

# Initial health-plan enrollment falls below expectations

November 12 2013, by Karen Pallarito, Healthday Reporter

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Early reports find federal and state insurance exchanges attracted low numbers.

(HealthDay)—Fewer than 50,000 people have enrolled in health insurance through the federal HealthCare.gov website, according to published reports.

The tally represents [enrollment](#) in the troubled federal health insurance exchange from its launch date on Oct. 1 through last week, the *Wall Street Journal* reported Monday.

The Obama administration had expected some 500,000 people to enroll in coverage by the end of October through HealthCare.gov, according to internal memos cited by House Ways and Means Chairman Dave Camp (R-Mich.).

But slow response times, timed-out pages and bugs have snarled attempts by many Americans to complete an online application for [health insurance coverage](#).

The administration's information technology team, including individuals from private-sector technology companies like Oracle and Red Hat Inc., is working through a "punch list" of fixes while adding new items to the list as additional problems are discovered with the website.

HealthCare.gov serves as the insurance exchange for people in 36 states.

Separately, a report released Monday by the research and analysis firm Avalere Health LLC found that state-run health insurance exchanges are also experiencing lower-than-expected volume.

Twelve of the nation's 14 state exchanges had enrolled 49,100 people as of Nov. 10, according to the analysis. The initial count represents just 3 percent of the 1.4 million people that Avalere projects to enroll in coverage through those state exchanges by the end of 2014.

The report was based on data released by the states and for the most part extracts enrollment in Medicaid. California, which has only released the number of started applications, not completed enrollments, is not included in the analysis. Nor is Massachusetts, which established its health exchange in 2006 as part of a state health-reform initiative. It is requiring some current enrollees to reapply for coverage.

The two reports suggest that enrollment through the federal and state exchanges is sharply lagging the administration's target of 7 million people by the end of March.

The federal and state exchanges are intended to be the gateway for private health plan coverage for some 30 million uninsured Americans

under the health-reform law known as the Affordable Care Act.

Administration officials are expected to release official enrollment data sometime this week.

Meanwhile, some insurance companies are pushing the administration for an end-run around the hobbled HealthCare.gov exchange to allow them to directly enroll people entitled to federal subsidies, *The New York Times* reported.

The *Times* said the administration has so far resisted the idea, because of concerns about giving insurance companies access to personal data. But, the newspaper added, senior White House officials may now be more open to ways to allowing insurers to handle more enrollments because of the federal website's technical problems.

Chris Jennings, a senior health care adviser to President Obama, said in a statement that the administration was "continuing to pursue additional avenues by which people can enroll, such as direct enrollment through [insurance companies](#), that will help meet pent-up demand," the *Times* reported.

State websites, overall, have experienced fewer problems than the federal [health insurance](#) exchange. Yet compared with early enrollment in Medicare's prescription drug program, which took effect in 2006, state-based enrollment through the Affordable Care Act is lagging.

"When Medicare Part D began, two-thirds of people who voluntarily enrolled in a plan did so after coverage began on Jan. 1," Avalere reported.

**More information:** Learn how to get insurance coverage through the new [health exchanges](#).

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