



Written by [Bob Adelman](#) on October 1, 2013

## As Anticipated, Glitches Plague First Day of ObamaCare

California insurance broker Jason Andrew planned to help a couple of his clients sign up for ObamaCare on Tuesday, the first day of the federal healthcare rollout, [but couldn't, for two reasons](#): First, he hadn't yet been certified by the state to do so, and secondly, he couldn't get accurate quotes from the state exchange's computer.

Andrew just laughed it off: "Well, I guess we'll have to reschedule."



Others aren't laughing. Similar computer problems and logistical glitches across the country are sullyng the launch of ObamaCare and, for the moment at least, confirming the suspicions of many about the federal government's massive overreach into healthcare.

In Washington, D.C., people who are trying to determine if they are eligible for either Medicaid or subsidies to purchase insurance on the exchange will have to wait. In Vermont, the state's exchange won't be able to accept premium payments until the middle of November. In Oregon, only a few specially selected individuals will be allowed to go online in its "beta-test" to work out glitches before opening it to the public. In California, it could take a month before Andrew's clients' applications are even received by the insurance company they eventually decide to join.

Last Thursday the administration announced a delay in the online shopping system for small businesses while confirming a delay in its Spanish-language site. In Colorado, its exchange, Connect for Health Colorado, was forced to delay certain computer functions, and applicants will have to call a hotline to finish the process. As of last Friday, Iowa had no certified "navigators" — people trained to help with those hotline calls.

[Reuters noted](#) that a federally-operated exchange for consumers in 24 states began posting error messages almost immediately after it opened for business on Tuesday morning, while Maryland's exchange delayed its opening for four hours and Minnesota estimated it would be later in the day before it could confirm its exchange's connection with the federal database.

Tongue in cheek, Joel Ario, a healthcare consultant who used to work at the Department of Health and Human Services (DHHS), said, "Nobody is going to say we're not starting on October 1. But in some situations you have seen a redefinition of what 'start' means."

Sarah Kliff, a writer for the *Washington Post* who has been tracking the ObamaCare launch for several months, [said that the healthcare law's big day isn't really October 1 after all](#):

Instead, it's January 1st, the day that the individual mandate takes effect and any plans purchased on the marketplace actually kick in.

The space between October and December is viewed ... as a soft launch: the time to make their new web sites live, sort out the kinks and get the sites in prime condition for the beginning of 2014.

Open enrollment begins, if possible, on October 1, but any health insurance bought won't become effective until January 1, 2014. And if some people delay until past that date, they have until March 15



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to make their purchase or else be faced with paying a fine — er, *tax*, not a fee — for not buying health insurance.

There's little anticipation that there will be a big rush to buy insurance on these exchanges, especially since applicants won't have coverage until after the first of the year. Secondly, most people not covered don't even know about their grand opportunity to cure that defect. [According to a survey done by the Kaiser Family Foundation](#) over the weekend, nearly three-fourths of people without insurance weren't even aware that these exchanges were opening on Tuesday.

Perhaps more important is the marketing job insurance companies are going to have in persuading healthy young people to pay up for insurance. They're being counted upon to help fund the cost of coverage for others who aren't healthy but will be covered under the new federal plan. Out of the estimated 50 million Americans without coverage, ObamaCare has been sold on the basis that at least 30 million of them will join up. Many of them will have to be healthy in order for the math to work out. As the Associated Press put it:

One of the biggest challenges to the law's success is the ability of insurers to persuade relatively young and healthy people to buy insurance as a way to balance the costs for the sicker people who are likely to get their coverage as quickly as possible.

[The president was realistic about the glitches:](#)

In the first week, the first month, the first three months, I would suspect that there will be glitches.

This is 50 states — a lot of people signing up for something. And there are going to be problems. And I guarantee you, there will be problems.

When Massachusetts installed its own version of ObamaCare back in late 2006, [it took a total of 18 interactions](#) — web visits, e-mails, or phone calls — before an individual was able to purchase coverage.

With ObamaCare the task is equally daunting. The federal database must link seamlessly with each state's exchange and with the Department of the Treasury, the IRS, and the Department of Homeland Security. As James Pethokoukis, a writer for the American Enterprise Institute, [asked](#), "What could possibly go wrong?"

Extended delays and glitches in launching ObamaCare might actually work in favor of the administration's attempt to install a "single-payer" health care system, thus eliminating the need for insurance companies and all those messy exchanges. When Senate Majority Leader Harry Reid (D-Nev.) was asked during an interview on Las Vegas PBS' program *Nevada Week in Review* in August about where ObamaCare was going, he responded, "What we've done with ObamaCare is a step in the right direction, but we're far from having something that's going to work forever."

When panelist Steve Sebelius asked Reid if he meant that eventually ObamaCare would lead to an insurance-company-free national healthcare system, Reid responded: "Yes, yes. Absolutely, yes."

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