

# The Salt Lake Tribune

## Have any Utahns actually enrolled in new health exchange?

Health reform • Health exchange glitches technical, not just volume-driven, says expert. If problems persist, consumers could see coverage delays.

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Salt Lake City Mayor Ralph Becker, at a news conference celebrating the launch of the Affordable Care Act's online insurance marketplace, said it was "relatively easy" to enroll one of his adult sons.

But as Utahns and hopeful shoppers across the country struggle to load and use the site — often getting a "please wait" page — Becker has since clarified that he did not enroll his son.

"[His oldest son] is still going to pursue coverage, but has not completed the process," Becker's spokesman Art Raymond said Friday, noting the mayor "was under the impression he finished it when we did the press event."

Some Utah insurers say they have enrolled a scattering of individuals on the federal health exchange, through their own portals. But social media reports of Utahns snapping up deals on healthcare.gov are practically nonexistent, with some reporting failed attempts.

Four days after the website's debut, consumers continue to face computer crashes and glitches that at least one expert says may have as much to do with programming as demand.

"It's not just a volume issue; it's also a technical issue, which is really the result of the states and the feds not having time to thoroughly test their systems," said Daniel Schuyler, an adviser with Leavitt Partners who previously managed Utah's small-business exchange.

Schuyler was able to register with the federal exchange and create an account but he couldn't get past the security questions used to verify his identity.

The programming behind creating user accounts is fairly simple and doesn't bode well for the challenges consumers may face when it comes to applying for tax credits to put toward their insurance purchase, said Schuyler. "That's a more complicated process."

U.S. Health and Human Services officials chalk up hiccups to demand, saying they've logged millions of visitors to the website — but they aren't providing enrollment data.

"Americans across the nation have started enrolling in the Health Insurance Marketplace. We know the system works," a spokesman said in an email. "We have added more servers and engineers, improved system configurations so it can handle more volume — to improve wait times. Additionally, we are urging people to use the call center."

But brokers and navigators charged with helping people vet Utah's 96 health plans uniformly report troubles with enrollment.

"The web pages took over five minutes to load and then we got kicked out of the system," said Salt Lake City broker Ernie Sweat about his attempts to enroll a Utah couple Tuesday. "I'm telling applicants to wait until Oct. 15 to try again. Not a big deal — coverage starts on Jan. 1, so long as the application gets in by Dec. 15."

The enrollment window lasts through March 31.

Utah navigators initially faced barriers to getting trained and licensed, but 30 are now in the process of being certified, according to state insurance regulators.

But, as of Friday afternoon, none of the navigators or certified insurance counselors was reporting successful sign-ups.

Delaying the launch of the exchange wasn't an option, because the health law requires Americans to have insurance by Jan. 1, 2014, and "to do that you really need three months [of enrollment time]," said Schuyler.

Meeting that coverage deadline will be tough for consumers, he said, if "problems persist for four weeks or longer."



Millions of uninsured Americans eager to shop the Affordable Care Act's health insurance exchange met with error messages on opening day Tuesday.

Frustrated, some of Utah's uninsured are enrolling directly through insurance companies, which have their own portals to the exchange.

Arches Health Plan, a co-op or member-owned insurer, has signed up a few enrollees but none who has qualified for tax credits to put toward purchases, "which is most of our market," said company spokeswoman Judi Hilman.

Aetna has "started to see enrollment activity," said company spokeswoman Anjanette Coplin. "But it's too premature to share numbers publicly."

Intermountain Healthcare's insurance arm, SelectHealth reports enrolling one consumer from Idaho.

"We know that some individuals have been able to initiate a purchase in Utah County, but not complete a transaction," said company spokeswoman Carrie Brown. "We believe that challenges are regional and may exist elsewhere."

Jason Stevenson, spokesman for Take Care Utah, which is overseeing a network of navigators, fears some consumers will enroll directly with an insurance company for coverage that's effectively immediately and doesn't come with subsidies or carry the same benefits.

"We're doing as much as we can to educate people," he said.

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Save the date

On Oct. 9 at 7 p.m., The Salt Lake Tribune and KCPW will co-sponsor an Affordable Care Act town-hall meeting at the Salt Lake City Main Library's auditorium, 210 E. 400 South. Jennifer Napier-Pearce will moderate a discussion with a panel of experts, who also will answer questions.

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Share your success

Have you been able to enroll in the federal health exchange? Tell us about it at [hcreform@sltrib.com](mailto:hcreform@sltrib.com).

Oops! More exchange celebration gaffes

Chad Henderson, a 21-year-old from Georgia who was interviewed by several reporters after Enroll America claimed he had bought insurance on [healthcare.gov](http://healthcare.gov), later revealed to The Washington Post he hadn't. And California's health exchange, Covered California, overstated its web traffic on Tuesday. The website got 645,000 hits that first day of enrollment, not 5 million, as reported earlier, according to the Los Angeles Times.

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