

# Online health exchange used by Utah still experiencing glitches as system gets rolling

Link: <http://www.therepublic.com/view/story/4c7b6ec2299e4a4fb821042a8947efc8/UT--Health-Overhaul-Utah-Exchange>

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SALT LAKE CITY — The federally run online insurance exchange used by Utah experienced more glitches on Wednesday, the second day the website has been open to consumers.

Many visitors to the exchange at <http://www.healthcare.gov> were unable to create an account to begin shopping.

Federal officials have said they were working to fix the issues.

The exchange is a key element of the nation's new health care law that requires most Americans to have coverage starting in January.

The website is meant to provide a place where individuals and small businesses can compare and enroll in insurance plans.

Utah has opted to let the federal government run its exchange for individuals while state the runs its existing marketplace for small businesses.

In Utah, nonprofits were still able to help people learn about their options, said Jason Stevenson, a spokesman for the Utah Health Policy Project.

The group received a federal grant to help people sign up for coverage and understand what's happening as part of the new law.

Representative Angela Romero, center, is joined by Mayor Ralph Becker and Karen Crompton, President and CEO of Voices for Utah Children at a news conference at the Sorenson Unity

Center in Salt Lake on Tuesday, Oct. 1, 2013. Utah's federally run online insurance marketplace went live Tuesday as users around the country reported online glitches and long wait times on help hotlines. Utah is one of 36 states that have opted for federally run marketplaces, and federal officials said they're working to address the glitches as quickly as possible. Under the health care overhaul, most Americans will be required to have health insurance next year. (AP Photo/The Salt Lake Tribune, Francisco Kjolseth) DESERET NEWS OUT; LOCAL TV OUT; MAGS OUT

"What we really did yesterday was a lot of education for folks," Stevenson said early Wednesday.

The Utah Department of Insurance has released a 354-page list of monthly premiums for all the plans on the exchange, which counselors were able to describe to applicants.

Stevenson said some older people with health issues could see monthly premium rates that were several hundred dollars lower than what they're now paying.

Currently, insurers can cite a person's pre-existing health condition to deny, restrict or charge more for coverage. The health law bans those practices starting in January, and insurers will have to accept all applicants.

"Now the regular insurance market is going to be much more welcoming to them," Stevenson said.

Tanji Northrup, the state's assistant insurance commissioner, told the Salt Lake Tribune that the rates released by the state Insurance Department are not the only thing consumers should look at when choosing a plan.

"Cheap is great. But if you're going to use your insurance, monthly premiums are only part of the picture," Northrup said. "You have to look at your out-of-pocket costs, too."

There are 96 plans across the state, with prices that vary by county, age, the amount of coverage someone desires and whether they use tobacco.

The prices are guaranteed for the next year, but once insurers have a better idea of what the market will look like, it's likely the rates will change, Rep. Jim Dunnigan, a Taylorsville Republican and an insurance broker, told the Tribune.

"The carriers have gone in somewhat blind to offer these rates," Dunnigan said. "A year from now it will probably look quite a bit different."