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## Health insurance sign-ups surge

By Judy Benson Day Staff Writer

## Connecticut enrolled nearly 200,000 people by Tuesday's deadline

Of the nearly 200,000 Connecticut residents who signed up for health insurance through the state's online marketplace, more than 140 did so with the help of Constance Capacchione, public health projects coordinator at the Uncas Health District in Norwich.

"It was such a wonderful experience," she said Tuesday, the day after the midnight Monday deadline for signing up through Access Health CT. "A lot of people were really happy with what they could get, people who didn't have insurance, or who had really high deductibles and were looking for something more affordable."

Capacchione served as one of a regional team of navigators-assisters trained to help people sign up through Access Health CT, meeting with local residents at her office and an enrollment fairs at the Groton and New London public libraries, the United Community & Family Services clinic in Norwich and other venues since Oct. 1.

By midnight Monday, 197,878 Connecticut residents had enrolled in health insurance through the Access Health CT website, created by the state as its response to the federal Affordable Care Act. Another 5,000 people provided information to enrollment centers, the Access Health CT call center, and other outlets before the deadline and will have their applications processed for coverage that will begin May 1, Access Health CT said in a news release. Those without insurance by the deadline will be assessed an annual penalty of \$95 or 1 percent of their income, whichever is greater.

"Yesterday was a record day for health care enrollment in Connecticut, with 5,917 residents enrolling in quality, affordable health care coverage through the exchange," Kevin Counihan, chief executive officer at Access Health CT, said in the news release. "With such a significant surge in enrollment, we will make sure anyone who attempted to enroll but encountered some difficulty will not miss out on being enrolled."

New Medicaid and state HUSKY enrollments accounted for 121,281 of the newly insured. The remaining 76,587 people signed up for one of the private insurance plans offered on the site by three companies - Anthem, ConnectiCare and HealthyCT. The total enrollment numbers surpassed the Access Health CT's original goal of 100,000 sign-ups by the March 31 deadline.

"This was a tremendous statewide effort supported by state agencies, community health centers, faith-based organizations and hundreds of outreach workers," Gov. Dannel P. Mallov said.

One of those outreach workers was Marianne Martinez, a navigator and assister at the Community Health Center in New London. She signed up more than 300 people at her office and at enrollment fairs.

"I heard a lot of stories from people who hadn't had insurance or seen a doctor in years," she said. "Some people came in expecting insurance would cost them \$500 a month, and it turned out to be only \$40 or \$100. It was a breath of fresh air."

Cappachione said the website became easier to use after the first few weeks, as the application was streamlined to make the process go more quickly. Her new sign-ups came from all of the towns in the Uncas Health District - Norwich, Montville, Bozrah, Sprague, Griswold and Lisbon - as well as Old Saybrook, Mystic, Canterbury, Thompson and other

communities.

Thus far, she said, most of the newly insured who have begun using their coverage seem satisfied. One exception has been those who qualified for the state's HUSKY program and have encountered delays in getting their insurance cards because of a backlog of new enrollees, she said.

"But it'll all work itself out," she said.

Open enrollment will be offered again in November for coverage beginning in 2015. Until then, only residents with special circumstances such as a marriage, divorce, birth, adoption or loss of insurance coverage from an employer will be able to shop for coverage through Access Health CT. For information about special enrollment, visit www.accesshealthct.com. j.benson@theday.com