



How Real Are HHS's ObamaCare Enrollment Figures?

Due to the embarrassingly low ObamaCare enrollment figures, the administration has not been entirely forthcoming with actual enrollment data. And what information is being revealed is reported to be highly misleading.

In fact, all evidence points to a disastrous launch of the new healthcare law.

According to sources inside the Department of Health and Human Services, just 6,200 Americans applied for health insurance through the government website on October 1, the day it was opened to the public, and less than one percent of all visitors to healthcare.gov actually enrolled in a health insurance exchange.



Ninety-nine percent of all visitors to the website left before enrolling.

Millward Brown Digital, a company that tracks web traffic, provided figures from the first week of online ObamaCare health insurance exchanges.

"Over the course of Obamacare's first week, 9.5 million people visited healthcare.gov, the federal government's official healthcare website and the de facto exchange for residents of two thirds of the states," wrote Matt Pace at the company's blog. "In addition, the 16 operational state-run exchanges combined to attract over 3.1 million visitors during the same period."

Of course, that is not what HHS is telling the American people. Instead, the agency has provided selective figures related to ObamaCare enrollment.

The Wall Street Journal reported,

A charitable reading suggests that Obamacare's net enrollment stands at about negative four million. That's the estimated four million to five and a half million people who had their individual health plans liquidated as Obamacare-noncompliant — offset by the 364,682 who have signed up for a plan on a state or federal exchange and the 803,077 who have been found eligible to receive Medicaid.

The Health and Human Services Department (HHS) is presenting the figures much more positively, asserting that the November numbers are four times as high as those in October. According to the *Wall Street Journal*, however, 62 percent of those numbers are in the state exchanges, which are "less prone to crashing than the federal version."

Still, not any of the numbers represent actual enrollment. HHS is presenting figures based on those who have "selected" a plan on the exchange, not on those who are actually enrolled in a plan with an insurance company by paying the first month's premium, which is typically how insurance companies define enrollment.



Written by **Raven Clabough** on December 12, 2013



The Capitalism Institute <u>reported</u> that 126,000 Americans have been able to "wade their way through the enrollment process on the website" but are not actually enrolled due to website "glitches." The Institute explained:

When someone completes the enrollment form on the website, their personal information is supposed to be sent to the appropriate insurance company. However, the information for nearly 130,000 people so far has come to the insurers either duplicated or incomplete — if it came at all. Yet Healthcare.gov will still tell that individual they are, in fact, insured.

Officials with the Centers for Medicare and Medicaid Services (CMS) indicate that approximately 80 percent of application errors can be traced back to a single "bug" in the system that prevents Social Security numbers from being included in the application.

Because of this issue, however, the HHS enrollment figures are vastly misleading. The *Wall Street Journal* explained:

Insurers know that the hardest part of doing business in the individual market is getting customers to write a check.... Many Americans may enroll on the exchange but then fail to pay once they see monthly costs that could range from the equivalent of a cellphone bill if they qualify for subsidies (President Obama's favorite comparison) to premiums that can exceed \$1,000 or huge deductibles for the unlucky who must overpay to finance the insurance of others.

Unfortunately, customers are unable to pay through the exchange, but must contact their insurance company to do so. With the federal exchanges suffering from so many glitches, some insurance companies have no confirmation that those individuals calling to make payments are in fact signed up.

"Consumers should absolutely call their selected plan, confirm that they have paid their first month's premium and that coverage would be available to them, beginning January 1st," said Julie Bataille, CMS communications director. "We will also make a concerted effort to reach consumers who selected a plan over the course of these past several weeks, so that they know what their next steps would be, which include paying their first premium and confirming enrollment with their plan," she said.

Meanwhile, it will take significant revisions to the website before consumers can officially be considered "enrolled."

"Until the enrollment process is working from end-to-end, many consumers will not be able to enroll in coverage," asserted Karen Ignani, president and CEO of America's Health Insurance Plans. "In addition to fixing the technical problems with healthcare.gov, the significant 'backend' issues must also be resolved to ensure that coverage can begin on Jan. 1, 2014."

The HHS is claiming that the error rate on those exchanges is down to 10 percent, a figure that critics claim is still unacceptable.

The *Wall Street Journal* explained just how easy it is for the federal government to misrepresent the figures they are releasing:

The bureaucracy will tell you it fielded 3,495,276 inquiries at the federal call centers and that 28,412,684 people visited Healthcare.gov. But it will not tell you the demographics and health status of new beneficiaries, or what type of plans they're selecting, or HHS's enrollment goals over time.

But if the government is being honest with the American people about ObamaCare's enrollment, many are wondering why it continues to cloak itself in secrecy.



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The House Oversight Committee learned that HHS has ordered private contractors not to cooperate with congressional investigations or turn over documents related to the healthcare website. HHS advised, "If you receive a request for this information from Congress, CMS will respond directly to the requestor and will work with the requestor to address its interests in this information."

Similarly, ABC News <u>reported</u> that CMS's Bataille has "repeatedly refused to discuss the scope of the back-end problem, declining requests for information about the error rate."

And suspicions were raised when the White House refused to make healthcare.gov technician Todd Park available for questioning after the House Oversight Committee requested that he appear for a hearing to investigate "the operational challenges in the development of healthcare.gov" and to determine whether IT best practices were followed.

Whether the Obama administration's efforts will work to convince the American people that the worst is over remains to be seen.





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