Operations** – provides development, operations, and maintenance, and security for DC Health Link, the District's on-line health insurance marketplace. The work includes providing operations and maintenance of HBX systems, managing the team of consultants that develop functionality for DC Health Link, and managing the Electronic Data Interchange (EDI) Operations team that oversees information transmitted between carriers and DC Health Link.

**Agency Management** – provides for administrative support and the required tools to achieve operational and programmatic results. This program is standard for all agencies using performance-based budgeting.

**Agency Financial Operations** – provides comprehensive and efficient financial management services to, and on behalf of, District agencies so that the financial integrity of the District of Columbia is maintained. This program is standard for all agencies using performance-based budgeting.

## Program Structure Change

The Health Benefit Exchange Authority has no program structure changes in the FY 2024 approved budget.

## FY 2023 Approved Budget to FY 2024 Approved Budget, by Revenue Type

Table HI0-5 itemizes the changes by revenue type between the FY 2023 approved budget and the FY 2024 approved budget. For a more comprehensive explanation of changes, please see the FY 2024 Approved Budget Changes section, which follows the table.

**Table HI0-5**

(dollars in thousands)

DESCRIPTION	DIVISION/PROGRAM	BUDGET	FTE
<b>ENTERPRISE AND OTHER FUNDS: FY 2023 Approved Budget and FTE</b>		<b>35,684</b>	<b>117.0</b>
Increase: To align personal services and Fringe Benefits with projected costs	Multiple Programs	1,882	6.0
Increase: To support nonpersonal service costs	Multiple Programs	162	0.0
Increase: To align Fixed Costs with proposed estimates	Multiple Programs	-2	0.0
Decrease: To align Fixed Costs with proposed estimates	Agency Management	-174	0.0
<b>ENTERPRISE AND OTHER FUNDS: FY 2024 Mayor's Proposed Budget</b>		<b>37,552</b>	<b>123.0</b>
No Change		0	0.0
<b>ENTERPRISE AND OTHER FUNDS: FY 2024 District's Approved Budget</b>		<b>37,552</b>	<b>123.0</b>
<b>GROSS FOR HI0 - HEALTH BENEFIT EXCHANGE AUTHORITY</b>		<b>37,552</b>	<b>123.0</b>

(Change is calculated by whole numbers and numbers may not add up due to rounding)

**Note:** For more detailed information regarding the approved funding for interagency projects funded within this agency, please see Appendix J, FY 2024 Interagency Budgets, in the Executive Summary budget volume.

## FY 2024 Approved Operating Budget Changes

Table HI0-6 contains the approved FY 2024 budget by fund compared to the FY 2023 approved budget.

**Table HI0-6**

Appropriated Fund	FY 2023 Approved	FY 2024 Approved	% Change from FY 2023
Enterprise and Other Funds	\$35,684,055	\$37,552,148	5.2
<b>GROSS FUNDS</b>	<b>\$35,684,055</b>	<b>\$37,552,148</b>	<b>5.2</b>

## Mayor's Proposed Budget

The Health Benefit Exchange (the Exchange) is a quasi-governmental agency charged with implementing and operating the District's on-line health insurance marketplace, D.C. Health Link, pursuant to the Patient Protection and Affordable Care Act. D.C. Health Link opened for business on October 1, 2013. As of January 2023, D.C. Health Link had approximately 13,900 District residents enrolled in the individual health insurance market, and approximately 86,800 persons covered through the Small Business Health Options Program (SHOP) Marketplace. The SHOP number also includes Congress. To continue to operate D.C. Health Link and to offer quality, affordable coverage to residents, families, small businesses, and their employees, the Exchange has proposed the following adjustments to the proposed FY 2024 operating budget.

**Increase:** The Exchange's proposed budget includes an increase of \$1,882,312 and 6.0 Full-Time Equivalents (FTEs) in personal services across multiple programs. Additionally, a net increase of \$159,665 across multiple programs will align the nonpersonal services budget with projected expenses.

**Decrease:** The proposed budget includes a net decrease of \$173,884 in the Agency Management program to align Telecommunications, Rent, and Occupancy fixed costs with projected estimates.

**District's Proposed Budget**

**No Change:** The Health Benefit Exchange Authority's budget reflects no change from the Mayor's proposed budget to the District's approved budget.