

Medical Daily

Obamacare Enrollment Numbers Released In HHS Report, But They Don't Add Up

By Susan Scutti
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Perhaps because of the abundance of raw data available in this Age of Information, many an argument comes down to contesting the essential facts and figures that underpin a given claim. In the *Intelligence Squared* debate held on Jan. 15, for instance, the subject in question was whether “Obamacare is now beyond rescue” and both sides referred to the number of canceled policies resulting from health care reform — five million, some have claimed — as a significant issue that has been hotly contested over the past few months. “Many journalists have tried to figure out exactly how many policies have been canceled,” [Jonathan Chait of New York Magazine](#) stated, “And they don't have good enough records to know, but they know it's not 5 million. And they suspect — the administration suspects it's closer to one-tenth of that figure.”

Yet, this was countered by [Scott Gottlieb](#), who stated, “It is 5 million. It might be more. All you need to do is look at the analyst reports around you at the United/Humana, which are very large insurers.” And so the discussion continued without agreement on this significant fact leaving observers with the option of either temporarily suspending judgment or choosing to believe what one or the other debaters had said based purely on their ... educational degrees? worldly achievements? politics? There's the rub. Too often the less relevant, often personal qualities of a speaker come to the forefront even during a thoughtful dialog among those most inclined toward objectivity.

And when the subject is health care, national health care at that, most of us want the facts, pure and simple, so that we can make up our own minds. For this reason, it is significant that earlier this week the Department of Health and Human Services (HHS) [released a report](#) providing demographic information about those who enrolled in the new health insurance marketplace of the Affordable Care Act. A key figure was 2,153,421: the total number of people who selected a Marketplace plan between Oct. 1 and Dec. 28, 2013. (Open enrollment continues through March 31, 2014.) Had enough people signed up? This was the first question many people asked but the answer is somewhat uncertain because the context is blurry. Not knowing whether 5 million policies or only one tenth of that had been canceled, how can anyone judge whether 2.2 million enrolled is relatively good or bad?

Last year, the administration set a goal: to help offset costs for older and sicker people, people younger than 35 would need to make up about 40 percent of total enrollment. The reasoning

behind the target was simple. Since older adults, who have more health problems, will be paying premiums that do not fully cover their medical expenses, they needed younger adults, who have fewer health problems, to pay premiums that more than cover their expenses. For the system to work, the theory goes, young people need to enroll in sufficient numbers to produce a surplus in revenues gained by premiums that can be used to off-set the “damage” done by older people.

So, did the Exchanges hit the set target? Well, those under 18 accounted for six percent of the total number of enrollees; ages 18-25, nine percent; ages 26 to 34, fifteen percent; ages 35-44, fifteen percent; ages 45-54, twenty-two percent; and ages 55 to 64, thirty-three percent. The bottom line is that only 24 percent of enrollees were between 18 and 34 — which means the system is in trouble. Referencing the [Kaiser Family Foundation](#), the HHS report noted, “The general expectation is that people who are older and sicker are more likely to select coverage earlier in the initial enrollment period, while ‘younger and healthier people will tend to wait until towards the end of the open enrollment period (which concludes March 31, 2014).”

Meanwhile, other numbers cloud the picture of health care reform. In December, Marilyn Tavenner, Administrator for the Centers for Medicare & Medicaid Services (CMS), wrote in a [blog post](#) that 3.9 million Americans learned they’re eligible for coverage through Medicaid and the Children’s Health Insurance Program (CHIP) in October and November, yet she immediately added, “These numbers include new eligibility determinations and some Medicaid and CHIP renewals.” According to some, this number also lacks context, because CMS did not release [comparative numbers](#) that would allow you to determine how many of those were truly new to the system.

As Obamacare continues to roll-out, the numbers will matter dearly to anyone who hopes to form a clear-eyed opinion of whether or not the system is working. Obviously, the entire point of national health care is to extend insurance coverage to the nation’s citizens. What’s troubling is that to this point it’s impossible to see whether that’s actually happening.