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Weekend surge for Obamacare?

By RACHANA PRADHAN | 12/12/14 3:43 PM EST

Obamacare faces its next test Monday, the first deadline in the 2015 enrollment season. It could be a crush, a crash or a yawn.

Sign-up runs through mid-February, but anyone who wants to get a health plan that starts Jan. 1 needs to enroll by midnight PST on Dec. 15. And anyone who was covered under Obamacare this year should select a new plan by that day, or they will be automatically re-enrolled and may face higher costs.

So far, the sign-up season has gone smoothly, without the technical meltdowns that marred the first year. Administration officials have said they are pleased with the pace to date as they work toward a goal of covering more than 9 million people through state and federal exchanges in year two.

But Monday, though a “soft deadline,” will still be closely watched, and insurers anticipate at least a modest surge. Will large numbers of people flock to the website — and if so, will the refurbished HealthCare.gov and its new re-enrollment features stand up to the volume online? Or will the Dec. 15 date slip by quietly, with most of the 6.7 million who are covered content to stick with what they have — or just procrastinate about choosing a new plan. They can still switch plans until Feb. 15, when open enrollment ends, although that would be more disruptive.

President Barack Obama and Cabinet members are kicking outreach into higher gear, because HHS wants people to get the best deal and update their information so their subsidies are accurate. Obama devoted a big chunk of his Colbert Report appearance this week to a satirical plug for his health law, and he’s doing several radio interviews that will air in the next couple of days. Friday morning, HHS Secretary Sylvia Mathews Burwell met with faith leaders, whom she called “some of our most important and effective partners” in promoting enrollment. She’ll follow up by spending Sunday at the Fountain of Praise Church in Houston.

Enroll America President Anne Filipic said the group, one of the administration’s most effective allies in spreading word about the law, is making 75,000 calls and holding 600 events to push enrollment.

Across the country, more than 618,000 people selected a plan in the third week of sign-ups, bringing the total to 1.4 million. Of that total, roughly 720,000 were people renewing coverage. If the re-enrollment pace continues — and people do tend to stick with their health insurer from year to year — it’s likely that several million will opt for inertia and get auto-enrolled for their 2015 coverage. As of mid-October, 6.7 million people were enrolled, and experts estimate that two-thirds were through HealthCare.gov and one-third through state exchanges. Caroline Pearson, a vice president with Avalere Health, said the active renewal rates since open

enrollment started have been higher than expected, but she still expects most will punt to automatic renewal.

“I’m not sure it’s going to be huge,” she said of an enrollment boost this weekend, though she said more energetic outreach by the administration might resonate.

HHS officials have given no indication that they would delay the Monday deadline by a day or two if enrollment does get backed up over the weekend. They delayed several times last year, but that was amid the tech meltdown.

“The deadline’s the 15th,” CMS spokesman Aaron Albright said. The site is now supposed to be able to handle 250,000 users simultaneously, and virtual “waiting rooms” can be deployed again if volume spikes. But people who are in the midst of signing up at midnight will have time to finish and still have coverage at the start of next year, an HHS official said Friday.

The automatic renewal mechanism has insurers slightly on edge — it’s new, and millions of people might have to be automatically renewed in the last two weeks of December — though HealthCare.gov’s markedly better performance and comments from officials assuage some of their worries.

CMS officials, including Marketplace CEO Kevin Counihan have been reassuring about auto-enrollment, said Martin Hickey, CEO of New Mexico’s co-op health plan. “It’s a stressor, but I haven’t seen him biting his fingernails,” Hickey said of Counihan. “But you never know.” His own health plan has had 3,000 people sign up as of Dec. 10 through HealthCare.gov and the pace is picking up.

“We are guardedly optimistic but still nervous, because it’s brand new,” said Ken Janda, CEO of Community Health Choice, a small insurer selling plans on Texas’ exchange. “Given how much better things have worked this year than last year, it gives us some reason to believe that this will actually work.”

Janda’s Houston-area company has seen roughly 7,500 new sign-ups, a huge increase over the first year, when they only got about 250 people. He expects most people who got a plan last year to “just stay where they are” for 2015.

Insurers are still facing a bunch of headaches from the unfinished “back end” of HealthCare.gov, but even there things are better. The “834” enrollment files that were plagued with errors last year are coming in relatively clean for new enrollees and renewals, insurance sources say. They’re still concerned, though, that the exchange will have trouble telling insurers who should be terminated because a first-year enrollee got a plan with a different company for next year. HHS does have a contingency plan — it will send insurers a file of enrollees who are switching carriers — but the industry says there’s still considerable uncertainty.

If the insurers don’t get accurate information about who is enrolling and who is departing, people could get double-billed from old and new health plans for January. And that would mean Obamacare starts the New Year, again, with a wave of bad publicity and consumer annoyance. Sarah Wheaton contributed to this report.

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