

ALERTS

Healthcare Alert - Open Enrollment Begins On Health Insurance Exchanges

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As large segments of the federal government have begun to shut down as a result of a budget impasse in Congress over funding and implementation of the Affordable Care Act (ACA), a key provision of the 2010 health reform law that allows individuals to enroll in health plans on health insurance exchanges took effect on Oct. 1, 2013.

In an effort to increase access to health insurance, Congress designed the exchanges as online portals where individuals could compare and enroll in plans offering certain benefits and meeting other requirements. Depending on their income level, some individuals may be eligible for cost reductions of the price of plans on the exchanges, which are supposed to assist individuals in determining such eligibility. While the federal government is operating the exchanges in more than half the states, the state governments are operating the exchanges in the other states (in some cases with federal assistance).

Initial open enrollment on the exchanges will last from Oct. 1, 2013 through Mar. 31, 2014. For plans that individuals select by Dec. 15, 2013, coverage will begin on Jan. 1, 2014, when a number of other key provisions of the ACA take effect, including the requirement that most Americans maintain health coverage or else pay a penalty.

As reportedly millions of visitors have accessed the exchanges online since their opening, reports have surfaced of technical problems and delays on some websites. Whether these problems and delays are merely glitches or represent more significant design and operational issues is unclear.

The beginning of open enrollment coincides with renewed debate over the more than three-year-old health reform law. The House of Representatives has recently passed several pieces of legislation linking appropriations for the federal government for the next fiscal year to a delay, defunding, or repeal to some extent of the ACA. The Democratic-controlled Senate, however, has so far rejected all such legislation, and President Obama has indicated that he would veto any such legislation if it passes both chambers of Congress. This division has created a budget stalemate, causing the federal government to furlough thousands of federal employees beginning Oct. 1, 2013, when current appropriations expired.

Federal officials have indicated that at least in the short term the government shutdown will not affect open enrollment on the exchanges or other ACA implementation measures, which are funded by permanent appropriations that are not subject to the annual appropriations process.

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