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<http://www.businessweek.com/news/2014-11-12/obamacare-s-army-of-workers-learns-to-cope-with-latest-setbacks>

# Obamacare's Army of Workers Learns to Cope With Setbacks

By Alex Wayne November 13, 2014

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The questions kept coming up across Michigan as soon as the Supreme Court said it would take up a case that could reshape Obamacare by ending insurance subsidies in many states.

Dizzy Warren, director of Michigan's biggest health-care enrollment group, dealt with it in her presentation to health-care advocates last week in Detroit, then again on yesterday's conference call with 57 workers: What do we do now?

Her answer? "Keep calm and keep enrolling," she said.

Organizers are bracing for more skepticism and confusion as the second year of enrollment begins this weekend under the Patient Protection and Affordable Care Act, which has promised health insurance to tens of millions of Americans without it. In the past two weeks, Republicans won control of Congress and pledged to chip away at the law, the Supreme Court agreed to review the case that challenges who's eligible for insurance subsidies, and the Obama administration lowered the bar for its enrollment goals.

Now comes the toughest challenge: signing up uninsured Americans who are confused, clueless or downright hostile to the programs available for them.

"It seems like the program itself is trending in the wrong direction, not in the right direction," said Les Funtleyder, a health-care portfolio manager at ESquared Asset Management in New York. "Momentum seems to be going against them, not for them."

The administration said this week it expects coverage to expand to about 10 million at most -- 2 million more than this year and 3 million fewer than congressional budget analysts had estimated.

## Brief Call

Open enrollment runs from Nov. 15 to Feb. 15, and until recently, the administration's allies said they hadn't heard much from the government about its plans for the year. That began to change with a brief conference call Nov. 7 with President Barack Obama and his health secretary, Sylvia Mathews Burwell.

Burwell makes her first trips to promote the law outside Washington today, with stops in Cincinnati and Columbus, Ohio.

"We are confident that we are going to have a successful open enrollment," Burwell said this week at an event hosted by the Democratic-aligned Center for American Progress. Success, she said, means that the Affordable Care Act continues to dent the "fundamental number," the U.S. uninsured rate, which is down

about four percentage points this year to 13.4 percent, according to Gallup Inc.

## Black Eye

The collapse of the online federal enrollment system in October 2013 was a black eye for Obama, Democrats and their political supporters promoting the law.

This year, Obama installed new managers at the agencies that supervise enrollment, who in turn say they have subjected the system to far more extensive testing than a year ago.

“There is huge pressure on the administration to make this thing work and be pretty seamless,” said Robert Blendon, a health policy professor at Harvard University. “It’s going to be a bit tougher, because you’re enrolling people who for whatever reason were not that excited to sign up last year.”

Cost is one problem, Funtleyder said. In many parts of the country, insurance premiums are high for people whose incomes aren’t low enough to qualify for financial assistance.

Brett Mills, the owner of a home health-care agency in Chugiak, Alaska, twice voted for Obama, optimistic that under the health law he and his wife might obtain health insurance for the first time since 2005. He’s been disappointed.

## Can’t Pay

Mills and his wife, Lorna, make about \$120,000, he said, too much to qualify for tax credits to reduce their premiums. The cheapest plan available to them on [healthcare.gov](http://healthcare.gov) would cost \$1,382 a month and carry a \$10,500 deductible.

“I can’t pay the premium,” he said. “I’m not without hope but I’m pretty damned discouraged about it. We’re looking at another year without health insurance, for sure.”

Before the health law’s expansion of insurance began last year, Community Health Center Inc., a network of nonprofit clinics in Connecticut, had about 28,000 uninsured patients. Of those, about half gained coverage, mostly through the state’s expansion of Medicaid, said Chief Executive Officer Mark Masselli.

About 7,000 are illegally present in the U.S. and aren’t eligible for any Affordable Care Act program. That leaves about 7,000 as his “target group” for 2015, he said.

“It’s going to be a little harder,” he said. “We move from low-hanging fruit to the top of the tree in one year. The numbers are way down. There’s not excitement or enthusiasm about it.”

## Little Knowledge

There’s also little knowledge about the law or its programs. About 90 percent of uninsured people surveyed in October by the Kaiser Family Foundation, a health research group in Menlo Park, California, could not say when enrollment begins.

“It’s definitely concerning that awareness is so low but I wouldn’t paint a doomsday scenario at this point,” Liz Hamel, who directs polling for the group, said in a phone interview.

Fifty-one percent of people who used the Obamacare enrollment systems in 2014 say they won't try it again, according to a Bankrate.com survey published last week. That includes people who didn't sign up last year; about 13.5 million people registered at federal and state websites selling insurance and 8 million finished the enrollment process.

"People who used the exchanges previously are just kind of shrugging at the idea of a new enrollment season coming up," Doug Whiteman, Bankrate's insurance analyst, said in a phone interview.

## Stronger Penalties

While the political climate for Obamacare is bleak, state officials working on enrollment say they expect strong results this year. Websites and other computer systems are improved, and enrollment workers have a year's worth of experience identifying the uninsured and marketing the program.

Americans also face stronger penalties for not carrying insurance in 2015 -- as much as 2 percent of their income, twice this year's fine -- and thus greater incentive to sign up.

"I don't see headwinds. I see wind in our sails," Peter Lee, the executive director of Covered California, that state's insurance market, said yesterday in a conference call with reporters.

Events in Washington, including the Republican election victory and the Supreme Court's announcement, "are basically irrelevant," he said.

## Small Army

The government will lean on a small army of enrollment workers like Warren's group, called Enroll Michigan, to help people through the process. Kevin Coughlin, the healthcare.gov CEO, said the U.S. has trained about 60,000 volunteers, paid enrollment counselors and insurance brokers on Affordable Care Act programs.

"Buying health insurance is complicated and people need help," Coughlin told reporters on a Nov. 9 conference call.

Warren said Enroll Michigan workers are already filling their calendars with appointments. Bad press about Obamacare and healthcare.gov may be helping to spread word about the program, she said.

"The one thing that has happened as a result of the glitches last year, a lot of people who didn't know about the Affordable Care Act but may be eligible for benefits -- through those kinds of articles they at least know about it," she said.

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