



First wave of insurance coverage begins under ACA

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By Lauren Adams

WASHINGTON, D.C. (01/03/14) - After a rocky few months, the first wave of health insurance coverage kicked in under the Affordable Care Act this week. But the fight over the law is far from over on Capitol Hill.

President Obama promised the American people that if they liked their health care plan, they could keep it. Then came the disastrous roll out of healthcare.gov in October that left the Obama administration scrambling to fix glitches and get people to sign up for insurance coverage.

But after all that, more than two million people did sign up for health insurance and as of January 1st all two million are, theoretically, covered.

"It's going to take quite a while to get the mechanics of it fixed," said Ed Haislmaier, a senior research fellow at The Heritage Foundation.

Haislmaier says, in many cases, insurance companies have incomplete, lost and missing information which means a lot of people who thought they were covered, are actually not. But he says those aren't the only people who will be dissatisfied.

"The design of the law upsets a lot of arrangements that a lot of people had in place," he said. "Particularly a lot of Americans who already have employer-provided insurance."

But Mike Tanner, a senior fellow at the Cato Institute, says it's not all bad news.

"No doubt some people are going to get coverage that didn't have coverage before, or get better coverage than they had," Tanner said.

Many of the 2 million people who enrolled didn't have any health insurance before, and that trend is expected to continue over the next few months.

Both Haislmaier and Tanner say the debate over the Affordable Care Act will continue in 2014, and the future of health care in the country is unclear.

"It may be something that builds on this law, it may be tearing this down and going in a completely different direction," said Tanner about the future of the Affordable Care Act. "We may have more of a single-payer system or a market-based system but I think this law is going to change."

Right now, though, the law says if you don't enroll for coverage by March 31st, you may face a fine. And while the battle over the Affordable Care Act is expected to heat up in 2014, experts don't expect Republicans and Democrats to find common ground on the issue.