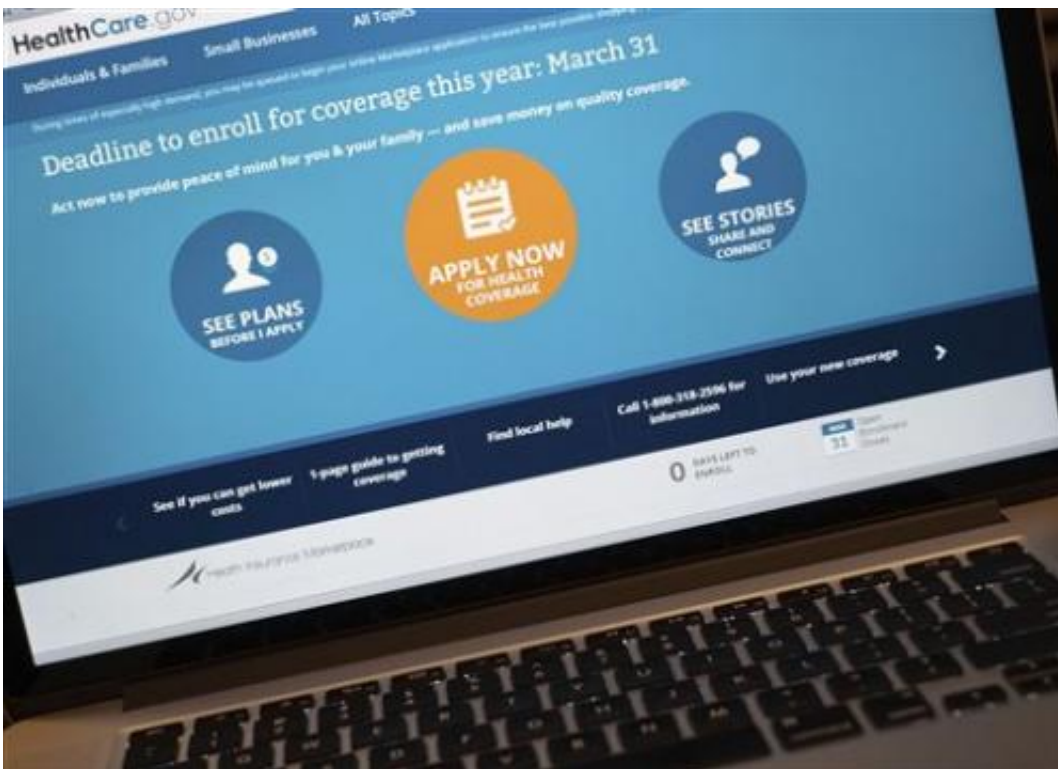


# Health care site down for hours on deadline day

March 31 2014, by Steven R. Hurst

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The HealthCare.gov website is shown on a laptop in Washington, Monday, March 31, 2014. Today is the deadline to sign up for private health insurance in the online markets created by President Obama's health care law or face a federal fines. (AP Photo/J. David Ake)

The troubled U.S. government web site for signing up for health insurance was unavailable for several hours Monday morning as the midnight deadline for buying coverage loomed.

Heading into the deadline, more than 6 million Americans had signed up for health insurance, some of the policies heavily subsidized for lower income people. That figure met a revised goal set for the program after the web site was found to be nearly unworkable for weeks when the sign-up period began in October.

The 2010 passage of the Affordable Care Act has been the No. 1 legislative achievement of President Barack Obama's terms in the White House.

Since taking the majority in the House of Representatives later that year, Republicans have voted more than 50 times to revoke or seriously undermine the program, widely known as Obamacare. Those bills have never made it to the floor in the Democrat-controlled Senate.

The [web site](#) problems returned Monday when visitors to HealthCare.gov found it out of service and were confronted with a message that the site was down for maintenance. At times the visitors were also directed to a virtual waiting room—a feature designed to ease the strain on the site during periods of heavy use.

Obama administration spokesman Aaron Albright said the website undergoes "regular nightly maintenance" during off-peak hours and that period was extended because of a "technical problem." He did not say what the problem was, but a statement from the Department of Health and Human Services called it "a software bug" unrelated to application volume.

Lately the site has been getting about 1.5 million visits a day, with estimates rising to 2 million a day over the weekend.

So far sign-ups by younger, healthier people have lagged while older and less healthy people were dominant. Premiums collected from younger

people, according to actuarial figures, would have gone to pay for the new law's growing costs to cover older people. The Obama administration hopes figures for the last weeks of the sign-up period show a surge in young enrollees. The disparity could cause premiums to rise next year.

Overall numbers are expected to be much better in the coming years. Projections from the Congressional Budget Office show the overhaul is expected to provide coverage to an additional 25 million people by 2016. At that point, 91 percent of American citizens and legal residents would have coverage.

Uninsured people who were eligible under the overhaul, who did not sign up or have an application in process by midnight Eastern Daylight Time Monday will soon be subject to a fine that will be collected by the Internal Revenue Service, the government agency that collects Americans' income tax.

The law provides subsidies to help low- and middle-income Americans afford health [insurance policies](#) available through the exchanges. It also prevents insurance companies from denying coverage to people who have health problems that have been dubbed pre-existing conditions. It further prohibits insurers from dropping people from coverage when they develop health troubles that become expensive. The law also ends the practice of putting annual or lifetime caps on how much insurers will pay to cover medical bills.

The law also expanded Medicaid, the government's [health insurance program](#) for the poor, to cover more low-income people, but a 2012 Supreme Court decision that upheld the Affordable Care Act also allowed states to opt out of the Medicaid expansion. Nearly half the states, mostly led by Republicans, are still opposed or undecided about expanding Medicaid. As a result, millions of low-income people who

otherwise would have been covered remain uninsured.

Still, about 5 to 6 million people have been added to Medicaid rolls in the states that went along with the expansion. And the law also allowed young Americans to remain on their parents' insurance policies up to age 26, providing coverage to an estimated 3 million people.

Going into to this year's mid-term congressional election on Nov. 4, Republicans remain united by their desire to repeal the law, contending its mix of taxes and mandates is killing jobs while making [health insurance](#) more expensive for many. However, Republicans remain divided over what to replace it with. Nevertheless, the law's unpopularity is being used as a tool by Republicans to hammer Democratic House and Senate candidates.

Most Americans want lawmakers to fix the problems with the [health care law](#), rather than scrapping it. A new AP-Gfk poll finds that only 13 percent expect the law will be completely repealed. Seventy-two percent say it will be implemented with changes, whether major or minor.

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