

# County officials deal with deadline rush to enroll in Affordable Care Act

By JOHN WAYNE FERGUSON | Posted: Tuesday, April 1, 2014 1:00 am

GALVESTON — The four employees at Coastal Health and Wellness Center were booked solid Monday, prepared to work until 8 p.m. to help people sign up for health insurance in the marketplaces created by the Affordable Care Act.

“We’ve been booked up for today for probably over a week now,” said Pam Jahnke, the chief nursing officer for the Galveston County Health District. “I know one of the girls worked through her lunch period.”

The wellness center is just one of the Galveston County groups awarded grants to help inform people about the new health care law and, if needed, help them sign up for a plan through the [healthcare.gov](http://healthcare.gov) website.

Monday marked the last day for open enrollment for a health-care plan. Groups around the county said they were busy helping people who waited until the last minute to sign up for insurance.

Most of the people coming into enrollment centers Monday had scheduled appointments in advance, but some were seeking last-minute help, Jahnke said.

“It’s pretty wild and crazy, we’ve been making appointments,” she said. “We don’t usually see people on the fly because we try to coach them.”

Those calling for last-minute help got some in the form of advice: At this point, it’s better to have done the bare minimum to sign up, then to have done nothing at all.

“They have to already be logged in and have at least tried the application,” Jahnke said. “If they go that far, we’ll help them over the next few days as well. They have to already have started.”

Although Monday was supposed to be the deadline for enrollment, the White House announced that millions of people could be eligible for extensions if they were prevented from signing up by technical difficulties, human error or natural disasters.

At the Island Community Center in Galveston, Andrea Hypolite, the program director for the Children’s Center, another local group contracted through a navigator grant, said people encountering difficulties were encouraged to at least create an online account and have their names put on a list as evidence of their efforts.

“We’re still helping them set up their emails and try to set up their profile account,” Hypolite said. “That’s true verification that they did try to get in before the deadline.”

The total number of people who signed up for insurance under the health care law won't be known for a few weeks, although a surge of enrollment was reported as the deadline neared.

The [healthcare.gov](http://healthcare.gov) website received 8.7 million visits in the past week, according to The Washington Post, and 2 million visits this weekend alone. The federal call center set up for enrollment received more calls in the last week — 2.5 million — than it did during the entire month of February.

The push toward the end of enrollment has included an increase in advertising (you might have noticed the [healthcare.gov](http://healthcare.gov) commercials featuring LeBron James and Alonzo Mourning running during the NCAA tournament these past few weekends) and last-ditch efforts locally to find more potential enrollees.

The true cost to individuals for missing out on enrollment this year could remain unclear for the time being. Under the law, the Internal Revenue Service can apply a penalty for people who remained uninsured this year, but it remains to be seen how aggressively the penalties will be enforced.

People who choose to risk paying a penalty this year instead of enrolling should be aware that the strategy could end up costing them more in the future, Jahnke said.

“As the years go on, penalties for not getting insurance are going to go up,” she said. “Maybe you can afford a penalty this year, but ultimately it’s going to become expensive not to have insurance.”

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