

## Insight



# Latest Affordable Care Act Problems are Blamed, Unfairly, on Insurance Providers

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After a horribly botched rollout of [healthcare.gov](http://healthcare.gov) and the state-based health insurance exchanges that left millions of Americans staring at error screens, those who did enroll successfully are now dealing with even more obstacles to using their new coverage. Having finished their business with the glitch-filled website, they are now turning to insurance companies to get ID numbers, find out what is covered, and ask other customer service questions. Instead of a smooth process, they are finding long waits or worse, that the company has no record of their coverage. Naturally, the frustrated enrollees are [placing blame](#) on the insurance companies.

Is it fair to expect these firms to have all the paperwork in order and ID cards sent out in early January? Under normal circumstances it would be reasonable. However, consumers weren't the only ones impacted by the website problems; insurers [have reported](#) that the information given to them, files that were supposed to have enrollee information, were incomplete or corrupted and impossible to open. Add bad data to the fact that the [administration and states extended](#) the deadlines for enrolling and paying for that coverage multiple times, and you have a situation where problems are inevitable.

Inevitable, but frustrating and expensive; particularly so for families that had insurance, saw it cancelled as a result of Affordable Care Act regulations, and now cannot use their newly purchased insurance. As the LA Times [reported](#), one family with a child needing constant care for a serious chronic condition has paid their January premium, but has not been able to get through to their insurance company and therefore has been buying prescriptions out of pocket and will need to pay for an upcoming \$4,000 injection if they cannot get their insurance card or identification number.

The administration had clear knowledge that the exchanges were not ready to open for business on October 1st, but failed to make the sound choice to delay the launch. Secondly, the decision to allow previously cancelled plans to be reinstated came too late for many insurance plans and their customers. So as problems continue through the first part of 2014, it is important to remember that while bad news may be coming from an insurance company representative, pharmacist, or doctor's office, these issues stem from the incompetent implementation of a very flawed set of policies.