

Record number of Americans choose Obamacare

December 22 2023, by Robin Foster

Open Enrollment



Over 15 million Americans have signed up for health insurance using the Affordable Care Act's federal marketplace, a 33% increase from the year before, preliminary government data shows.

On Dec. 15, the deadline for coverage that starts Jan. 1, a whopping 745,000 people picked their [health insurance plan](#) using the healthcare.gov website, the U.S. Department of Health and Human Services (HHS) said this week. It was the largest total seen in one day since the subsidized health insurance program began in 2010.

"Millions of Americans signing up for health care coverage under the Affordable Care Act [ACA] is good news. It means more Americans have the peace of mind of knowing that going to the doctor won't empty their [bank account](#)," HHS Secretary Xavier Becerra said in a [news release](#) announcing the enrollment figures. "The Biden-Harris Administration will continue working to expand [health care coverage](#) and lower prescription drug costs, so taking care of your health is not a luxury."

By the end of the current enrollment period next month, over 19 million people will have enrolled for 2024 coverage, HHS officials predicted. That total will include those who purchased [health insurance coverage](#) through state marketplaces.

Why are more Americans turning to the Affordable Care Act for [health insurance](#)?

Legislation passed during the pandemic increased federal subsidies for people buying plans, lowering the costs for many Americans, the New York Times reported. On top of that, the Biden administration lengthened the sign-up period while increasing advertising for the program and funding for "navigators" who help people enroll.

"More and more people are realizing they can come onto the marketplace," Cynthia Cox, director of the Program on the Affordable Care Act at the nonprofit health research group KFF, told the Times. "Just because the ACA has been around for a while doesn't mean people

who need to sign up for it know how to do that."

The open-enrollment period on healthcare.gov continues through mid-January. People who enroll by then will have coverage beginning in February.

The Affordable Care Act's marketplaces have become particularly valuable to the people who lost Medicaid coverage this year after a [federal policy](#) that guaranteed coverage during the pandemic ended in April, the Times reported.

"The marketplace clearly meets an important need in Americans' lives, making access to health care possible for adults and their children," HHS Administrator Chiquita Brooks-LaSure said in an agency news release. "The Affordable Care Act connects more people to preventive and life-saving care, helping more people and their families live the American dream. We look forward to continuing to get people enrolled ahead of the January 16 deadline."

More information: Visit healthcare.gov for more on shopping for health insurance under the Affordable Care Act.

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