

# Computer glitches mar health insurance rollout

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Federal officials remind consumers that enrollment runs through March 31, 2014.

(HealthDay)—Health insurance exchanges from Florida to Hawaii got off to a rough start Tuesday as many consumers encountered long delays and computer system snafus.

In 34 states where the federal government is running the exchanges, the troubles surfaced early in what was the first day of sign up for insurance coverage under the Affordable Care Act. Consumers got error messages on their computers, were unable to review health plan options or couldn't enroll online.

In Florida, many visitors to the federal government's website HealthCare.gov were unable to create accounts to shop for health plans

and enroll, the *Miami Herald* reported.

Marilyn Tavenner, administrator of the Centers for Medicare and Medicaid Services, assured reporters during a late Tuesday afternoon press conference that the glitch had been fixed.

But reports of problems persisted throughout the day. And by 8 a.m. EST Wednesday morning, a visitor to HealthCare.gov looking to compare plans or enroll in coverage still encountered this message: "We have a lot of visitors on the site right now. Please stay on this page. We're working to make the experience better, and we don't want you to lose your place in line. We'll send you to the login page as soon as we can. Thanks for your patience!"

The scope of the problems, however, suggested that the controversial law—which triggered an historic clash between Republicans and Democrats that produced the government shutdown on Tuesday—could be just what the doctor ordered for many Americans lacking insurance.

The initial interest in exploring coverage options hinted at pent-up demand for just the kind of coverage now being offered, the *Associated Press* reported.

But states running their own exchanges also had problems. Among them:

- Many consumers visiting Connect for Colorado were unable to create accounts early in the day due to a high volume of traffic. Officials said the glitch was fixed within hours. They added that they had anticipated worse computer problems than those that occurred, *The Denver Post* reported.
- In Hawaii, people could not compare actual plans and prices for another month as insurers continue to test and review rates, according to the *AP*.

- Attempts to log on to New York State of Health often produced error messages, the *Buffalo News* reported.
- Kentucky's exchange, kynect, experienced a glitch that prevented users from filing applications for several hours due to a crush of demand, but service was later restored, Gov. Steve Beshear said in a statement.

CMS officials would not say how many people were able to enroll in an insurance plan through HealthCare.gov on Tuesday.

"This is day one of a process. We're in a marathon, not a sprint, and we need your help," Tavenner, the CMS administrator, said.

According to a report in *The New York Times*, federal officials said more than 2.8 million people had visited the government website on Tuesday.

The rollout of the exchanges, or marketplaces, marks a key step in expanding access to health insurance for millions of uninsured Americans beginning in 2014. Under the law, most people without insurance face the prospect of a fine.

Once fully operational, the exchanges are intended to make it easier for people who are uninsured or have limited coverage to shop for health coverage. And consumers with low and modest incomes may qualify for federal tax credits and cost-sharing subsidies to reduce their monthly premiums and out-of-pocket costs.

"Now keep in mind that while this is the first day you can sign up, it is certainly not the last," Tavenner reminded consumers.

Open enrollment runs through March 31, 2014. Consumers who want coverage that would be effective Jan. 1, 2014, must enroll by Dec. 15.

Some 7 million people are expected to enroll in private health coverage through the exchanges in 2014, according to estimates by the nonpartisan Congressional Budget Office. Another 9 million will enroll in Medicaid and the Children's Health Insurance Program, according to the research outfit's projections.

**More information:** Visit the official federal government website for details on coverage under the [Affordable Care Act](#).

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