

Gov't health insurance website getting upgrades

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The HealthCare.gov website, where people can buy health insurance, is displayed on a laptop screen in Washington, Tuesday, Oct. 6, 2015. Consumers shopping on the government's health insurance website should find it easier this year to get basic questions answered about their doctors, medications and costs, according to an internal government document. (AP Photo/Andrew Harnik)

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A slide presentation dated Sept. 29 says HealthCare.gov's window-shopping feature is getting a major upgrade. Window shopping is a popular part of the website that allows consumers to browse for taxpayer-subsidized health insurance plans. A copy of the document from the Centers for Medicare & Medicaid Services was provided to The Associated Press.

If final testing now underway goes smoothly, the new e-commerce tools could take some of the uncertainty out of picking a health plan when the 2016 sign-up season starts on Nov. 1. Many consumers have found the process overwhelming.

Previously, it could take considerable digging to find out plan details. Now consumers would be able to enter their [doctors](#), hospitals and medications as they browse online. When they go to compare plans, they would see whether those doctors, hospitals and drugs are covered.

(Tips: Call the doctor's office and insurer to verify provider and hospital listings. And make sure to enter the correct name of any medications. For example, if it's a generic drug, enter the generic name.)

The revamped website will also have a feature that helps people get a rough idea of expected total [costs](#). It takes into account not only premiums, but cost-sharing for services like office visits, and the deductible—the amount that consumers must pay each year before their insurance kicks in.

That "will allow consumers to answer a set of questions to determine total estimated out-of-pocket costs (and) which type of plan is best for their unique situation," says the slide presentation. Experts say most

people shopping for insurance look just at the premiums. But if consumers need [medical](#) care, they might be better off paying a higher monthly premium for a plan with lower out-of-pocket costs.

"It's very difficult for people to choose the plan that would be best for them if they go only on what HealthCare.gov has given them up to now," said Robert Krughoff, president of Consumers' Checkbook, a service that evaluates health plans for federal employees. "These are things that they should be doing."

The Obama administration had no comment on its plans for the website.

The slide presentation said testing began last week with data provided by major insurers. Testing continues as the Nov. 1 open enrollment deadline approaches. Technical assistance is being provided to help insurers work through problems. The plan is for the new tools to function on smartphones and tablets as well.

Window shopping is standard for e-commerce, but when HealthCare.gov first went live in 2013 a serious flaw affected that feature. Most websites allow customers to shop anonymously, requiring them to set up accounts only if they're going to buy. But HealthCare.gov worked the other way around initially, funneling prospective shoppers to a balky accounts-creation page. That contributed to a massive crash that personally embarrassed a tech-savvy President Barack Obama.

After quick repairs, the federal website has kept evolving. This year it was the online gateway for [consumers](#) in 37 states. About 10 million people are getting subsidized private coverage through federal and state markets created by Obama's health care law. Along with a Medicaid expansion now accepted by a majority of states and an improving economy, it's helped bring the number of uninsured people down to historically low levels—about 9 percent of the population.

Still, the Obama administration is not quite ready to take a bow. Health and Human Services Secretary Sylvia M. Burwell says about 10.5 million uninsured people are eligible for coverage through HealthCare.gov and state markets, and they will be harder to sign up. The most eager customers have already enrolled, and many of the remaining uninsured are young adults who may not see the value of coverage or are juggling tight household budgets.

That would make consumer-friendly upgrades to HealthCare.gov all the more important.

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