

Health law sign-ups on track to hit 7M

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SEIU-UHW worker Kathy Santana, left , assists Ruben Torres, 27, during a health care enrollment event at SEIU-UHW office, Monday, March 31, 2014, in Commerce, Calif. Monday is the deadline to sign up for private health insurance in the new online markets created by President Barack Obama's health care law. (AP Photo/Ringo H.W. Chiu)

Jammed phone lines and unreliable websites failed to stop a last-minute rush by hundreds of thousands of Americans trying to sign up for health coverage by the midnight Monday deadline for President Barack

Obama's signature domestic policy initiative.

Government officials told The Associated Press late Monday that they were on track to sign up more than 7 million Americans for health insurance by the deadline. But the months ahead will show whether the Affordable Care Act will meet its mandate to provide [affordable health care](#) coverage or whether high deductibles, paperwork snags and narrow physician networks make it a bust.

The administration has not said how many of those who already have signed up closed the deal by paying their first month's premiums. Also unknown is how many were previously uninsured—the real test of Obama's health care overhaul. In addition, the law expands coverage for low-income people through Medicaid, the government health care program for the poor, but only about half the states have agreed to implement that option.

The White House and other supporters of the law were hoping for an enrollment surge that would confound skeptics,

The Congressional Budget Office had originally set a target of 7 million for enrollment in [private health insurance](#) plans offered through new online federal and state market places created under the law.

That was scaled back to 6 million after the disastrous launch of HealthCare.gov last October. Several state-run websites also had crippling problems.

The 7 million target, thought to be out of reach by most experts, was in sight on a day that saw surging consumer interest as well as vexing computer glitches that slowed sign-ups on the HealthCare.gov website.

Two government officials confirmed the milestone, speaking on

condition of anonymity because they were not authorized to discuss the matter ahead of an official announcement.

The 2010 passage of the Affordable Care Act has been the No. 1 legislative achievement of Obama's presidency. About 50 million Americans lacked [health care coverage](#) as the law began taking effect, and supporters hope it will significantly reduce the ranks of the uninsured.



A waiting area is filled with applicants waiting to be called during a health care enrollment event at the Bay Area Rescue Mission, Monday, March 31, 2014, in Richmond, Calif. Whether it's a chance for a subsidy or to avoid a tax penalty, Californians are making a last-minute dash to sign up for health coverage. Midnight marks the enrollment deadline under President Barack Obama's health reform law. Covered California, the state's insurance exchange, is reporting a final surge after it already had enrolled more than 1 million people for individual policies. (AP Photo/Eric Risberg)

After winning control of the House of Representatives in the 2010 elections, 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 Democratic-controlled Senate.

House Speaker John Boehner said Monday that Republican lawmakers remain committed to repealing Obama's law.

Since the initial enrollment period began in October, millions of Americans have signed up for health insurance through the state and federal exchanges, with many of the policies heavily subsidized to make them affordable for lower -and-middle income Americans.

On Monday, supporters of the [health care](#) law fanned out across the country in a final dash to sign up uninsured Americans. The HealthCare.gov website, which was receiving 1.5 million visitors a day last week, had recorded about 2 million through noon (1600 GMT) Monday.

At times, more than 125,000 people were simultaneously using the system, straining it beyond its previously estimated capacity. People not signed up for health insurance by the deadline, either through their jobs or on their own, were subject to a federal tax penalty—a threat that helped drive the rush.

The federal website operating in 36 states stumbled early—out of service for nearly four hours as technicians patched a software bug. An afternoon hiccup temporarily kept new applicants from signing up, and the process slowed further as the day wore on. Overwhelmed by computer problems when launched last fall, the system has been working much better in recent months, but independent testers say it still runs slowly.

In Louisiana, wait times for callers lasted up to two hours. Blue Cross Blue Shield of Tennessee received nearly 1,900 calls by midday compared with about 800 the previous Monday. And in California, where enrollments surged toward the Obama administration's original projection of 1.3 million, the deadline day volume forced the state exchange to switch off a key function on its website and encourage people to finish their applications in the days ahead.

At a Houston community center, there were immigrants from Ethiopia, Nepal, Eritrea, Somalia, Iraq, Iran and other conflict-torn areas, many trying anew after failing to complete applications previously. In addition to needing enrollment help, many needed to wait for interpreters. Many had taken a day off from work, hoping to meet the deadline.



Elizabeth Rich helps a man sign up for the Affordable Care Act at Swope Health Services, Monday, March 31, 2014, in Kansas City, Mo. Today is the deadline to sign up for an Affordable Health Care insurance plan however, people who begin the enrollment process but aren't able to complete it by 11:59 p.m. because of a

system issue may qualify for a special provision that will allow them to enroll after Monday night. (AP Photo/Charlie Riedel)

Across the nation, the interest in getting health insurance and avoiding a tax penalty was made clear in interviews with enrollment counselors and consumers.

"I have not had a physical in over 15 years," said Dionne Gilbert, a 51-year-old uninsured woman from Denver who waited in a 90-minute line to get enrollment assistance. "I told myself, 'You need to do this. Your daughter loves you and needs you.'"

The administration announced last week that people who started applying for health insurance but were not able to finish before Monday's enrollment deadline will get extra time.

Health insurers and advocates in South Dakota encouraged residents to try to start the process on their own or leave a message at a federal hotline should they have to cancel an appointment with an insurance counselor because of a spring blizzard that dumped up to a foot (30 centimeters) of snow.



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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. About 5 to 6 million people have been added to Medicaid rolls in the states that went along with the expansion. 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.

The law's supporters are already trying to make the next open enrollment season, starting Nov. 15 more consumer friendly.

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