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Affordable Care Act 101: Enrolling for insurance

SALT LAKE CITY, (ABC 4 Utah) – Whether you agree with it or not, the Affordable Care Act is the law of the land and it is moving forward.

When open enrollment began on October 1st ,2013, the website where people sign up just couldn't handle the traffic...

One month later users are still experiencing glitches and random crashes, but even with all the problems the mandates are moving forward as planned.

June Taylor has an adult daughter with autism, she's on two medications that aren't cheap.

"The monthly cost is about \$900, on an insurance plan. Off an insurance plan it would be several hundred more," said Taylor.

Her daughter isn't eligible for Medicaid, so they're looking for options under the Affordable Care Act, also known as Obama Care, but so far their journey has been bumpy.

"So you really worry about them in a market place where even someone with a PhD, who works in the department of radiology can't figure out what the price for medical care is," said Taylor.

Since the online exchanges opened on October 1st, there have been major technical issues.

Local experts say part of the problem is healthcare.gov, where people go to enroll just can't handle the traffic...

"It's like shopping the day after Thanksgiving for Christmas, everyone was piling through the door, but very few could get through," said Jason Stevenson, with Utah Health Policy Project.

Stevenson says you'll need to be patient when logging on, but says the system is improving and once you do get through it's fairly simple.

It will start with some basic questions like:

What is your income?

What do you think your income will be next year?

How many people are in your family, what are their ages?

Then it will take you into the marketplace where you can shop plans.

"All of the plans are going to be right next to each other, they are going to have the same type of information about deductibles and co-pays and you'll be able to make a smart shopping comparison," said Stevenson.

Plans are available from several different providers, broken down just like other private plans.

"People are going to understand that hey, this is private insurance and signing up for the Affordable Care Act is really no different from signing up for private insurance," said Stevenson.

Open enrollment is extended for this first year, it runs through March.

December 15th, 2013, is the day you must be enrolled by to have your insurance kick on January 1st, 2014.

To avoid the fine you need to be signed up before open enrollment ends, March 31st, 2014.

"That penalty will be assessed on your 2014 taxes when you file them in 2015," said Stevenson.

That penalty is \$95 dollars for adults and \$47.50 for each child.

There is a max of \$285 per family or one percent of the family's income, which ever is lower.

Taylor's daughter isn't enrolled yet and at this point she's keeping her fingers crossed as the clock ticks closer to the deadlines.

"I hope by that time, I think they will have fixed the major glitches," said Taylor.

One more date, November 30th , 2013, that's the day President Obama has promised to have healthcare.gov working the way it should.