

No Data on Number of ObamaCare Enrollees Who Actually Paid

With the March 31 healthcare deadline fast approaching, the White House is in the difficult position of having to admit that it will likely not reach its goal of seven million ObamaCare enrollees. According to figures put out by the White House, 4.2 million Americans have signed up for ObamaCare through February, but the White House has yet to indicate how many of those enrollees actually paid for their insurance.



As a result, the enrollment figures could be even lower than what is being touted, according to the Cato Institute. Health policy expert Michael Cannon of Cato notes that customers are not considered fully enrolled until after they've made their first payment. Cannon warns that not all those who signed up will complete the purchase, thereby reducing the figures even more.

The White House claims that they are unable to indicate just how many people have paid their premiums because their accounts payable system is not yet able to compute the totals, but according to figures provided by the states, only 3.3 million of those enrolled actually paid for their insurance thus far.

The *Daily Mail* reports:

Combined figures published by Obamacare marketplaces in California, Connecticut, Maryland, Nevada, Rhode Island, Vermont and Washington indicate that just 79 per cent of signups in those states have come with checks attached.

If those numbers were to hold up nationally, it would mean that about 1.1 million Obamacare enrollees have selected insurance plans without paying for them — bringing the actual total of Obamacare-insured Americans down to 3.3 million.

According to a spokesman for the Centers for Medicare and Medicaid Services, the agency has not "prioritized" reporting on the payment statistics, but will do so once the automated payment systems are up and running.

Still, the Obama administration continues to exude confidence. Health and Human Services Secretary Kathleen Sebelius said on Tuesday that the administration is expecting a significant wave of signups at the end of March that will close the gap.

Sebelius also backtracked from the original seven million benchmark last month when she indicated that the target was actually six million. But even with the revised number, if the current figures are in fact correct, the Obama administration is still only at 70 percent of its goal.

The administration revised its goal after the implementation of ObamaCare had a disastrous start with website outages and high costs of over half a trillion dollars.

And among the alleged 4.2 million who have enrolled, the federal government has been unable to

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provide statistics as to how many of those who enrolled were actually previously uninsured.

The lack of statistical data makes it difficult for the Obama administration to honestly tout the benefits of the new healthcare law. Politico explains, "The search for real, trustworthy numbers shows just how hard it is to track how many uninsured people are gaining health coverage in anything close to real time, and even harder to link those changes directly to the ACA." The best way to have done that would have been to ask consumers at the time of enrollment whether they were currently uninsured, a question that apparently was not posed during the ObamaCare enrollment season. Enrollment questions are worded differently on the paper and online applications, and since they do not specifically ask whether applicants currently have health insurance at the time of enrollment, it is difficult to ascertain the impact of the healthcare law on the uninsured.

However, a survey published by the consultancy McKinsey & Co. found that just 27 percent of new enrollees were actually uninsured before signing up for insurance.

Meanwhile, millions of insured Americans lost their insurance last year, receiving letters from their insurance companies stating that their current plans had not satisfied the requirements of the Affordable Care Act.

The Daily Caller reports, "All plans must include maternity coverage, for example — including plans for men and post-menopausal women. Even customers without children must purchase plans that cover pediatric services. Other newly established essential benefits include hospitalization, mental-health services and preventive and wellness services."

And the total signups are three million less than the five million people who lost their health insurance policies before Christmas as a result of ObamaCare. The Daily Caller adds, "The minus 3 million is only partially offset by the extension of Medicaid coverage to perhaps 2 million other people, few of whom earn enough to afford commercial insurance."

Ironically, just one in 10 Americans who are eligible for ObamaCare have chosen to enroll, according to McKinsey.

Also hurting the administration is the fact that just one-quarter of those who have signed up for ObamaCare fall in the 18-35 age range. Americans in that age range were the most desirable for the administration since they are mostly healthy, and the White House had set a goal for one-third of the enrollees to fall into that category. If more unhealthy and older people sign up for the plans than young and healthy ones, the insurance companies will be saddled with an influx of costlier customers. The companies will likely pass those increased costs on to their customers, compelling the federal government to step in, using taxpayer dollars, to cover the financial losses suffered by the insurance companies.

Further, a Gallup Poll released earlier this week reveals that though the number of uninsured Americans has dropped from 17.1 percent at the end of 2013 to 15.9 percent today, the number was actually lower before Obama took office, standing at 14.4 percent.

Given this information, it is not difficult to ascertain why the Obama administration has not been entirely forthcoming with their figures.



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