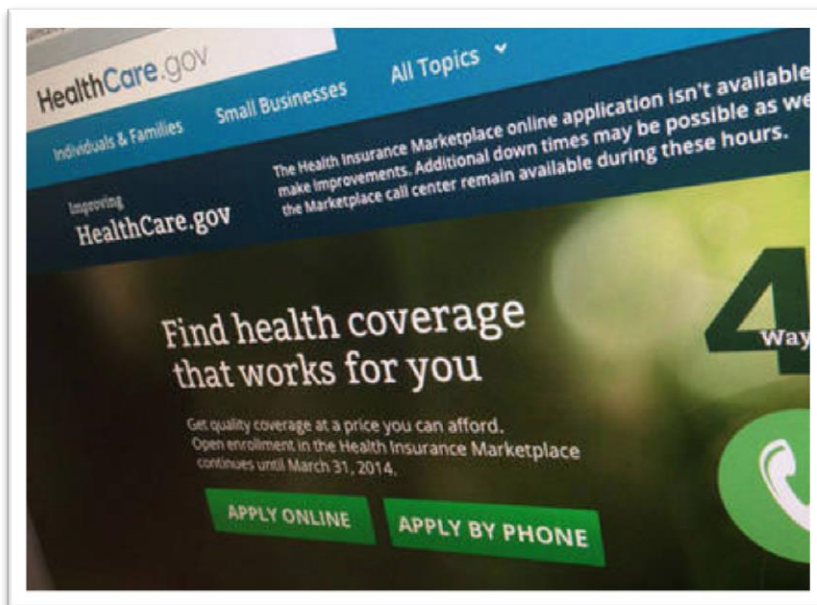


Federal website fixes allowing more Utahns to enroll in health care

By [Wendy Leonard](#), Deseret News

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SALT LAKE CITY — Up until this week, trained Utah health care navigator Mary Hualde has been answering a lot of questions about the new health care law.

But now that the federal health insurance marketplace website — www.healthcare.gov — is working better, Hualde is actually helping more people get enrolled.

"Mostly I was empathizing with people, as they were frustrated with the website, but I would help to keep their spirits up and also complete paper applications when we could," she said Thursday during the annual conference of the Utah Health Policy Project.

Hualde is one the navigators with Take Care Utah, a program of the Utah Health Policy Project, United Way of Salt Lake and 2-1-1 that helps Utahns get and keep health insurance coverage.

A federal grant helps fund navigators and certified application counselors who work with 12 nonprofit organizations in Utah to reach and enroll the state's uninsured population. They are charged with answering questions about the Affordable Care Act and getting people enrolled in health insurance via the federal marketplace.

Navigators and certified application counselors are an important part of health care reform, Take Care Utah Director Randall Serr said.

"People by and large still don't have much of an idea what this is about," Serr said.

In the 65 days the federal website has been available, about 6,200 Utahns completed applications for insurance, but about 355 actually selected a plan to complete their enrollment, according to a report of the U.S. Department of Health and Human Services last month.

Phil Sherburne, of Salt Lake City, was one of the first people in the nation to successfully enroll his family of five in a health insurance plan. He got past the website's many glitches on Oct. 5 and signed up for a plan that would cost him \$123 a month.

Sherburne said Thursday that, as a struggling small-business owner, "desperation" led him to the site to enroll.

His family and business, he said, needed the security and stability that he believes health insurance will provide.

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"I'm 42, and I'm always wondering whether those aches and pains could be more than aches and pains," Sherburne said, adding that having access to routine medical visits would provide an added reassurance "that I would get to see my kids grow up."

As a member of the local artist community, Sherburne said he knows a lot of people who will benefit from the opportunity of having health insurance, some of whom are getting it for the first time because of the new law.

The federal government has projected more than 7 million Americans will sign up throughout this year's open enrollment, which ends March 31, but so far, "the people who really, really, really want the insurance are the only ones willing to persist at getting it," said Greg Matis, senior counsel for Select Health, the insurance arm of Intermountain Healthcare.

Matis said things are better now, but if the current rate persists, enrollment projections won't be reached. And, he said, certain populations, including what some call the "young invincibles," or healthy 20-somethings, won't make the attempt to enroll at all if it is not a more streamlined process.

It has been said that for health care reform to be effective, all Americans need to have health insurance.

For benefits to begin on Jan. 1, enrollment needs to be completed by Dec. 23, but people can avoid being charged a penalty if they enroll by the end of March.

Serr said resources to walk people through the process, if needed, are available. The Take Care Utah website, www.takecareutah.org, has a locator service that points to navigators and application counselors in areas across the state. It also provides a calendar, indicating when and where people can learn more about enrolling through various outreach events.

Other groups providing similar navigation services include the [Utah AIDS Foundation](#) and the [Urban Indian Center](#), which are also receiving federal grant money to facilitate enrollment.

Insurance brokers and agents are also available to help walk people through the process, and the cost for their services to help with enrollment is included in premium pricing.

"The good news is that with the latest fixes to the federal website, the floodgates are opening," Serr said, adding that the website reportedly processed more successful applications on the first two days in December than it did the whole month of October, when it launched.