

Hawaii time zone, language add to HealthCare.gov challenges

November 7 2015, by Jennifer Sinco Kelleher

Hawaii's time zone and language needs are compounding difficulties as more than 40,000 people migrate from the state's health insurance exchange to the federal exchange.

Average enrollment time through the federal website HealthCare.gov has been about an hour and 15 minutes, Hawaii Health Connector Executive Director Jeffrey Kissel said in a report Friday.

In June, the state exchange's board voted to shut down the employer side of the site because it wasn't financially sustainable, which was a requirement of President Barack Obama's Affordable Care Act.

"We estimate enrolling at least 30,000 individuals is at risk under the current wait times and limitations of HealthCare.gov," the report said. Open enrollment ends Jan. 31.

Those who need translators have to call in for one, but a special help line operates on Eastern time and not during Hawaii's peak hours. Callers have to wait 50 to 55 minutes just to get an operator, Kissel said. Then, it takes about 20 minutes on average to local a translator. "Actual enrollment time experienced under these circumstances have been up to four hours," the report said.

Also, the site is shutting down for maintenance at 7 p.m. Eastern on Saturday, which is 2 p.m. Hawaii time.

Kissel is leaving the Health Connector Dec. 4 to take a new job with Washington, D.C.-based Energy Policy Research Foundation, Inc. He's the third person to lead the troubled exchange.

Early on, the exchange suffered from low enrollment numbers in a state where many are already insured by their employers. In its first year, about 10,000 people were enrolled, instead of the 100,000 to 200,000 that some public officials had predicted.

Under Kissel's leadership, enrollment surpassed 37,900 people in 2015. The exchange had expected to become financially sustainable by 2022, but it needed about \$28 million to pay its bills.

Kissel had sought approval from the Legislature for \$28 million in bonds or loans to keep the state exchange afloat, but that plan fizzled. In the end, the Legislature approved just \$2 million for the exchange in 2015.

"My work is largely done," he said. "We've increased enrollment to the point that the uninsured rate in Hawaii is 3 percent."

He said he's confident the connector can work out the issues with HealthCare.gov before he steps down.

He will remain in Hawaii and plans to commute across the country as needed.

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