

State finally hits sign-up target for health insurance — 3 months late

With health insurance deadline Monday, 131,000 residents have completed process

BY BRAD SHANNON

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FILE - This March 1, 2014 file photo shows part of the website for HealthCare.gov, photographed in Washington. President Barack Obama says more than 6 million Americans have signed up for coverage through the new health insurance markets created by his overhaul. That's a milestone, fulfilling a goal set by Congressional Budget Office and embraced by the White House. The president made the announcement during an international conference call with enrollment counselors and volunteers, while traveling in Italy. Monday is the deadline to enroll in the new insurance exchanges, although many people will still be able to take advantage of extensions announced this week.(AP Photo/Jon Elswick, File) JON ELSWICK — AP

Washington's health-insurance exchange finally passed its Jan. 1 goal to sign up 130,000 residents for private insurance plans.

The Washington Health Benefit Exchange reported Thursday it had 131,000 private insurance sign-ups through its online portal, wahealthplanfinder.org.

The milestone comes on the eve of a major Obamacare deadline. Individuals not exempted by law due to low incomes must have health insurance by Monday or risk paying tax penalties next year.

The private insurance sign-ups are in addition to the more than 250,000 newly eligible adults who have enrolled in Medicaid since the exchange opened Oct. 1. Thousands more are enrolled in other Medicaid programs for the first time, according to the state Health Care Authority.

How much of a dent those two enrollment gains make in reducing the state's uninsured — estimated at 990,000 before Obamacare took effect — is hard to measure.

State Insurance Commissioner Mike Kreidler expects to have a better idea next month of how many new enrollees never had insurance before. But a better estimate of the uninsured might not come until next year, agency spokeswoman Stephanie Marquis says.

As Monday's deadline nears, the state exchange expects many more enrollments for private health plans. Bethany Frey, spokeswoman for the exchange, said an advertising blitz earlier in the month was drumming up interest. An enrollment report issued last week showed about 14,000 new enrollments for the previous week, up from an average closer to about 3,000.

Despite an announcement last week by the Obama administration that extra time can be given to enroll for those who started applications, Washington is not following that route, largely on grounds that a change in rules this late will be confusing to everyone, exchange spokesman Michael Marchand said.

Washington Healthplanfinder does expect to allow some extensions of time, however — particularly for those who have a qualifying event in their lives such as loss of employer insurance, a birth in the family or who have been hung up in their applications as a result of glitches in the state's online portal.

About 11,000 people with such glitches were stuck in the system as of Friday, according to the exchange; that was down from 15,000 earlier in the year.

Like many exchanges around the country, Washington's exchange had initial problems in October. The exchange was hampered by technical glitches with the website and an overwhelmed call center.

A February report by Washington Healthplanfinder said initial callers were waiting just over a minute, down from over 20 minutes at one point last year when callers were often being told to try back at a later time. But the report said callers are having to wait up to 49 minutes for secondary contacts once they get into the system.

“Those internal wait times are still a bit longer than we would like. But the good news is they can get through and get questions answered,” Frey said. “We are rarely having to tell people to call back at another time.”

Frey said the website allowing direct sign-ups also is performing far better. She said brokers and navigators in communities report that nine of 10 applications entered online are getting through successfully the first time, compared with nine in 10 failing early on.

Monday's deadline might cause confusion for some consumers. That's because most people getting new health coverage as a result of the landmark 2010 law known as the Affordable Care Act are getting it through Medicaid, the federally subsidized free health care program for low-income people.

Medicaid does not have a sign-up deadline, and anyone whose income is low enough to qualify for the free care is not subject to tax penalties. So the Health Care Authority, which oversees Medicaid, is encouraging uninsured people to check the wahealthplanfinder.org insurance portal even after Monday's deadline to see what their options are.

Washington is one of more than two-dozen states and the District of Columbia that expanded Medicaid eligibility to cover those earning up to 138 percent of the federal poverty line, or roughly \$15,000 for a single adult or \$28,000 for a family of three.

For those not eligible for Medicaid, the Monday deadline has consequences. Failure to enroll in private insurance triggers a tax penalty of up to \$95 per adult and \$47.50 per child up to a maximum of \$285 for a family, or 1 percent of income, whichever is highest, on next year's return, according to an analysis by the Kaiser Family Foundation.

No one can say yet how many are choosing to go without insurance. Some involved in helping people get coverage report that individuals are weighing their options.

"I don't have anybody saying I'll just go pay a fine. I do have a few people saying they don't want to buy insurance through the state's exchange, so I sell them insurance directly," said Walter Harrison, a broker with Financial Partners Inc., based in Yelm. "I also have a few who technically qualified for Medicaid, but did not want to go onto Medicaid, and we sold them an insurance policy."

Libby Weisdepp, manager of the in-person assistance program for Olympia-based CHOICE Regional Health Network, said she has seen some clients doing the math as they weighed whether to sign up for private plans.

CHOICE and the Tacoma-Pierce County Health Department are among local organizations that have been helping individuals get through the enrollment process on a one-on-one basis, if the state's sometimes troubled website work did not work for them.

Weisdepp said she hasn't noticed many people opting to pay a penalty instead of getting insurance, but many are evaluating costs. "If the dollar figure is a little bit more than they were willing to pay for insurance on a monthly basis, there are folks saying, 'That's fine. I'll just take the penalty,'" Weisdepp said.

At the same time, Weisdepp said, "they also are aware there are health risks involved and if something does happen ... it can cost thousands of dollars" to go uninsured.

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