

# Congressional agency reduces health law sign-up predictions

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In this Oct. 6, 2015 file photo, the HealthCare.gov website, where people can buy health insurance, is displayed on a laptop screen in Washington. A new report is confirming that fewer people than expected are taking advantage of subsidies to purchase health insurance under the Affordable Care Act. The Congressional Budget Office study, based on updated enrollment figures up through last month, says that 11 million people are likely to purchase subsidized policies under the health care law, down about 4 million from estimates issued early last year. (AP Photo/Andrew Harnik, File)

Fewer people than expected are purchasing health insurance under President Barack Obama's health care law, a report confirmed on Monday.

The Congressional Budget Office study said that 13 million people are likely to purchase policies through the Affordable Care Act this year, down about 8 million from estimates the agency made early last year. That's based on updated enrollment figures through last month.

The Department of Health and Human Services had already flagged the lowered expectations last fall, predicting just 10 million customers signed up and paying premiums through online insurance markets by the end of 2016.

The federal and state markets offer subsidized private insurance to people who don't have access to job-based coverage. Fewer unsubsidized customers are buying through the exchanges, the budget office said.

The CBO's latest report reduces the agency's expectations for President Barack Obama's [health care law](#), bringing it closer to more modest goals that the administration itself has set.

At issue is enrollment in the law's [health insurance](#) markets, or exchanges, which offer subsidized private coverage.

Previously, the budget office had projected a monthly average of 21 million enrolled in 2016, with 15 million of those customers receiving taxpayer-financed subsidies to help pay their premiums.

Monday's estimate is for a monthly enrollment of 13 million, with 11 million of those receiving subsidies.

The new estimates reflect a growing consensus that it's going to take

longer for the online insurance markets to achieve their full potential. The latest numbers also recognize that many unsubsidized customers still prefer to buy their coverage directly from insurers, instead of going into the government market.

The Obama administration's enrollment target, calculated in a different way, is to have 10 million customers signed up and paying premiums at the end of 2016. The two estimates are not directly comparable.

The 2010 [health care](#) law offers subsidized private plans to people who don't have access to job-based coverage, as well as an expanded version of Medicaid geared to low-income adults in states accepting it. Those coverage expansions have brought the U.S. uninsured rate to a historic low of about 9 percent. Virtually all Americans are now required to have coverage, or risk fines.

Nonetheless, there's widespread recognition that many of the remaining uninsured will be hard to reach. Millions are in states that have not expanded Medicaid. And many say they have tried to get coverage but still find it unaffordable.

The nonpartisan CBO makes estimates on legislation and the budget and economy for lawmakers on Capitol Hill, including a beginning-of-the-year report detailing the budget and economic picture confronting Washington. Last week it issued a summary version that warned of worsening deficits and somewhat slower economic growth. The budget office promises a fuller estimate of the health care law in a March update.

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