This year's glitch — how ObamaCare will screw you now

By Michael Tanner
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Saturday starts round two of ObamaCare open enrollment — and we may be one mouse click away from a repeat of last year's healthcare.gov debacle.

The administration claims that the Web site has undergone more rigorous testing this time around, but officials refuse to promise that all the "glitches" have been fixed. Health Secretary Sylvia Burwell warns, "we will have things that won't go right. We will have outages, we will have downtime."

That's a safe bet, since the glitches have already started.

For instance, the administration was supposed to mail notices to some 7.1 million Americans by Nov. 1, notifying them that they may be eligible for subsidies next year. Fewer than a million notices went out on time.

And testing still isn't finished for parts of the small-business exchange program, known as SHOP — a program that was supposed to be ready last year, but never got off the ground.

The administration thinks the consumer part of the SHOP system will be fully operational by Saturday. But other parts, such as the ability to relay premium information back to employers, need up to a month more testing.

The enrollment process has been simplified. Where an applicant had to navigate 76 separate computer screens last year, it's now down to 16 for most people.

Still, expect delays and problems. For one thing, this year's open-enrollment period lasts only three months, half as long as last year's. That means the number of people trying to access healthcare.gov each day will be much higher than the number that repeatedly crashed the site last time.

Roughly 7.1 million Americans bought insurance though the exchanges last year. Many had been uninsured, but even more had simply been forced to change plans, because their previous insurance didn't meet all ObamaCare's requirements.

The administration has lowered its estimates for how many new people will sign up this year from 6 million to just 2 million to 3 million. That's bad news for the promised universal coverage, but it might take some of the pressure off the system.

Unfortunately, more folks will have to change plans this year. Some people managed to lock in noncompliant plans early enough last year to avoid cancelation, but the reprieve was temporary: Cancelation notices are on their way.

In the last couple of months, as many as 250,000 people in Virginia got notice that their plans will be canceled, plus 30,000 in New Mexico, 14,000 in Kentucky and more than 6,000 in Colorado, among others.

Even in states that have granted an extension for noncompliant plans, some insurers are opting to discontinue those plans. If your plan is canceled, you'll have to find an alternative on the exchange.

And even if you bought insurance through the exchange last year, you'll have to renew this year. In New York and most other states, you can automatically re-enroll in the same plan. (A few state-run exchanges, such as Massachusetts and Rhode Island, force all enrollees to reapply.)

But it's risky to just let the computer automatically sign you up for the same plan you had this year. For technical reasons, premiums and subsidies for the "same" plan can change drastically, so your coverage could suddenly cost you a lot more.

The plan can also change its network of providers: You need to check if your current doctors and hospitals will still be covered.

Actually, your premium is probably going up anyway. Reports have been leaking for months that consumers can generally expect an average rate hike of 8.4 percent in the most popular plans, with double-digit increases in some states.

And your subsidies could go poof.

The Supreme Court just agreed to hear a case challenging subsidies in the 37 states where the federal government operates the exchange.

You're safe in states such as New York and Connecticut that run their own exchanges, but New Jerseyans and many others could find themselves on the hook for the full cost of ObamaCare policies.

Last fall's collapse of healthcare.gov was the first in a series of government failures that many believe led to the Republican wave on Election Day.

Indeed, the administration pushed back this year's open enrollment until after the election to spare congressional Democrats the blowback if things fell apart again this time.

That plan didn't work too well. Consumers should hope that the actual rollout goes a little better.

Michael Tanner is a senior fellow at the Cato Institute.