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Small number enroll in health insurance exchange

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Logo for the state health insurance exchange, Covered California

Covered California, the state-run health insurance exchange established under the Affordable Care Act, released its first set of enrollment data today (Wed/13), providing an initial glimpse of how the program commonly known as Obamacare is working in practice in California.

From Oct. 1 until yesterday (Tue/12), a total of 59,000 enrollees completed applications and enrolled in health insurance plans under Covered California.

As a <u>report in the Sacramento Bee</u> [1] pointed out, that number pales in comparison with the estimated 2.3 million Californians who are expected to enroll for coverage by 2017.

Still, a larger number have begun the process, which entails submitting an application and clearing eligibility criteria before selecting a plan and enrolling. Californians initiated a total of 203,904 applications online, according to state data, reflecting an estimated 370,000 individuals.

Of those, 85,960 individuals were determined to be eligible for Covered California, the state-run marketplace that offers coverage at more affordable rates than conventional insurance plans. Another 72,000 were determined to be eligible for Medi-Cal, a program for low-income residents that was expanded under the Affordable Care Act.

Despite the low initial enrollment, representatives from the Greenlining Institute and the California Pan-Ethnic Health Network welcomed the initial figures as a positive development.

"It's a great start – and that's what it is, it's a start," said Ellen Wu, executive director of the California Pan-Ethnic Health Network. "There was this pent-up demand," she added. "The majority of people who enrolled are people who don't qualify for government subsidies but are seeking health insurance because they've been turned away or charged an arm and a leg" when seeking coverage elsewhere. "What you're going to see, come November and December, is people for whom it might not be top-of-mind priority."

Covered California began accepting applicants on Oct. 1, but the program will not take effect until Jan. 1, 2014. Californians who are eligible for coverage will have until the end of March to enroll.

Carla Saporta, Health Policy Director for the Greenlining Institute, emphasized the challenge of reaching out to diverse communities in multiple languages to inform people of their options under the new program.

"I'm disappointed that they have yet to release enrollment data by demographic," she noted. "I am particularly interested in knowing the breakdown by region, race and primary language because knowing this information will help with targeting outreach efforts."

According to a report released by the Department of Health and Human Services, California has spent \$94 million on outreach to help community groups, local health clinics, and labor unions to make residents aware of their options and sign them up for coverage.

Health care Rebecca Bowe

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[1] http://www.sacbee.com/2013/11/13/5908565/calif-health-exchange-enrolls.html