

HealthCare.gov dropout trend continues under Trump

June 12 2017, by Ricardo Alonso-Zaldivar

Continuing a dropout trend seen in the Obama years, about 16 percent of consumers who signed up for coverage this year through public health insurance markets had canceled their plans by early spring, the government said Monday.

Figures released from the Health and Human Services department show that 10.3 million people were signed up and paying their premiums as of March 15. That's 1.9 million fewer than the 12.2 million who initially signed up during open enrollment season, which ended Jan. 31.

Created by Obama's Affordable Care Act, HealthCare.gov and its state counterparts offer subsidized private health insurance to people who don't have coverage through their jobs. The latest numbers seem to reflect the usual ups and downs of the program, more than the heated political debate over its future.

The Trump administration said the numbers are a sign of continuing problems with "Obamacare," such as sharp premium increases and the departure of some major insurers that suffered financial losses. President Donald Trump has declared the program "dead," and he's trying to replace it with a Republican plan that's currently even less popular in <u>public opinion polls</u>.

Meanwhile, Democrats are accusing Trump of trying to "sabotage" Obama's main domestic achievement, which has been credited with reducing the U.S. uninsured rate to a historic low of about 9 percent.



With Republicans in full control of government, this year could bring the unwinding of Obama's law.

But independent analysts say the new numbers are no big surprise.

"The <u>dropout rate</u> is very similar to last year, with some people failing to pay their premiums or finding alternative coverage after signing up during open enrollment," said Larry Levitt of the nonpartisan Kaiser Family Foundation. "What's new here is a new administration spinning numbers in a very different way from the last one."

In previous years many people who initially signed up also wound up dropping out, for a variety of reasons.

In the first part of last year, the dropout rate was similar, about 13 percent. It increased as the year went on. Monthly enrollment averaged about 10 million people in 2016.

Some of the main reasons for dropping out include finding job-based insurance, problems paying premiums, and becoming eligible for Medicare.

A new analysis from HHS also found higher dropout rates in areas where insurers have left the program. About one-third of U.S. counties only had one participating insurer this year, and next year there may be areas with no available carrier.

The dropout rate was a sore spot for the Obama administration, which updated the numbers only a few times a year. The Trump administration says it will provide more frequent updates.

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