

# Health care website buggy on deadline day

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By Michelle Price

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SALT LAKE CITY (AP) — Utah residents signing up for health insurance ahead of Monday night's deadline encountered problems with the online marketplace reminiscent of the website's launch in October.

Advocates and those helping with enrollment reported problems into Monday afternoon with both the website and a hotline number overwhelmed with traffic.

"This is like trying to find a parking spot at a Wal-Mart on Dec. 23," said Jason Stevenson, a spokesman for Utah Health Policy Project.

The nonprofit was open over the weekend and early Monday morning to accommodate the last-minute rush, Stevenson said.

Enrollment navigators helping with signups were able to help some consumers start user accounts on the website in order to meet the deadline, he said.

But Charles Ellis, a 53-year-old from Salt Lake City, spent about 45 minutes at a computer at Utah Health Policy Project's offices Monday morning unsuccessfully trying to sign up. Ellis said he doesn't think he needs insurance but was signing up to avoid a penalty. "I don't like the fact that I have to get insurance," Ellis said. "I suppose if I had issues, health issues, then maybe I'd love it."

Because he works two part-time jobs that don't offer insurance, Ellis hoped to be eligible for subsidies.

With the help of a navigator, Ellis tried to set up a new account with the website while simultaneously calling in to the hotline number for help.

"Well, if they ever answer the phone, I'm going to give them a piece of my mind," Ellis joked after waiting on hold for more 30 minutes.

He left after documenting his attempts to sign up and learning about the plans that would be available to him once he can access the website at a later date.

"I would like to just get it over with," he said.

Despite the March 31 deadline to sign up, federal officials have granted special extensions, including a grace period those who started enrolling but didn't finish or whose application processes were bogged down by technical problems with the HealthCare.gov website. Most Americans are required to have health insurance this year under the law. Those who haven't gotten covered risk fines from the Internal Revenue Service next year.

The federal health insurance website allows people to compare insurance plans and sign up for coverage. It also offers subsidized plans for those who can't afford coverage.

Across the country, 36 states have let the federal government run their marketplace website, while 14 others and Washington, D.C., are running their own enrollment sites. Utah has left it to the federal government to run its online exchange for individuals to find coverage, but the state has continued running its existing exchange for small businesses, which was created in 2009. Problems with the site's launch in October stunted signup efforts around the nation, including Utah. As those glitches have been addressed, enrollment numbers have steadily climbed. The most recent data released by federal officials showed about 39,900 people signed up for plans in Utah from Oct. 1 to March 1.

An Obama administration target set last year had hoped to have 45,600 Utah residents signed up for plans at that same time and a total of 57,000 by March 31.

Linn Baker, CEO of Arches Health Plan, a nonprofit health insurance company that offers about 13 plans on the marketplace, said the 40 agents at the company's call center were fielding an "overwhelming" volume of calls Monday.

Steve Overton, an insurance broker with Arches, said: "I've had people calling me all day. It's hard to keep up with. But I've got a few people that they just can't get logged on at all." Jessica Vance, a 26-year-old student from Draper, said she was one of those who waited till the last minute.

"I guess I should look into it more so I can understand. All I really know is I just need to health insurance," she said. "I've gotten online and checked it out, but the website looked different, and it was giving me really high quotes and stuff."

She met with Overton at the Arches office in Murray on Monday afternoon to sit behind a laptop and enroll in a plan. But she wasn't able to do much more than get a user account set up when additional website glitches thwarted the process.

Vance said her biggest concern is cost, but Overton quoted her a plan that would cost about \$84 a month with a \$250 deductible, "Which," she said, "is pretty dang good."

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