

HEALTH CARE

Health website upsets Ohioans

Counselors say public is keeping them busy.

In Ohio, a total of 24,000 applications have been completed.

By Randy Tucker
Staff Writer

Critics have seized on paltry enrollment figures for the first month's roll-out of new state and federal health care marketplaces as evidence that President Barack Obama's signature health care law is a disaster and doomed to fail.

But local outreach counselors and others actively involved in enrolling people in private health care plans sold by insurance companies through the marketplaces say the low enrollment numbers are mainly a reflection of continued technical problems with the HealthCare.gov website and mask the true demand.

"I'm so busy, I don't know what to do," said Stacia Dawson, outreach and enrollment coordinator for Community Health Centers of Greater Dayton, which received a \$99,238 federal grant to assist people with enrollment in Ohio's marketplace.

"We're busy every day; the demand is there. It's just slow because of the website," according to Dawson, who said more than 800 people have visited local community centers and asked for help signing up for health insurance since the marketplaces launched Oct. 1.

Frustrate

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Traffic at the community centers alone was nearly as high as the total number of Ohioans who were actually able to enroll in marketplace plans last month, according to figures released Wednesday by the U.S. Department of Health and Human Services.

Just 1,150 Ohioans successfully signed up in October for health coverage through the marketplace, according to government figures, which showed total enrollment of about 106,000 Americans.

That was well below White House forecasts that as many as 500,000 people would sign up for health insurance on the marketplaces in the first month.

But Health and Human Services Secretary Kathleen Sebelius was quick to point out that nationwide, nearly 1.1 million people have been deemed eligible to get insurance through new marketplaces after completing applications.

Dec. 15 is important

In Ohio, a total of 24,000 applications for 45,100 Ohioans have been completed, resulting in 34,374 residents being declared eligible for marketplace coverage.

Government officials touted such figures as an indication of the robust demand, but the figures also underscore the problems with the government website — the main portal for enrollment in 36 states, including Ohio. Just 26,794 people enrolled through HealthCare.gov. The remainder signed up through 15 marketplaces run by states and the District of Columbia, which have not been crippled by technical glitches.

Even if the government

OHIOANS ENROLL IN HEALTH PLAN

There have been 1,150 Ohioans who have been able to select a new health coverage plan as part of Affordable Care Act.

Total Number of Completed Applications	24,050
Total Individuals Applying for Coverage in Completed Applications	45,128
Total Eligible to Enroll in a Marketplace Plan	34,374
Eligible to Enroll in a Marketplace Plan with Financial Assistance	11,866
Determined or Assessed Eligible for Medicaid / CHIP by the Marketplace	7,535
Pending/ Other	3,219
Number of Individuals Who Have Selected a Marketplace Plan	1,150

Numbers Oct. 1-Nov. 2

Source: U.S. Department of Health and Human Services

website was functioning smoothly, it's too early to draw any concrete conclusions based on early enrollment numbers, said John Bowblis, a health care expert and economics professor at Miami University.

"The numbers aren't good, but what really matters is what happens from now until Dec. 15," Bowblis said, referring to the deadline to make a decision and purchase a plan that would become active Jan. 1. "Those are the enrollment numbers that are going to tell us whether Obamacare is really a success or not."

Bowblis said he's not surprised by the early enrollment figures, noting that when Medicare's Part D prescription drug plan rolled out, more than two-thirds of those who enrolled did so after coverage actually began on Jan. 1, 2006.

Determined to enroll

Bowblis expects enrollment to pick up after the government makes fixes to the website, which have been promised by

the end of the month.

But the government's promises have done little to assuage Julie Spinner's fears that she'll run out of time to sign up for insurance before her current health coverage expires in December. The 41-year-old Clayton resident said she is resigning her position as a health inspector for a Florida-based cruise line to go back to school to study nursing at Sinclair Community College, and she has been trying to sign up for health insurance through the marketplace since the first day.

"I tried the website numerous times and couldn't get through," Spinner said. "One time, I partially made it through but it said they couldn't verify my identify and gave me a number to call."

"I called that number, and the girl that answered knew about as much as me about how to fill out the application," she said. "She actually tried to steer me back to the website, saying it would be quicker. I told her I tried the website, had a ton of problems. It's a mess. I'm

UPCOMING ACA DEADLINES

- **Nov. 30:** HealthCare.gov website that 36 states use for enrollment supposed to be fixed
- **Dec. 15:** Deadline for signing up for health insurance that starts Jan. 1, 2014
- **Jan. 1, 2014:** The requirement to have health insurance begins, new insurance market rules kick in
- **March 31:** Open enrollment for health insurance marketplaces ends, most people must have insurance or face penalties
- **Oct. 15 - Dec. 7, 2014:** Open enrollment period for marketplaces for 2015

no further along now than I was October 1st."

Still, despite the problems she's encountered, Spinner said she's determined to enroll in a marketplace plan as soon as possible.

"It's frustrating, but I don't know what else I would do," she said. "I'm going to lose my health insurance in December, so I need to find some kind of health insurance. I don't want to get into a situation where I have major health issues and no insurance."

Without the Patient Protection and Affordable Care Act, otherwise known as Obamacare, that may have been her only option because she is currently being treated for pre-existing health condition that she contracted when she breathed in toxic fumes during an inspection.

Most insurance companies can either deny coverage or charge high premiums to people with pre-existing conditions, but the health care law guarantees coverage for everyone regardless of their health conditions.

Therein lies the real problem, according to Greg Lawson, a policy analyst for The Buckeye Institute for Public Policy Solutions.

Lawson said he suspects most of the early marketplace enrollees were like Spinner, already dealing with health issues and in need of insurance

coverage.

But the marketplaces will need the participation of young, healthy consumers to help share the risk with older, sicker ones and keep costs in check. And the participation of those so-called "young, invincibles" is far from guaranteed, he said.

"There are some real concerns that the core people that need to sign up are not going to do so," Lawson said. "The website is more of a superficial problem. Eventually they're going to get some of this fixed...and I would anticipate it (enrollment) probably will pick up at some point."

"But if these young people don't do it, that could start the death spiral for the entire thing because it's all predicated on young people signing up."

The government enrollment figures did not include ages or other demographic indicators.

Enrollment may slow

A new wrinkle in the new health care system also has the potential to stymie enrollment.

President Obama said Thursday that insurance companies could continue to offer health care policies that don't meet new benefit standards under the law for a year to individuals and small businesses.

But that means insurers would have to reissue policies they planned to dis-

continue next year, and it raises questions about whether insurers can adjust in time to provide that coverage beginning next year.

"We'd have to file products and pricing with the Ohio department of Insurance to get their approval...and this will impact customers as early as Jan. 1," said Heather Thiltgen, vice president of individual sales and marketing for Medical Mutual, one of the largest individual health insurers in the state. "We are being asked to potentially do things that would normally take us several months in a much shorter time frame. We really have until the end of this month to get all of that work done. We are just trying to understand right now is it even possible."

Beyond the operational burden, Medical Mutual needs the cooperation of the Ohio Department of Insurance, which still regulates insurers, even though the state has deferred to the federal government to run its marketplace.

"We support allowing Ohioans to keep the health care plans they want, as they were promised when Obamacare was being explained to them, and we will work with companies to reissue those plans if they choose," Lt. Governor and Director of Insurance Mary Taylor said in a statement. "We are concerned, however, that today's announcement adds even more uncertainty and complexity to an insurance market already in chaos and that this will only accelerate premium increases for many consumers and small businesses while further destabilizing Ohio's insurance market."