

# HHS Secretary Burwell visits Miami to promote Obamacare enrollment

## HIGHLIGHTS

Open enrollment for the ACA exchange runs through Jan. 31

More than 1 million Floridians signed up for coverage in 2015

HHS secretary says new features, initiatives help consumers



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With more than a million Floridians signed up for coverage through the Affordable Care Act's insurance exchange — and nearly as many still uninsured but eligible for some type of plan in 2015 — Health and Human Services Secretary Sylvia Burwell visited Miami on Wednesday to make a hard sell for people to enroll.

She toured an enrollment center at Miami Dade College's Wolfson Campus downtown, met privately with South Florida healthcare leaders and held a press conference where she introduced a Miami small business owner who pays \$75 a month for coverage through the exchange.

Burwell also repeated slogans about the “affordability” of health plans sold on the exchange and trumpeted the “simplicity and ease” of enrollment with new user-friendly features, such as an “out-of-pocket cost estimator” tool that debuted this year on [healthcare.gov](http://healthcare.gov) to help consumers estimate their plan deductibles, co-payments and other expenses.

About 1 million people nationwide — about one third of whom are new consumers — have selected a plan during the first two weeks of open enrollment, which began Nov. 1 and runs through Jan. 31, though people have to pick a plan by Dec. 15 to have coverage beginning on Jan. 1.

“We're off to a solid start,” Burwell said, “but we have lots of work to do, which is why I'm here.”

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**1.3M** Floridians enrolled in coverage through the Affordable Care Act exchange as of June 30

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But even as she encouraged Floridians to sign up for coverage, Burwell acknowledged that many healthcare consumers are facing challenges after they've obtained coverage: from narrow network plans with few doctors and hospitals, to surprise medical bills and difficulty understanding how to use health insurance.

Burwell said HHS has tried to address these issues in part by developing new online enrollment tools, including one that allows people to search for their doctor in a plan. She said the department also has worked to reduce the number of consumers losing coverage or paying tax penalties due to inconsistencies in their citizenship or immigration status and their incomes.

About 117,000 consumers had their coverage revoked this year because of insufficient documentation of citizenship or immigration status. And another 230,000 households had their financial assistance adjusted because of inconsistent data on their incomes.

To reduce such data inconsistencies, Burwell said consumers now must enter their Social Security numbers twice when applying for coverage.

HHS also has worked to simplify the language on applications and other insurance documents, Burwell said. And she pointed to a new initiative called “Coverage to Care” that educates consumers about the ins and outs of using health insurance.

“It’s something we’ve put great emphasis on,” Burwell said.

But she offered few solutions for some of the health law’s thornier issues, such as the so-called “family glitch” that has left nearly 400,000 Floridians uninsured even though their household incomes would qualify them for financial aid to pay premiums and out-of-pocket costs, according to a recent study by the nonprofit Kaiser Family Foundation.



## **WE HAVE LOTS OF WORK TO DO.**

HHS Sec. Sylvia Burwell

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The family glitch occurs because the health law defines affordability — and calculates eligibility for financial aid — based on the cost of individual, rather than family coverage. Some working people cannot afford employer-sponsored insurance for both themselves and their families, nor do they qualify for subsidies to lower their costs.

Burwell has described the family glitch as “a statutory problem” that will require an amendment to the health law.

“The question of working to fix issues that are of that magnitude ... is something that we would want the Congress to work on,” she said on Nov. 2 during a press conference.

On Wednesday, though, Burwell appeared more eager to share stories like the one of Shirlene Ingraham, 55, who owns Jackson Soul Food restaurant in Overtown.

Ingraham said she has coverage for herself and her 24-year-old son through the ACA exchange at a cost of \$75 a month after financial assistance, which is available to individuals who earn between \$11,770 and \$47,080 a year.

“It works for me,” Ingraham said of her coverage, “because, like four years ago, I didn’t have health insurance. ... It was expensive to me.”



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