

Glitches mar health care deadline

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WASHINGTON — In a flood of last-minute sign-ups, hundreds of thousands of Americans rushed to apply for health insurance Monday, as deadline day for President Barack Obama's overhaul brought long waits and new website ills.

"This is like trying to find a parking spot at Walmart on Dec. 23," said Jason Stevenson, working with a Utah nonprofit group helping people enroll.

Supporters of the law fanned out across the country in a final dash to sign up uninsured Americans. The HealthCare.gov site, which was receiving 1.5 million visitors a day last week, had recorded about 1.2 million through noon Monday.

At times, more than 125,000 people were simultaneously using the system, straining it beyond its estimated capacity. People not signed up for health insurance by the deadline, either through their jobs or on their own, were subject to being fined by the IRS, and that threat was helping drive the final dash.

The administration announced last week that people still in line at midnight would get time to enroll.

The website stumbled early in the day — out of service for nearly four hours as technicians patched a software bug. Another hiccup in early afternoon temporarily kept new applicants from signing up, then things slowed as the afternoon wore on. Overwhelmed by computer problems when launched last fall, the system has been working better in recent months, but independent testers say it still runs slowly.

Q&A

Like so much about the government's health care overhaul, Monday's deadline to sign up for coverage in 2014 didn't turn out quite as planned: Many people still are eligible for extensions that will let them enroll.

How many people have gotten coverage?

That's the big question, and the answer is a moving target. About 7 million people have signed up for private insurance through the new state and federal marketplaces, and several million more have gotten insurance through expanded Medicaid coverage under the health care law. But a lot of those people switched from other plans, so the net increase isn't known. Also, under changes that kicked in during 2010, 3 million young adults up to age 26 have gotten coverage under their parents' plans.

Do those numbers meet government expectations?

Initially, the government had hoped to sign up 7 million. After HealthCare.gov experienced near-paralysis when it launched last fall, the new target became 6 million.

In general, who's already signed up?

Mostly people who didn't have insurance through their jobs, many with modest incomes.

How many people are still uninsured?

A: That's the flip side of the big enrollment question. There were about 47 million uninsured people in 2012. The number has surely gone down since then, but it's still sizable. A Gallup-Healthways survey, based on interviews in January and February, found that 15.9 percent of U.S. adults were uninsured, down from 17.1 percent for the last three months of 2013. That translates roughly to about 3 million people gaining coverage since the start of the year. The Congressional Budget Office predicts there will still be 30 million people without insurance once the law is fully implemented.

Who's still uninsured?

Millions of low-income people, in part because nearly half the states haven't acted to expand Medicaid coverage. Also, the estimated 11 million-plus immigrants who live in the U.S. illegally aren't eligible to get insurance through the health exchanges.

What's happening with the "young invincibles" who have gotten so much attention?

During the first five months of enrollment, 26 percent of those who selected plans were between 18 and 34, although this group makes up about 40 percent of potential enrollees.