



Written by [Michael Tennant](#) on February 18, 2015

ObamaCare Enrollment Deadline Extended; Dems Seek Second Enrollment Period

Faced with technical glitches and lower-than-expected enrollment in ObamaCare exchange coverage, the federal government and most states are giving people more time to sign up. Some congressional Democrats, meanwhile, are asking for yet another enrollment period this year.



On Monday, the Obama administration announced that it would be extending the deadline for enrollment on the federal exchange from February 15 to February 22.

“The extension was prompted by the Saturday outage of an Internal Revenue Service function for Obamacare enrollment, which could have prevented about 500,000 people from enrolling,” reported *USA Today*. “The glitch prevented some people from getting their income verified so they could enroll on HealthCare.gov and at least some state exchanges by the Sunday deadline.”

In addition, many people trying to get assistance through the exchange’s call center faced long wait times over the weekend, and some undoubtedly gave up before reaching an operator.

Not everyone can apply for coverage during the extension. Those who have previously enrolled in coverage or have been terminated from exchange coverage this year are out of luck. Others must simply attest that they couldn’t get through to the call center or experienced website troubles, and then they may enroll this week. But as with [last year’s enrollment extension](#), no one is verifying that these attestations are true, so almost anyone can take advantage of the extra week to sign up for coverage.

“While there will be evidence for most people that they tried to enroll, it will be hard to verify that a person tried the call center, waited, and didn’t get through,” Centers for Medicare and Medicaid Services spokesman Aaron Albright told *USA Today*. “Moreover, people have to be truthful when applying for federal benefits: it is the law. As such, we are confident that attestation is an effective and efficient way to offer people in line coverage for a time-limited opportunity to finish the process.”

Indeed, the administration is probably counting on the fact that attestation will help a significant number of people gain coverage this week. The Department of Health and Human Services (HHS) will need every one it can get to meet its target of at least nine million enrollees this year. Even if it does reach that goal, enrollment will still be [well below](#) the Congressional Budget Office’s forecast.

State exchanges experienced their own technical and weather-related difficulties, and most have also extended their enrollment deadlines for at least some people. California pushed its deadline back to February 20; Massachusetts and Rhode Island, to February 23; and Maryland, to February 28. The most significant extension occurred in the state of Washington, where residents now have until April 17 to sign up for coverage.

The Evergreen State is extending its deadline in an unabashed effort to boost enrollment. According to the *Seattle Times*, Washington’s enrollment as of the original deadline was almost 160,000, about



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50,000 short of the exchange's projections.

"Obviously we hope that [the special enrollment] will help some of our enrollment numbers," Richard Onizuka, CEO of the Washington Health Benefit Exchange, told the paper.

Why was Washington's enrollment so far below expectations? Wrote the *Times*:

Exchange officials, others helping with enrollment and customers cite numerous reasons for the missed targets. News of ongoing technical problems, including canceled payments and confusion about the renewal process, drove some customers away. A larger-than-expected number of potential customers wound up being eligible for free insurance through Medicaid. As unemployment has continued to decline in Washington, some residents could be leaving the exchange as they land jobs with benefits.

Cost also continues to be an issue with enrollments. Even with subsidies, the monthly premiums are too costly for some people. And while the penalty for being uninsured goes up in 2015 to \$325 per adult or 2 percent of adjusted household income, whichever is higher, for many people it's still cheaper to pay the penalty and hope they stay healthy.

The penalty is cause for concern in Washington, D.C., as well, where Democrats in Congress are worried that uninsured people who haven't yet filed their income-tax returns won't realize they're being socked with a fine until after ObamaCare enrollment has ended. Tax-preparation giant H&R Block estimates that four million Americans will be subject to the penalty this year. "A wave of people being fined without having a way to avoid another year's fines," observed [Politico](#), "would generate another spurt of unfavorable publicity for the ACA [Affordable Care Act]."

At least 11 senators and three representatives have publicly urged the Obama administration to open a special enrollment period around April 15 to give those Americans who were penalized another opportunity to enroll in coverage for 2015.

"Open enrollment period ended before many Americans filed their taxes," Representatives Sander Levin (D-Mich.), Jim McDermott (D-Wash.), and Lloyd Doggett (D-Texas) said in a statement. "Without a special enrollment period, many people [who will be paying fines] will not have another opportunity to get health coverage this year."

Senator Tammy Baldwin (D-Wis.) and 10 other senators — nine Democrats plus Maine's Angus King, an independent who caucuses with the Democrats — sent a [letter](#) to HHS secretary Sylvia Burwell, asking her to create a special enrollment period for those who are fined. "Such a special enrollment period would increase coverage in affordable private health insurance and reduce the costs that the uninsured pass along to the insured," they wrote.

Burwell told *Politico* that she is considering creating the special enrollment period, which the website notes would have the added benefit of "boost[ing] the [enrollment] numbers further." According to the Associated Press, "Burwell has authority to grant special enrollment periods under certain circumstances." Even if she doesn't — or if the circumstances don't quite align with the conditions set forth in the law — that's no guarantee she won't create the special period anyway. The Obama administration, after all, isn't exactly known for its adherence to the letter of the law, especially when it comes to the ACA.

Will Burwell grant the special enrollment period? Will the regular enrollment deadline be extended again? Forget combing through the interminable text of the ACA for answers. Just get some popcorn, sit



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back, and watch the next chapter of ObamaCare unfold.



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