

Obamacare: A Midterm Report Card

(Continued From Front2)

The vast majority of those signing up qualify for financial assistance.
 About 79 percent of the early sign-ups will receive financial assistance, just a bit less than what the Congressional Budget Office estimated percent. That ranges from an implausible low of 9 percent in Washington D.C., to 100 percent in Oregon.

Here's what we don't know:
 How many of those who signed up for coverage previously had plans canceled by insurance companies

If the policies are merely replacing coverage that individuals already had, the law won't make the dent in the uninsured that proponents hoped for. In New York, for example, only 44 percent of the early enrollees had been uninsured.

The health status of early enrollees.
 While some people consider age a proxy for health status, in truth, it isn't a very effective stand-in. Experts say they need to know more about the health of those who enrolled to know if the insurance risk pool will be balanced, keeping premiums from exploding in the years to come. Health insurer Humana reported last week that the mix of its early enrollees was "more adverse than previously expected," in part because the Obama administration gave those with canceled policies the ability to stay in them for another year. That assumes those who chose to stay were healthier than others.

Whether enrollees have paid their first month's bill.
 Coverage does not take effect unless consumers pay their initial bill. There has been plenty of confusion about the deadline to sign up - and confusion about when the first payment is due. Dates have changed and vary from state to state, insurer to insurer

Some insurers set a deadline of Jan. 10; others have set other dates in January for coverage that began Jan. 1. "It's been pulling teeth," Shaun Greene, chief operating officer of Utah-based Arches Health Plan, told the Wall Street Journal.

The newspaper reported that, as of Thursday, Arches had collected about 60 percent of premiums for people who signed up for coverage that took effect Jan. 1.

How many people have signed up for coverage outside of the exchanges.
 In order to receive a premium tax credit to offset the monthly cost of coverage, individuals have to sign up using one of the health exchanges created under the law, but those who do not qualify or don't want to bother can sign up directly with an insurance company. Ultimately, those figures will be publicly reported, but that will take months or even years.

Will the open-enrollment period close strong as it did in Massachusetts?
 Supporters of the Affordable Care Act regularly point to the experience of Massachusetts, which implemented a similar individual mandate in 2007, and saw a large surge of enrollment, particularly among the young. The open enrollment period for Obamacare runs through March 31, leaving plenty of time for folks to sign up.

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