

Hundreds in Valley rush to beat health coverage deadline

BY BARBARA ANDERSON

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Berenice Vega, left, helps a client complete her health care enrollment through Covered California at Fresno Healthy Communities Access partners on Monday, March 31, 2014.

ERIC PAUL ZAMORA — THE FRESNO BEE

Hundreds of people in the central San Joaquin Valley swamped health insurance enrollment centers Monday trying to beat the midnight deadline to sign up for coverage to avoid a tax penalty this year.

"It's crazy. We had lines at the doors this morning at 8 a.m.," said Kevin Hamilton, deputy director of programs at Clinica Sierra Vista, which operates health centers in Fresno and Bakersfield. "We have waiting rooms full of people."

So many people statewide tried to enroll through Covered California that by 5 p.m. the agency announced that those who started an online application before midnight but were unable to finish it because of the computer system crashing could complete the applications by April 15.

And those unable to even start an online application by midnight could seek enrollment help from counselors and certified agents through April 15, said Peter V. Lee, executive director of Covered California, the state's health benefit exchange.

Midnight Monday was the cutoff to have insurance under the Affordable Care Act, also called Obamacare, and Lee said California was not extending the deadline to enroll. Instead, he said, the state effectively was putting people on the "honor system."

Covered California will take people's word that they tried to apply before midnight if they sought help with counselors, certified insurance agents or county eligibility workers, he said.

He acknowledged the last-minute rush to enroll had overwhelmed the state's Covered California [online enrollment site](#).

By 5 p.m. Monday, Lee said, the site had more than 7.7 million views -- easily trumping the site's previous busiest day, when it handled 1.9 million views on Dec. 23.

As he spoke by telephone to reporters at 5:15 p.m., Lee said 390 people just in Fresno were seeking to enroll at that moment.

Fresno enrollment counselors were frustrated Monday by the computer glitches that plagued the system.

"The system is down, up, down -- but mainly down," said Hamilton, the Clinica Sierra Vista official.

Residents trying to apply for or change their health insurance Monday also were exasperated.

"When I call, I have to wait and wait and wait," said Frances Montelongo, 56. She stopped at the Kaiser Permanente insurance office on Shaw Avenue near Brawley Avenue in the afternoon to try to change her Covered California insurance plan.

On the phone and in online chats with Covered California, "they say, 'We're going to connect you with a health adviser,' and so I get on another waiting list, and all of a sudden they say there's no one available and to try back later.

"It's really frustrating. I'm trying to get the health insurance. I don't want to get penalties."

Lee said Monday morning that Covered California shut down the "preview" function on the website to free up space for people to "shop and compare" and enroll online. But, he said, the system was bogged down and those who started applications Monday could be logged out before applications were completed.

Logging people off the website is "not ideal," Lee said. "But we want room for people to be able to get into the system."

Covered California call centers, including the one in Fresno, were operating at full staff Monday to answer people's questions and help with enrollment. Call volumes were high. On Saturday and Sunday, callers were waiting about 70 minutes to speak to counselors, Lee said.

As of Monday, more than 1.2 million Californians had enrolled in health plans through the exchange. Health plans through the site have subsidies available to help offset premiums for people with lower incomes. About 85% of those who have signed up for plans have qualified for subsidies, Lee said.

Through Feb. 28, enrollment in Covered California health plans -- subsidized and not subsidized -- had reached 64,189 in the nine Valley counties, the latest numbers available.

Statewide, 1.5 million people had enrolled in Medi-Cal, the state-federal insurance for low income residents. In the Valley -- from Merced to Tulare counties -- 71,936 people had enrolled in Medi-Cal as of Feb. 28.

The rush to enroll in insurance plans began this past weekend in Fresno. On Saturday, 817 applications were taken by enrollment counselors at a WeConnect community event at the Fresno Fairgrounds, Hamilton said. So many people came to enroll that 150 people were waiting for assistance when the doors closed.

With the website glitchy, enrollment counselors on Monday were resorting to paper applications, Hamilton said, because they couldn't start online applications. "We've probably done maybe three, four electronic applications today -- we can't even stay in the system long enough to set up the account," he said. "The system just keeps crashing."

Clinica planned to mail the paper applications before midnight, he said.

Paper applications also were being taken at Fresno Healthy Community Access Partners, a nonprofit in downtown Fresno, but no one was available to receive the applications at state and county offices that were closed for the Cesar Chavez holiday.

The nonprofit agency was stamping applications to show they had been processed before the midnight deadline, said Norma Forbes, executive director.

Sergio Flores was among the last-minute applicants who came to Healthy Community Access Partners for help.

"I had to come because I don't want to get fined," Flores said in Spanish. "Either way, I'll have to pay, so I might as well get it."

Flores, a farmworker from Fresno, said he went to the office because he doesn't have access to the Internet and needed to enroll.

Missing the March 31 deadline could have consequences. Most people without insurance face a tax penalty.

An adult earning less than \$19,650 would pay \$95, and those earning more would owe 1% of family income -- which could be several hundred dollars or more. No penalty is owed for incomes less than \$10,150.

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