

## PROGNOSIS

# Health care signup ends 1st week with nearly 500,000 enrollments

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Photo: James Nielsen, Staff

Health and Human Services Secretary Sylvia Burwell speaks during a recent press conference on the Affordable Care Act at Denver Harbor Community Health Center. ( James Nielsen / Houston Chronicle )

Of the estimated 462,000 people nationwide who selected 2015 plans in the federally mandated health insurance marketplace during the first week of signups, slightly more than half were renewing coverage, federal officials said Wednesday. The remaining 48 percent are new to the marketplace that was created by the Affordable Care Act.

A little more than 1 million people submitted applications for coverage during the first week of open enrollment, Nov. 15-21.

"We're off to a solid start," Health and Human Secretary Sylvia Burwell said in a telephone call in which the data were released. "It's still very early, and we have a long way to go."

It's unclear how many Texans bought or applied for coverage. Officials said more specific enrollment data will be released later.

Locally, health care experts, insurers and providers said it's too soon to know what to make of the numbers. But they agreed it's encouraging that consumers have encountered fewer technical

problems with the federal website, healthcare.gov, this enrollment period to shop and apply for coverage. Last year's rollout went so poorly people couldn't use the site for at least the first month of open enrollment.

"I'll take 462,000 in the first week," said Ken Janda, president and CEO of Houston-based Community Health Choice, a nonprofit managed care organization which also sells marketplace coverage. "That's 462,000 times better than last year at this time."

So far, 2,000 people have selected coverage offered by his organization. Many of them have picked higher-premium, lower-deductible plans with broader provider networks, he said, indicating people aren't selecting coverage based solely on premiums.

Trilena Amos, director of patient access and outreach for Houston's Legacy Community Health Services, said many patients at her nonprofit organization's 12 clinics are determined to renew coverage before Dec. 15 to ensure they have insurance on Jan. 1. All the clinics have been packed with patients eager to meet with enrollment assisters, who are booked with appointments through January, she said. The organization easily could schedule appointments seven days a week to accommodate everyone if it chose to do so.

"We are absolutely flooded," Amos said. "The moment we have an opening, people are coming. The need is everywhere."

More than 734,000 Texans enrolled in 2014 marketplace coverage.

Elena Marks, president and CEO of the Houston's Episcopal Health Foundation, has tracked marketplace enrollments since they began in October 2013. She said federal officials seem to be more aware of the number of Hispanic people using healthcare.gov's Spanish language site, ciudadodesalud.gov, and seeking help from Spanish-speaking call center assisters. Data released Wednesday show more than 96,000 visits to that website and close to 102,000 calls made to Spanish-speaking assisters.

"It shows the attention being paid to a very large part of the population who would benefit from coverage," said Marks, who also is a non-resident health care expert at Rice University's Baker Institute. "That's really important, especially in Texas, where they were not as well served."

Research by Marks and Vivian Ho, the Baker Institute's health economics chair and a Rice economics professor, found Texas Hispanics were more than twice as likely as whites to enroll in marketplace coverage, but had more difficulty affording health care than white adults and were three times as likely to be uninsured.

Almost 40 percent of Texans are Hispanic, and many of them are uninsured. U.S. Census data from 2012 show 39 percent of Texas' Hispanic population was uninsured, compared with 17 percent of whites and 22 percent of blacks.

About 6 million Texans, 25 percent of the state's population, are uninsured. The state has the highest rate of uninsured residents nationwide.

Data for 2014 marketplace plan signups showed 37.8 percent of Texas' enrollees who identified themselves by race or ethnicity were white; 33.6 percent Latino; 13.8 percent black; and 13.2 percent Asian. However, about 1 in 3 enrollees did not list any race or ethnicity.

Burwell repeatedly has said she wants the signup process to be easy for consumers, especially Hispanics, who tend to rely on mobile devices or want in-person enrollment help more than other groups.

She has said she expects as many as 9.9 million people to enroll in health care coverage by the end of 2015.

On Wednesday, she said she is sticking with her estimate, even though initial numbers indicate people aren't in a rush to buy or renew coverage.