Obamacare enrollment records contain significant errors

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President Barack Obama launched a public relations campaign for the Affordable Care Act (ACA) on Tuesday, even as new problems emerged related to enrollment at HealthCare.gov. According to a report in the *Washington Post*, the records of as many as a third of those who have enrolled in health plans through the web site contain errors.

Speaking at the White House Tuesday afternoon, flanked by people who he said would benefit from the ACA, the president stated, "Do not let the initial problems with the web site discourage you because it's working better now. And it's going to keep on working better over time."

Two months after the botched rollout of the federal web site set up to sell insurance under what is commonly known as Obamacare, the White House is planning a three-week blitz to boost enrollment and public support for the health care law. Each day, the president will highlight a key feature of the law, such as coverage for preventive care or for those with preexisting conditions.

Federal health officials said that by 6 p.m. Monday, HealthCare.gov had logged close to 800,000 unique visitors, the White House's self-imposed target for the site's improved performance. Some visitors to the site, however, encountered a "queue," a new feature that limits the number of people on the site and notifies others by email when to log in.

The Obama administration is pushing the line that an improved web site now clears the way for the benefits of the health care bill to be realized for millions of people. In reality, in the two months since HealthCare.gov's rocky start it has been revealed that the least expensive plans offered on the site come with large out-of-pocket costs and offer limited choices of doctors, hospitals and other providers.

The errors coming to light Tuesday mean that even those who have been able log in to the federal web site and sign up for coverage may not be properly enrolled. According to the *Post*, the mistakes generated by the site include "failure to notify insurers about new customers, duplicate enrollments or cancellation notices for the same person, incorrect information about family members, and mistakes involving federal subsidies."

A "Payer Exchange Performance Team," comprised of insurance industry leaders, has been set up to deal with the backlog of enrollment errors. Obama administration officials met Monday with this new team to ensure the accuracy of "834" forms, which are sent nightly to insurers to tell them who has newly enrolled.

The private insurance companies have a big stake in the proper functioning of the site, because if enough people do not sign up for coverage the viability of the entire scheme is at risk and they will miss out of millions of new cash-paying customers. Under Obamacare, those who do not have health coverage through their employer or a government program such as Medicare or Medicaid must purchase coverage from a private insurer or pay a penalty.

Figures provided to the *Post* by administration figures were the first public indication that the problems with the 834s may affect at least one-third of all enrollments so far. If these errors are not corrected, tens of thousands of people who thought they had signed up may find they are not covered when the insurance goes into effect January 1. According to the ACA, people are only considered insured after they have paid their first monthly premium. If the insurers do not have accurate information, customers will not receive a bill.

One of the most serious problems with the 834s is

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that new customers are inexplicably excluded from the nightly reports. Five insurance carriers have been working with the Centers for Medicare and Medicaid Services (CMS) staff to cross-check their lists of enrollees. An insurance industry official who spoke to the *Post* on condition of anonymity said, “When plans have checked this, they realize there is a good number there is no record of.”

In a call with reporters on Monday, CMS spokeswoman Julie Bataille said that about 80 percent of the errors with enrollments had been traced to “one bug that prevented a Social Security number from being included. That caused the system not to generate an 834.” She said that another bug caused family relationships to be coded inaccurately, e.g., entering a child as a spouse, or vice versa.

In comments that did not exude confidence in HealthCare.gov’s proper functioning, Bataille recommended that people who have signed up through the site check directly with their insurance carrier to make sure they are enrolled. “Consumers should absolutely call their selected plan and confirm that they have paid their first month’s premium, and coverage will be available January 1.”

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