

Obamacare Sign-Ups to Rise 23%?

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By **CAROL GENTRY**

The number of Floridians enrolled in individual health plans under the Affordable Care Act in June was 866,485, according to new state data compiled from insurers' reports. The carriers expect enrollment to rise to 1.1 million next year, an increase of 23 percent.

The Office of Insurance Regulation is scheduled to present that and other information on the state's Affordable Care Act implementation Tuesday to the Florida Health Insurance Advisory Board. Made up mostly of industry representatives, it was created to advise state agencies.

The new OIR enrollment figure is lower by about 120,000 individuals than the one that the U.S. Department of Health & Human Services **had reported on May 1**. HHS noted at the time that the figure would likely drop a bit when companies were able to weed out duplicates and determine how many enrollees actually paid their premiums.

The new number is for individual enrollment in plans that comply with the 2010 Affordable Care Act. It doesn't count about 465,000 Floridians enrolled in old plans that don't meet the health law's standards; Floridians in those plans will be allowed to extend them another year.

Most individuals who enrolled in ACA-compliant plans this year used the federal Marketplace, OIR says, either through the Healthcare.gov website or a phone line. Just over 100,000 came into the program another way, through an insurer or an agent.

Previous reports from HHS noted that more than 90 percent of Floridians who enrolled in the federal Marketplace were able to get tax credits that reduced their premiums to an **average of \$68 a month**.

The new data were prepared by Jack McDermott, director of Life & Health Product Review for OIR. He is to present them to the advisory board Tuesday at 3 p.m. in Tallahassee; the meeting is scheduled to be webcast on TheFloridaChannel.org.

Brian Webb, manager of health policy and legislation for the National Association of Insurance Commissioners, also is scheduled to discuss ACA implementation from the national perspective.

Florida Insurance Commissioner Kevin McCarty, who chairs the advisory board, will lead a discussion



Jack McDermott, Director of Life & Health Products Review, Florida Office of Insurance Regulation
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of proposed legislative recommendations for 2015, the agenda says.

Despite state officials' opposition to passage and implementation of the health law, Florida had the highest number of enrollees in ACA plans in 2014 of any state participating in the federal Marketplace, HHS said. It was second only to California, which ran its own exchange.

The surge in enrollment showed the level of demand for health coverage by individuals who had been denied policies before the health law made it illegal, and by those who had been charged unaffordable rates. Florida's rate of uninsured working-age adults is one of the highest in the country; before plans were forced to accept all comers as of Jan. 1, 2014, Florida's under-65 uninsured rate was 25 percent, according to the **Kaiser Family Foundation**.

Another 800,000 uninsured Floridians could gain coverage if the state legislature agreed to accept federal funds available to cover those under the poverty level, under an expansion of the existing Medicaid program. But in 2013 the state House turned it down, and this year it didn't come up.

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