

Sent: Mon, 29 Apr 2013 18:34:36 -0400
From: "Carney, Jay" <james_f_carney@who.eop.gov>
To: [REDACTED] - - -
Subject: FW: Time (Klein): Obamacare Progress

P6/b(6)

This is helpful.

From: Velz, Peter
Sent: Monday, April 29, 2013 5:16 PM
To: DL-WHO-Press; DL-WHO-Healthcare
Subject: Time (Klein): Obamacare Progress

<http://swampland.time.com/2013/04/29/obamacare-progress/>

Obamacare Progress

By [Joe Klein](#) April 29, 2013 [Add a Comment](#)

A few weeks ago, I gave the President a tough time about the slow and messy implementation of his health care plan. But there's been some progress in recent weeks—and I'm happy to pass it on.

One of the things that concerned me was the 21-page application form that was required for people to join a health care exchange—which, if you're unfamiliar with the jargon, is an on-line health insurance superstore (think Orbitz or Hotels.com) where individuals will have the collective market power of large corporations like, say, Time Warner.

Tomorrow morning the Administration will announce a spiffy, new 3-page application for individuals (which we'll attach here when it becomes public).^{*} There will be an 11-page application for families, but even that one will be far better designed than the initial effort. "We did a lot of work testing words, to come up with simpler language," an Administration official told me, "and we did time tests. Our average was 7 minutes to fill out the paper version and even less if you do it online."

This compares favorably with applications for private insurance plans, which average about 17 pages (and can go as high as 35). "We're hoping to move as many people as possible to the email application form," a second Administration official told me. "We received a lot of [negative] feedback from insurers and individuals like you when we published the first application forms and we're trying to be responsive to those concerns."

My primary concerns remain the implementation of the online super-stores. I remain concerned

that employees of small businesses won't have a choice of health plans in the first year. I'm also concerned that the state exchanges run by the federal government—over the opposition of Republican governors—won't offer as many choices as a true market should.

There are more than a few other concerns and ways the system might be improved that I've [written about](#) in the past. The good news about the streamlined application, though, is that it shows the Administration is alert and flexible and responsive—and, if we're lucky, may turn out to be innovative in enacting a system that will bring health care to those who haven't had it before, and lower costs to the self-employed masses who've had to go out and buy insurance on their own.

*The application form will be even simpler for higher income individuals and families who aren't eligible for a health insurance subsidy but want to shop at the exchange in search of less-expensive coverage.

Read more: <http://swampland.time.com/2013/04/29/obamacare-progress/#ixzz2RtCekyYU>