Third ACA Sign-Up Period to Focus on 10.5 Million Uninsured Americans

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As a third open-enrollment season nears under the Affordable Care Act, the Obama administration plans to focus on 10.5 million uninsured Americans, trying to persuade them to sign up for coverage that they have ignored or rejected in the past.

According to estimates released Tuesday by Health and Human Services Secretary Sylvia Mathews Burwell, that is the size of a group — disproportionately young adults or minorities — that lacks health coverage and qualifies to buy health plans through insurance exchanges created by the law.

Burwell and other senior federal health officials said that survey findings and two years of experience with the exchanges have given federal health officials a clearer picture of who remains uninsured, where they tend to live and which themes are effective in marketing the need for people to get insurance.

Still, Burwell acknowledged that people who are still uninsured, after two prior chances to buy health plans through the law's marketplaces, will be hard to reach.

"Those who are uninsured are going to be a bigger challenge," she said during a speech before doctors and medical students at Howard University in Washington.

With the open-enrollment season scheduled for Nov. 1 through January, she said, the Obama administration is preparing to concentrate its sign-up

marketing efforts on five areas: Dallas, Houston, Chicago, Miami and northern New Jersey. They are all places with especially large concentrations of uninsured residents. Some lie in states — notably, Texas and Florida — with Republican political leaders who have resisted the law and balked at expanding their Medicaid programs for the poor, as the law allows.

Burwell's remarks were a reiteration of what the administration regards as the law's chief accomplishments, as well as a preview of the work that remains. Surveys suggest, she said, that about half of U.S. residents who are uninsured have savings of less than $100, and most are confused by — or are unfamiliar with — government subsidies that the law is providing to most people with health plans through insurance marketplaces.

She did not provide a new forecast of how many people the administration expects to have coverage through the exchanges in 2016, though senior HHS officials briefing reporters on the condition of anonymity said they are working on such targets.

Burwell announced that, based on an updated HHS analysis of survey findings, an estimated 17.6 million Americans have gained health insurance because of three aspects of the law: the ability of young adults to remain longer on their parents' insurance policies, an expansion of Medicaid in 29 states and the District, and the exchanges.
[Medicare proposes to pay doctors to have end-of-life care discussions]

The insurance exchanges are intended for people to buy health plans on their own if they cannot get insurance through a job — and for small businesses. When these marketplaces began in 2013, a big question was whether they would prompt more Americans to become insured or primarily attract people switching from other coverage.

The 10.5 million uninsured people, identified by the new HHS analysis, lack coverage despite the fact that, since last year, the ACA has required most Americans to carry health insurance. The law contains a penalty for ignoring the requirement, and it is growing year by year. For 2016, the tax penalty will be $695 per person or 2.5 percent of income.

The analysis shows that half of the uninsured people eligible for the exchanges are young adults, between 18 and 34. And 2 in 5 have incomes that place them in the working class and lower middle class. More than 1 in 3 are members of minority groups — Hispanics, in particular.

Two years ago, the inaugural enrollment period was marred by massive dysfunction in HealthCare.gov, the Web site for the federal exchange on which three dozen states rely. The computer problems at first stymied people trying to buy health plans — and became a political and personal embarrassment for President Obama.

By the time that enrollment period ended in spring 2014, however, 7.1 million people had signed up through HealthCare.gov and separate state insurance marketplaces, matching the expectations of congressional budget analysts.

During the second enrollment period, 12.7 million people signed up. By the end of June, the number with coverage had dipped to just under 10 million because not everyone who chooses a health plan pays their monthly premiums to put or keep it in effect.

Enrollment forecasts issued periodically by the Congressional Budget Office have hinted at the steep challenge ahead this fall. The most recent forecast, from March, anticipates that 21 million people will have health insurance through the ACA marketplaces next year.

HHS officials predicted that they may be more effective this time in reaching uninsured Americans because they will target them with precision, and because a Supreme Court ruling in June, which upheld all the law's subsidies, removed doubt about whether the law would remain intact.

Source Link

Filed Under: **ACA/Health Reform**, **Exchange**