

Consumers find HealthCare.gov more userfriendly

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Substantial improvements made, boosting access to federal health care exchange, report says.

(HealthDay)—Americans trying to buy health insurance through the federal government's online health care exchange are having an easier time navigating the initially dysfunctional system, consumers and specialists say.

Glitches that stymied visitors to the online exchange for weeks after its Oct. 1 launch have been subdued, allowing more <u>consumers</u> to review information on available insurance plans or select a plan.

More than 500,000 people last week created accounts on the website, and more than 110,000 selected plans, according to a report Tuesday in *The New York Times*.



The Obama administration had set a deadline of Nov. 30 to fix an embarrassing array of hardware and software problems that hampered enforcement of the 2010 Affordable Care Act. The act requires that most Americans have health insurance in place by Jan. 1, 2014, or pay federal tax penalties.

"I'm 80 percent satisfied," Karen Egozi, chief executive of the Epilepsy Foundation of Florida, told the *Times*. "I think it will be great when it's 100 percent." Egozi supervises a team of 45 navigators who help consumers get insurance through the HealthCare.gov system.

With the system functioning better, the government expects to receive a crush of applications before Dec. 23, the deadline for consumers buying private insurance to get Jan. 1 coverage.

But even as the computer system becomes more user-friendly, some consumers are finding other unanticipated obstacles in their quest for <u>health insurance</u>: a provision that they provide proof of identity and citizenship, and a roughly week-long wait for a determination on Medicaid eligibility.

Typically, people cannot receive tax credits intended to help pay for insurance premiums if they are eligible for other coverage from Medicaid or Medicare.

Despite these holdups, representatives of the U.S. Centers for Medicare and Medicaid Services, the agency responsible for operating HealthCare.gov, said the system is functioning well for most users.

"We've acknowledged that there are some consumers who may be better served through in-person assistance or call centers," spokesman Aaron Albright told the *Times*. "There will be some people who have technical difficulties or complicated family or tax situations that will be better



served through other pathways."

On Dec. 1, as the deadline for website repairs had passed, the agency acknowledged that more work was needed to improve consumers' experience with the online marketplace.

"As we've said, with any web project there is not a magic moment but a process of continual improvement over time, and we will continue to work to make enhancements in the days, weeks and months ahead," Julie Bataille, a U.S. Centers for Medicare and Medicaid Services spokeswoman, said last week.

Jeff Zients, a management expert tapped to oversee the "tech surge" needed to repair the website, said last week that more than 400 "bugs" to the system have been fixed since work began in October, with the pace of fixes accelerating over time.

As the gateway for millions of uninsured Americans in 36 states to enroll in a health plan, HealthCare.gov plays a crucial role in the ultimate success or failure of the Affordable Care Act, Obama's crowning domestic policy achievement.

Following the website's calamitous launch on Oct. 1, the administration conducted an assessment of the site to identify problems and needed fixes.

For "some weeks" in October, the site was down an estimated 60 percent of the time, the government acknowledged in a Dec. 1 progress report.

A team of information technology experts has been working around the clock on a "punch list" of repairs, from boosting system capacity and debugging the system to improving users' experience with the site.



The government says these efforts have resulted in significant improvements in system speed and error rates.

Previously, a raft of error messages, timed-out web pages and slow response times gummed up the process, and many times the site was inoperable.

Even with these recent enhancements, however, there will be times "when spikes in user volume outstrip the system's capacity," Zients said.

More information: The Henry J. Kaiser Family Foundation has tools and information to help consumers understand the <u>Affordable Care Act</u>.

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