

Sunday deadline driving health law sign-ups for 2015

11 February 2015, by Ricardo Alonso-Zaldivar



In this Nov. 12, 2014 file photo, the HealthCare.gov website, where people can buy health insurance, is seen on a laptop screen in Portland, Ore. Ahead of a Sunday deadline, consumers are stepping up to enroll for 2015 coverage under President Barack Obama's health care law, administration officials said Wednesday. The number of people signing up jumped last week in the 37 states served by the federal insurance marketplace, to nearly 276,000 compared to about 180,000 the previous week, according to an update from the Health and Human Services department. (AP Photo/Don Ryan, File)

Ahead of a Sunday deadline, consumers are stepping up to enroll for 2015 coverage under President Barack Obama's health care law, administration officials said Wednesday.

The number of people signing up jumped last week, the Health and Human Services Department reported. Nearly 276,000 signed up in the 37 states served by the federal insurance marketplace, compared with about 180,000 the previous week.

Although enrollment centers haven't seen the same long lines as last year, volunteers from Austin, Texas, to Columbus, Ohio, report a surge this week, not yet captured in official numbers. And

the revamped HealthCare.gov website so far has avoided last year's technology meltdown.

Not everything was rosy:

—Average monthly premiums rose by 8 percent in the federal market states, according to preliminary data the [administration](#) released earlier in the week. Obama's law provides taxpayer-subsidized private insurance for people who don't have access to coverage on the job.

That 8-percent increase reflects the "list price" before subsidies. After subsidies, the average monthly premium that consumers themselves pay increased \$23 over last year.

It's "the first official indication of how premiums are going up in plans that people are actually enrolled in," said Larry Levitt of the nonpartisan Kaiser Family Foundation.

—About 200,000 people who could not clear up lingering questions about their immigration and citizenship status will soon lose coverage, officials said Wednesday. That's on top of more than 100,000 dropped last year for similar reasons.

Coverage is only available to citizens and legal residents, but advocates for immigrants say the process for validating legal status has been riddled with errors.

Higher premiums and immigration debates may be the least of the administration's worries.

Opponents are taking a case to the Supreme Court next month that challenges the validity of the law's subsidies in states that have not set up their own insurance markets, which is most of them.

If the court agrees with the plaintiffs, at least 6.5 million people will lose [subsidies](#) for their premiums and other costs. Most would drop coverage.

Wednesday's enrollment report showed 7.75 million people had signed up in the states served by federal HealthCare.gov as of Feb. 6. That's not counting states that run their own insurance markets, among them California and New York.

All told, the administration seems to be on track to meeting its target of 9.1 million people signed up nationwide by Sunday, the day the open-enrollment period ends.

The target represents customers who seal the deal by paying their premiums

The 2015 sign-up deadline is 11:59 p.m. Sunday, Pacific time, in most [states](#). States running their own markets may have different deadlines.

Federal marketplace consumers who try to enroll, but aren't able to complete the process before the deadline, will get another chance to do so. That covers anyone in line by 11:59 p.m. on Sunday.

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