



The Daily Dish

The ACA in the Month of January

CHRISTOPHER HOLT | FEBRUARY 13, 2014

The administration announced yesterday that just fewer than 3.3 million people had enrolled for health insurance through the Affordable Care Act's exchanges. [Politico](#) writes that "About 3.3 million people picked health insurance plans in Obamacare exchanges through the end of January, a figure the administration said Wednesday showed healthy growth after the rocky start to enrollment."

The [Washington Post](#) highlights how the enrollment figures stack up: "Still, the lingering imprint of those early problems remains visible in the new report. Overall, the 3.3 million people who have signed up for coverage are about 1 million fewer than federal officials had anticipated by the end of January. That difference dovetails with a revised prediction last week by congressional budget analysts — that 6 million Americans, instead of 7 million, are likely to get insurance through the marketplaces by the time this year's sign-up period ends March 31."

[AAF's monthly ACA enrollment analysis](#) concludes "assuming a linear enrollment trend, 4.8 million people would need to be signed up by the end of January—roughly 45 percent more than the actual enrollment reported by HHS—in order to meet the targeted 7 million." Chris Holt, our health care policy director, has more below.

Eakinomics: Guest Authored Today by AAF Health Care Policy Director Chris Holt

Yesterday the administration released the latest Affordable Care Act (ACA) enrollment numbers, covering the months of October through January. Without a doubt the administration had a good January, adding 1.1 million enrollees over the course of month, and bringing total exchange enrollment up to 3.3 million. However, those numbers are still 1.1 million enrollees short of where the administration had expected to be at this point.

As a result, [it seems unlikely](#) that they will meet their original goal of 7 million enrollees by March 31st. The Congressional Budget Office's most recent ACA report from earlier this month projects 6 million total enrollees, which given the report released yesterday, is not out of the realm of possibility.

However, despite January's successful numbers, there remain several underlying issues that are concerning for the exchanges' long-term viability. First, we do not know how many of these people are coming into the exchange after being previously uninsured, versus simply shifting over from the individual market. Furthermore, we anticipate that some of these enrollees are being double-counted, or were lookers who selected a plan but have yet to pay their first month's premium. Administration officials admitted on a conference call yesterday that they could not confirm how many of the 3.3 million have paid premiums.

Perhaps most importantly, only about 25 percent of enrollees through January are in the critical young adult age bracket—far below the 40 percent share the administration said was necessary to guarantee a balanced risk pool.