

U.S.

So Far, 6.4 Million Obtain Health Care Coverage for 2015 in Federal Marketplace

By ROBERT PEAR DEC. 23, 2014

WASHINGTON — The Obama administration said Tuesday that 6.4 million people had selected health insurance plans or had been automatically re-enrolled in coverage through the federal insurance marketplace.

New customers accounted for 30 percent of the total, or 1.9 million.

For 2014 enrollees who took no action by Dec. 15, coverage was automatically renewed for 2015 by the federal government.

Sylvia Mathews Burwell, the secretary of health and human services, who is in charge of the federal marketplace, said she did not know how many people had been automatically re-enrolled by her department. But she and her aides suggested that the number was in the range from 2.7 million to three million.

Dec. 15 was the deadline to sign up for coverage that would start on Jan. 1. The automatic or passive re-enrollments, combined with a surge of interest among consumers just before the deadline, produced a big increase in activity in the federal marketplace. People could sign up a first time, switch to new plans, choose to extend coverage in their current plans for a year, or do nothing and be re-enrolled in the same or similar plans.

In the first four weeks of the three-month open enrollment period, through Dec. 12, nearly 2.5 million people selected health plans, the administration said. In the week after that, more than 3.9 million people signed up or had their coverage automatically renewed, lifting the total to 6.4 million. The enrollment period ends on Feb. 15.

Officials said that about 35 to 40 percent of people already enrolled had returned to the online marketplace, allowing them to shop for new health plans as the administration had recommended.

“This is an encouraging start,” Ms. Burwell said, but she added, “We still have a lot of work to do.”

The administration has been more successful in signing up new customers than in changing public opinion of the health care law. Polls show that people’s views remain deeply divided, with those holding unfavorable opinions of the law slightly outnumbering those with favorable opinions.

The new enrollment numbers do not include people signing up for insurance through state-run exchanges like those in California, New York and 11 other states. Taking account of federal and state exchanges, officials said they were on track to meet their goal of having a total of 9.1 million people enrolled and paying premiums next year.

Those who go without coverage in 2015 may be subject to tax penalties that could approach 2 percent of household income for some taxpayers.

HealthCare.gov, the website for the federal marketplace, is working much better than last year, but the back end of the system, used to update enrollment information and to pay insurers, is still a work in progress, so federal officials often lack vital data.

As of mid-October, before the latest enrollment period began, 6.7 million people had insurance through the federal and state exchanges. But Ms. Burwell said Tuesday that she did not know how many of them were in the federal

exchange, which now serves 37 states.

About 85 percent of people with marketplace coverage receive federal subsidies to help defray the cost. Critics of the law have challenged the authority of the federal government to pay those subsidies for insurance bought in the federal marketplace. They contend that the Affordable Care Act allows subsidies only for people who use an exchange established by a state.

The Supreme Court is considering those arguments in the case of *King v. Burwell*, which the court is scheduled to hear on March 4. Supporters of the health care law, who see the litigation as a threat to subsidies for millions of people, have urged the administration to develop contingency plans.

Ms. Burwell refused to say if she was working on such plans, but said she was confident that the administration would prevail in court.

“Nothing has changed in terms of the subsidies and assistance people can get,” Ms. Burwell said. “We believe that our position is the position that is correct and accurate.”

She said she had seen no evidence to suggest that “Congress intended for the people of New York to receive these benefits for affordable care, but not necessarily the people of Florida.”

Correction: December 23, 2014

An earlier version of this article incorrectly stated when the Obama administration said that 6.4 million Americans had obtained health care coverage through the federal marketplace. The information was provided Tuesday, not Monday.

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