



Insight

HHS Estimated 28 Minutes to Complete Exchange Applications

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Earlier this year, Health and Human Services (HHS) sent a notice to the White House estimating the time and money it would take to enroll in the health exchanges. After more than two months of review, the government [estimated](#) it would receive more than 3 million individual responses and it would take the public 1.4 million hours to complete the required paperwork. In other words, HHS assumed the public would spend just **28 minutes** to complete the “Online Application.” HHS also estimated these burden hours would cost no money.

The official collection, “Enrollment through Health Benefits Exchanges,” contains [four forms](#), which combine for a total of 91 pages. Including the “[Individual Online Application](#),” the administration assumes navigating healthcare.gov and applying for coverage will take just 28 minutes, even after completing 91 pages of forms. There is a “short form” application provided, which the administration projects will take less than five minutes to complete. However, even the three longer forms **should** take only 30 minutes, according to initial government estimates.

In addition to the online application, there is a related collection for information: “[Healthcare.gov Visitor Satisfaction Survey](#).” The administration estimated 6,000 individuals would spend 167 hours completing the survey, or 1.6 minutes each to record their satisfaction with the new site. Based on initial reports, visitor satisfaction is mostly frustration with the site’s functionality.

According to the actual accounts of navigating healthcare.gov and applying for insurance, the time spent online has ranged from [seven hours](#) to [several days](#). It is clear there were many missteps with the rollout of healthcare.gov, but perhaps the first mistake was assuming it would take less than 30 minutes to complete the online application.