

# The Salt Lake Tribune

## A rocky opening day for Obamacare health exchanges

Health reform • Online marketplace overloaded with shoppers eager to snap up insurance deals, feds urge patience.

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South Salt Lake • Dozens of uninsured Utahns eager to shop the federal health insurance marketplace, or exchange, flocked to an Obamacare “open house” on Tuesday looking for a live body to answer questions.

As many predicted, visitors to the exchange website – [www.healthcare.gov](http://www.healthcare.gov) – met with glitches and delays on opening day. Most were unable peruse health plans and prices, or fill out applications, and were instead greeted by messages advising, “Please wait here until we send you a login page.”

Tuesday’s celebratory event, staged by consumer advocacy groups at the Sorenson Unity Center, was an avenue to vent their frustrations.

“Why are we doing this today? Nobody is ready,” said Lynn Spencer, who needs to find a health plan to replace the expiring policy that his wife, Shannon, gets through Utah’s “high-risk” pool. “I’ve called the hotline. I’ve even talked to a private insurance broker. No one can give us her rates because they say they aren’t ready.”

Certified insurance counselors did their best to field questions. “Just like you, today’s my first day,” said Rebecca Vazquez, urging Spencer to check the website in a few days when traffic slows and the kinks are fixed.

As of 3 p.m. on Tuesday, none of Utah’s navigators charged with steering people through the insurance maze were authorized to do so, according to Assistant State Insurance Commissioner Tanji Northrup. “At this time, none of them are fully licensed. We don’t even know which entities have completed their training.”

In a phone conference with reporters, federal officials said they have added server capacity to handle the high volume.

Healthcare.gov logged more than 2.8 million visitors by Tuesday afternoon – seven times more than have ever visited Medicare.gov at any one time, said Marilynn Tavenner, administrator of the Centers for Medicare and Medicaid Services.

Tavenner said “consumers who need help have several options,” including a live web chat function on the website and 24-hour call centers reached at 1-800-318-2596.

She said some people were able to enroll in coverage on Tuesday. How many, she wouldn’t say, promising to provide enrollment data in the coming weeks.

Among them: Salt Lake City Mayor Ralph Becker, who was able to enroll one of his two uninsured adult sons. “It was relatively easy,” he said, while adding one word of caution. “Be alert to scams,” he said, explaining how “hackers” briefly hijacked his web browser, diverting him to a commercial insurance site instead.

Oct. 1 marks the beginning of the enrollment period, but people have until Dec. 15 to sign up for coverage effective in January. Open enrollment continues through March 15.

“We are in a new era of health care,” said Rep. Angela Romero, D-Salt Lake City, urging patience at Tuesday’s open house. The benefits of the health law – “healthier, more stable families” – will be worth the wait, she said.

About 48 million Americans – and 417,000 Utahns, or 1 in 4 of Romero’s constituents – are uninsured. The Congressional Budget Office expects 14 million to get coverage the first year through exchanges and Medicaid.

Many are children who currently qualify for Medicaid or Utah’s Children’s Health Insurance Program (CHIP) but whose parents don’t know it, said Romero. “There is a role to play for all of us. If you know parents at work, from the PTA, at your place of worship, the YMCA, your neighborhood association or book club, or your kids’ sports leagues, encourage them to spread the word.”

In the next few months, new features will be added to [www.healthcare.gov](http://www.healthcare.gov) to connect families to health safety net programs. Work is also underway on Spanish versions of the website.



Francisco Kjolseth | The Salt Lake Tribune Lynn Spencer, left, of Murray expresses his frustration with getting signed up with the new Affordable Care Act alongside his wife Shannon as they speak with Medicaid outreach worker Rebecca Vazquez(cq) on Tuesday, Oct. 1, 2013. Shannon, who is in the high-risk pool, loses coverage on Dec. 31 and they are anxious to get her signed to avoid a lapse in coverage. The Spencers were at the Sorenson Unity Center in Salt Lake where people could enroll in the new insurance after a press conference.

Unable to access the site, 61-year-old Beckie Clarkson drove an hour from Ogden to attend the open house. The breast cancer survivor hopes to upgrade her bare-bones insurance plan, which she says, “pays for nothing.”

Margarita Gardner of Park City needed help with health care calculations. Would it be cheaper to add her 21-year-old son, a cancer survivor, to her high-deductible plan, or would he be better served by a different plan with a different provider network?

For Anna Franks, affordable insurance has long been out of reach and the exchange offers hope, glitches or no glitches.

The 63-year-old Ogden woman lost her insurance when her husband’s company shut down and his retiree health benefits were canceled. She tried buying insurance on the open market but was denied because she had her hip replaced 15 years ago.

She pays \$653 a month for a high-risk plan and preliminary pricing data show she’ll pay closer to \$230 on the exchange. “It will be nice to be able to get a little ahead [financially],” she said.

But Lynn Spencer fears the “feds won’t get their act together” in time to get his wife covered. Her high-risk plan expires on Dec. 31.

“I’ve been through this with Medicare. You apply and it takes two months for coverage to kick in,” he said. “We can’t afford to go without.”

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Obamacare recap

Can’t load health plans on the Affordable Care Act’s online insurance marketplace? Here’s a recap of the 96 plans and prices available to Utahns, <http://bit.ly/18LwhzE>

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