

# Core of Obamacare takes effect despite US shutdown

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In this Sept. 26, 2013 file photo, Laura Leon, project director for the navigator program at Sinai Community Institute of Chicago, speaks at a gathering of individuals seeking information on the new national health overhaul law that takes effect Oct. 1, 2013. Millions of Americans will be able to shop for the first time Tuesday on the insurance marketplaces. Whether consumers will be pleased with the experience, the premiums they will pay and the out-of-pocket costs of the plans offered to them will finally start to become clear. Tuesday's rollout comes after months of buildup in which the marketplaces, also known as exchanges, have been both praised and vilified. (AP Photo/M. Spencer Green, File)

The Obama administration rolled out a key component of its landmark health care overhaul Tuesday, moving forward despite a federal government shutdown sparked by Republican efforts to derail the law designed to extend insurance coverage to millions of Americans.

Consumers will be able to shop for the first time on [insurance](#) marketplaces that open around the U.S., getting their first close look at the program at the center of the political storm in Washington.

The online insurance exchanges open after months of buildup as President Barack Obama and his allies tried to convince skeptical Americans of the merits of program that could define his legacy.

Republicans have seized on a list of technical glitches and delays that have emerged as evidence the law isn't ready to work and will never be. But the White House says that's true for any big, new program and won't affect the outcome, since Americans have six months to enroll through the exchanges.

"I would suspect that there will be glitches. This is 50 states, a lot of people signing up for something. And there are going to be problems," Obama said in a video message the White House released just after midnight Tuesday. "But what we're confident about is that people will be able to take a look and find out whether this is something that is going to be good for their families."

Now, the rollout is being overshadowed by the partial government shutdown that began on the same day. Congressional fights—centered on Republican attempts to delay key parts of the health law as part of a temporary funding bill—were expected to drag on throughout the day.

The shutdown will have no immediate effect on the insurance marketplaces that are the backbone of the law, because they operate with

money that isn't subject to the annual budget wrangling in Washington.

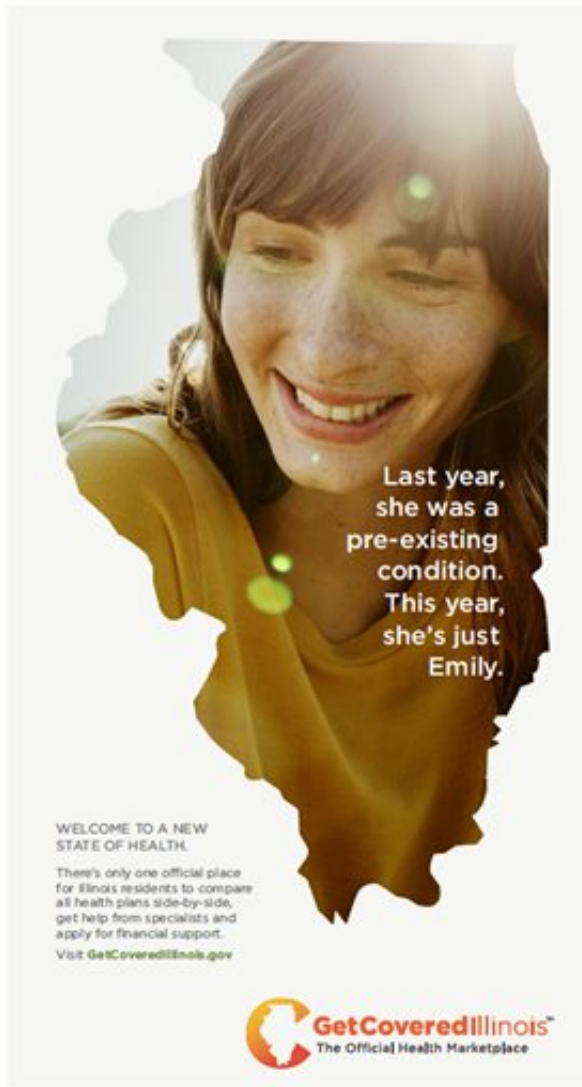
The marketplaces opening in all 50 states represent a turning point in the U.S. approach to health care, the biggest expansion in [coverage](#) in nearly 50 years and the closest the country has come to universal coverage after a century of efforts.

Republicans vehemently oppose the law, especially a mandate that all Americans have health care insurance or face tax penalties. The law provides subsidies to help lower-income people pay for the plans.

With the exchanges opening, consumers will get a chance to evaluate the premiums and the out-of-pocket costs of the plans offered to them.

The Obama administration hopes to sign up 7 million people during the first year and has a goal of eventually signing up at least half of the nearly 50 million uninsured Americans through an expansion of Medicaid, the government-funded program that provides health care coverage for poorer Americans, or government-subsidized plans provided by private insurers.

But if people become frustrated with predicted glitches in the computer-based enrollment process and turn away from the program, the prospects for success could dim.



This undated image provided by the Illinois Health Insurance Marketplace shows one of three print ads that Illinois will launch Tuesday, Oct. 1, 2013, in an advertising campaign to inform Illinois residents about the health insurance marketplace opening that day that will connect people with new benefits under President Barack Obama's health care law. Whether consumers will be pleased with the experience, the premiums they will pay and the out-of-pocket costs of the plans offered to them will finally start to become clear. Tuesday's rollout comes after months of buildup in which the marketplaces, also known as exchanges, have been both praised and vilified. (AP Photo/Courtesy the Illinois Health Insurance Marketplace)

Signs of trouble handling the volume of consumers emerged soon after the exchanges opened. For nearly every state using the federal exchange, users on Tuesday reached a page with a notification to please wait or a message that said:

"The System is down at the moment.

"We're working to resolve the issue as soon as possible. Please try again later."

Federal officials said they were working to address the website problems as quickly as possible. Callers to the federal call center also reported long wait times. State-operated sites also experienced glitches as they rolled out their exchanges.

Neera Tanden, president of the Center for American Progress, which helped work for passage of the law, cautioned against rushing to judge the marketplace's success on its first-day performance. Numerous observers have predicted bugs and setbacks. Trained outreach workers in many states are having trouble getting the certification they need to start helping people enroll.

"The promise of the law is that no one will go bankrupt because of medical bills," Tanden said. "It won't happen in the first day or the first year. But when the law is fully operational, it will provide an economic benefit to roughly 30 million Americans."

Customers have until the end of March to sign up in order to avoid [tax penalties](#).

Looming as one of the biggest challenges to the law's success is the ability of insurers to persuade relatively young and healthy people to buy insurance, as a way to balance the costs for the sicker people who are

likely to get coverage as quickly as possible.

Under the [law](#), health insurance companies can no longer deny coverage to someone with a pre-existing medical condition and cannot impose lifetime caps on coverage. They also must cover a list of essential services, ranging from mental health treatment to maternity services.

Another obstacle: Nearly three-fourths of people under 65 who lack insurance are unaware the marketplaces open Tuesday, according to a Kaiser Family Foundation survey released over the weekend.

Spending money to raise that awareness with ad campaigns has varied vastly, with some Republican-led states doing little or nothing to promote the insurance exchanges. Missouri Lt. Gov. Peter Kinder, a Republican, even recently urged residents not to sign up for coverage.

In Portsmouth, New Hampshire, Deborah Lielasus tried to sign up for coverage but got only as far as creating an account before the website stopped working. She said she expected glitches.

Lielasus, a 54-year-old self-employed grant writer, said she expects her [health care](#) costs to decrease significantly when she's able to sign up for insurance on the marketplace.

As excited as she was to sign up, she said, her anticipation was tempered by dismay over the government shutdown.

"I'm really happy that this is happening, that this is being launched ... I feel like it's a child caught in the middle of a really bad divorce," Lielasus said.

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