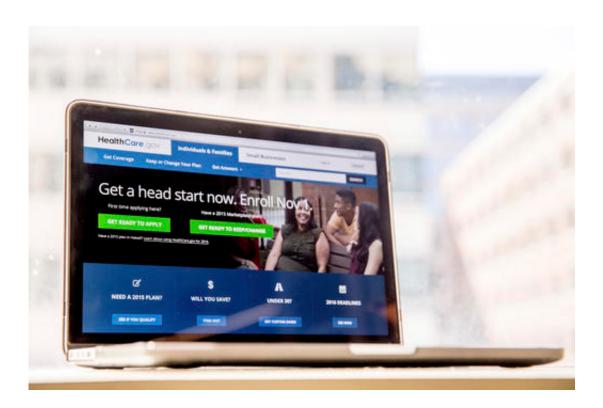


Early sign-ups for health care law are steady, but no surge

November 16 2016, by Ricardo Alonso-Zaldivar



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. The Obama administration says a little over 1 million people renewed coverage or signed up for the first time through HealthCare.gov around the start of open enrollment. (AP Photo/Andrew Harnik, File)

A little more than 1 million people renewed health coverage or signed up for the first time through HealthCare.gov around the start of open



enrollment, which coincided with a GOP election sweep likely to scramble President Barack Obama's signature law.

The figures released Wednesday by the Obama administration represent steady sign-ups but no enrollment surge so far.

Still, officials said they have seen an outpouring from consumers wanting to make sure the government knows how important the endangered program has become in their lives.

"Health insurance is linked to independence and economic freedom," said Andy Slavitt, head of the Centers for Medicare and Medicaid Services, which runs the nation's major coverage programs.

Overall, the new number is fairly comparable to early sign-ups last year, but the share of new customers is down. They accounted for 24 percent of the total so far this year, compared with 34 percent in the first two weeks of last year's open enrollment season. Nearly 1.1 million people had enrolled last year by about the same time.

The 2017 early sign-up figures are for Nov. 1-12, while the closest numbers from last year cover a full two weeks, which may explain some of the shortfall. The administration said 53,000 more customers signed up in the first 12 days this year than in the same period last year.

Still, several other statistics were also down, including call center volume, the number of HealthCare.gov users, and consumers window-shopping on the website.

Slavitt said the numbers are line with his expectations, and he noted that outreach to consumers didn't start until after Election Day.

The White House is hoping that robust numbers will translate into a



strong closing argument for keeping many of the law's essential parts.

Even before the election that put Republicans in charge, the health care law was facing stiff headwinds in 2017. The remaining uninsured are harder to reach and persuade. Premiums for a standard plan are going up an average of 25 percent in the 39 states served by HealthCare.gov, and insurer exits have left about one-third of U.S. counties with only one carrier.

President-elect Donald Trump and the Republican-led Congress are pledging to repeal and replace the 2010 Affordable Care Act, although it has reduced the nation's uninsured rate to a historic low of about 9 percent.

It's shaping up as the most volatile open enrollment season since HealthCare.gov went live in 2013 and the computer system didn't work.

Health and Human Services Secretary Sylvia Burwell has set a goal of signing up 13.8 million people through the federal HealthCare.gov and state-run insurance markets, which offer taxpayer-subsidized private coverage to people without access to health care through their jobs. That would be an increase of about 1 million from the last open enrollment, so attracting new people is crucial.

Even though premiums are going up significantly, administration officials say most people will be cushioned from the impact because they receive subsidies designed to rise as their insurance costs increase. But an estimated 5 million to 9 million people who buy individual policies outside the law's markets face the full brunt of increases.

During the campaign, Trump said the health overhaul was a "disaster," but now he is signaling that he doesn't want to take away coverage from the millions of people who have benefited. Independent studies



estimated that Trump's campaign plan would have caused 18 million to 20 million people to lose health insurance.

Republicans in Congress are puzzling over how to follow through on their promise to repeal the health care law while at the same time maintaining popular provisions, including protections for people with medical problems and allowing young adults to stay on parental coverage until age 26. Stripping away coverage could trigger a political backlash.

Open enrollment season for 2017 ends Jan. 31, but consumers who want their coverage to take effect at the start of the year have to act by Dec. 15. That's traditionally the biggest day for HealthCare.gov.

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