

Obama Administration Projects Slim Gain for Health-Law Enrollment in 2016

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At the end of 2016, it predicts the number will rise to 10 million.

Among those eligible uninsured, an estimated 10.5 million would qualify for coverage through the exchanges.

Millions of Americans remain uninsured, yet the Obama administration expects to make virtually no progress this season toward enrolling more of them in Obamacare health plans, according to estimates released Thursday.

“So, yeah, they sign for exchange coverage and they have all this demand”.

Meanwhile, progress on the law’s Medicaid expansion has largely come to a standstill.

The increased enrollment in individual-market plans in 2014 equates to 40.6 percent growth in a single year for that market segment. Then up to nearly 4 million uninsured people will select plans during open enrollment.

The goal of 10 million sign-ups is far below a Congressional Budget Office projection in June that 20 million people would be signed up in 2016. Almost 8 in 10 people without insurance received less than \$1,000 in savings in subsidies, and about half have less than \$100 in savings. In 2015, roughly 85 percent of Marketplace consumers received an average tax credit of around \$270 per month. And almost 970,000 households had their subsidies “adjusted” because of problems documenting their incomes. The remaining uninsured population is younger, more likely to be male, and tend not to know enough about the Marketplace and the financial help that’s available. That shift can be explained by employers discontinuing coverage for a few or all of their workers, or, in a few cases, individuals losing access to such coverage due to employment changes.

The HHS analysis gives a snapshot of this eligible group. “This is why the financial incentives and other provisions of the law are so important”.

“Twenty-five to 30 percent of a group that is increasingly hard to reach that is shrinking, doesn’t seem to me like a small contribution”, he said.

“It is clear the exchanges are not as popular as supporters hoped”, said Michael Cannon, director of health policy studies for the Cato Institute. If you take prescription drugs, for example, you

may wind up with a higher monthly copayment on a lower-cost plan. He did not provide details about how much the insurance plan will cost. This could occur if many of those who now are insured under Obamacare decide not to renew their enrollment.

We made several adjustments to the Mark Farrah Associates private-market data to make it as complete and accurate as possible. “We are here to help them validate that they have the best health insurance, and if they don’t, we’ll find them the best option at the cheapest price”.

Finally, CoOpportunity Health, which offered coverage in Iowa and Nebraska, did not file NAIC reports for the fourth quarter, as it was put into receivership in December 2014 and ordered into liquidation in March 2015. Combining these projections, ASPE estimated a range of 11.0 to 14.1 million total Marketplace plan selections during the third Open Enrollment period.

Stagnant enrollment could have adverse effects for premium increases and subsidy expenditures in the future.