Ogden man bypasses Affordable Care Act website bug

By Emilee Eagar, Deseret News

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Randall Bennett talks about how he was able to get signed up for health care Monday, Oct. 21, 2013.

Scott G Winterton, Deseret News

Summary

A Utah man said he accidentally stumbled upon a way to bypass a bug that's been plaguing the Affordable Care Act website since it launched Oct. 1.

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Randall Bennett

OGDEN — A Utah man said he accidentally stumbled upon a way to bypass a bug that's been plaguing the Affordable Care Act website since it launched Oct. 1.

"I actually found this bug in the software where if you log in using a special kind of Web browser in a special mode, you can actually log in anytime," Randall Bennett said. "This little

bug that the government doesn't really know about, it's preventing millions of people from being able to log in."

Bennett, an Ogden resident and founder of VideoPress, said during his attempts to log in he was directed to a white screen and couldn't go forward in the enrollment process.

"Because I'm a nerd, I was able to look into that a little bit," he said. "I figured out this white screen was happening because the Web browser was sending the server some bad information."

President Barack Obama addressed issues with the site Monday, assuring Americans that specialists are working day and night to allow people to sign up for health insurance.

In his speech, Obama said nobody is more frustrated than he is with the website, which he said has had nearly 20 million visits.

"There's no sugarcoating it," the president said. "The website has been too slow."

Bennett's solution was to open a Google Chrome browser in incognito mode, which allows users to browse the Internet without recording the website and download history. It also deletes cookies, or information storage, after a window is closed.

"I was using it for debugging in my software to try something out, as if I were a fresh user," he said.

Bennett said he happened to go back to HealthCare.gov and logged in. The white screen then redirected him to the main page.

Now he, his wife and 2-year-old son are ready for Jan. 1, when their new insurance will go into effect.

Bennett said before signing up for health insurance under the Affordable Care Act, he was paying a $420 monthly premium with a $2,000 annual deductible. Now he'll be paying a $720 premium and a $500 deductible, but his family also will be getting maternity and dental coverage — something the Bennetts couldn't get before.

"The process to even get insurance before was so difficult that surprisingly, even with all the bugs, I still find HealthCare.gov more simple," Bennett said. "So for us this is a huge win, because we're paying what we think is fair. And yes it's more than before, but we actually have coverage that we like now."

The consumer health assistance program Take Care Utah helps people apply for insurance and understand new options with the help of licensed navigators and certified application counselors, said Randal Serr, program director.

Serr said there's no excuse for the Affordable Care Act website's problems, adding that people shouldn't have to find other methods of accessing the site. But he said those who have persevered and gotten through the application process have found the benefits are worth the wait.

Despite the problems, President Obama reminded the country the website is three weeks into a six-month enrollment period.

"Even with all the problems at HealthCare.gov, the website is still working for a lot of people, just not as quick or efficient or consistent as we want," he said.

Sen. Orrin Hatch, R-Utah, addressed the website's glitches in statement Monday, questioning why the Obama administration hasn't been using the "best and brightest" to work on the new website.

"This is a $400-plus million mistake at the taxpayers' expense," Hatch said. "It's an embarrassment, and frankly is all the more reason why this flawed law should be permanently delayed."

The launch of the Affordable Care Act, he said, has been "nothing short of a disaster that's rightly earned the derision of comedians and late-night talk show hosts and the anger and frustration of the American people."

Bennett said his solution of using the incognito mode, deleting cookies and clearing the cache isn't necessarily information the public should have to know. It was "a thing that I happened to figure out because I do other nerdy things."

"If you ever see that white screen, this is going to solve the problem — period," Bennett said. "As far as I can tell, there's some issues with the cookies. Those cookies have some sort of malformed information that either was put on my computer when I signed up or somewhere along the line."

Serr said the Utah Health Policy Project, which oversees Take Care Utah, has had more than 70 phone calls about the Affordable Care Act since the website launched. Roughly half of the questions have been about the website and the glitches, he said, while the other half have been about policy qualifications and costs.

"We don't expect people to know what the difference between the browsers are and what the cookies are, nor do we expect them to know what a premium or deductible is," Serr said. "But that's our job. We're supposed to walk them through this."

So far, there are no reported numbers for how many Utahns have signed up at HealthCare.gov, but an estimated 300,000 Utahns will qualify, said Jason Stevenson, education and

communications director for the Utah Health Policy Project. A better estimate is expected by mid-November, Stevenson said.

According to the Obama administration, about 500,000 people have taken the first steps in the enrollment process, with the number of people who complete the process to be released next month.

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