

# Fiasco Obamacare Debut

By [Stephen Lendman](#)

Region: [USA](#)

Global Research, October 24, 2013

The Affordable Care Act (ACA) is rife with problems. It's a ripoff. It's a boon to healthcare providers. It scams most enrollees.

It's not universal as promised. It leaves millions of Americans uninsured. It leaves most others woefully underinsured.

US healthcare already is unaffordable. Obamacare makes it more so. It lawlessly invades privacy. It compromises a fundamental human right.

Martin Luther King once said:<sup>11</sup>

"Of all the forms of inequality, injustice in health care is the most shocking and inhumane."

Obamacare mandates making a failed system worse. It guarantees inequality. It institutionalizes it. It does so legally.

[Dr. Margaret Flowers](#) is a universal single-payer activist. She's a Physicians for a National Health Program congressional fellow. She's US Green Shadow Cabinet Secretary of Health.

She's a Healthcare-NOW! board member. It addresses America's health insurance crisis. Obamacare made it worse. Dr. Flowers calls it "perhaps the greatest corporate scam ever."

Healthcare giants wrote the law. It assures greater than ever profits. It's at the expense of proper healthcare. "(S)hoddy products" insurers offer don't provide it, said Dr. Flowers.

US-style healthcare doesn't work. It's the world's most expensive by far. It provides the least bang for the buck. "It means that people only receive the health care they can afford, not what they need," explains Dr. Flowers.

It "leaves tens of millions without coverage." It "lowers the bar on what is considered to be acceptable insurance coverage."

Most plans offered mandate huge deductibles and co-pays. Doing so means unaffordable out-of-pocket costs for tens of millions.

Federal subsidies for America's poor are woefully inadequate. Millions live from paycheck to paycheck. Limited resources make expensive treatments unaffordable.

Medical expense debt is the nation's leading cause of personal bankruptcies. Healthcare gets increasingly more expensive. Insurers scam the system for profit.

According to Dr. Flowers, "expect them to justify higher premiums and to push for lower levels of coverage or fewer required services. And we can expect (federal and state

authorities to be) compliant, as they have been.”

Healthcare isn't a commodity. It's a fundamental human right. Privatizing it is polar opposite of what's needed. “We need Medicare for all now,” says Dr. Flowers.

Everyone in! No one left out! Everybody gets identical coverage. Illness guarantees equal treatment. ACA assures separate and unequal. For many, it means pay or die.

October 1 was ACA rollout day. Web site access problems accompanied it. Millions needing to enroll in healthcare exchanges can't do so. What should have been simple is nightmarish.

It wasn't supposed to be this way. Washington had years to get ready. Failure perhaps is a metaphor for what never should have been enacted in the first place.

On Monday, Obama acknowledged ongoing problems. At the same time, he minimized their severity. He didn't explain what went wrong, why, when they'll be fixed, or how to cope in the meantime.

Insurers are notifying customers their coverage is cancelled. It's because they're not complying with new ACA mandates.

Kaiser Health News said “Florida Blue is terminating about 300,000 policies, about 80% of its individual policies in the state.”

Kaiser Permanente in California notified 160,000 customers they're out. Pittsburgh's Highmark dropped about 20% of its enrollees. Independence Blue Cross of Philadelphia cancelled about 45% of theirs.

Much the same thing is happening across America. ACA is barely three weeks old. Imagine how much worse things may get.

Obama lied saying if you like your coverage you can keep it. False! Force-fed options substitute. ACA institutionalized inequality.

Millions are denied a fundamental human right. Millions more won't get enough of it to matter when they most need it.

[New York Times](#) editors were some of ACA's biggest boosters. They shamed themselves in the process. Even they expressed outrage over its “chaotic debut.”

Unless serious problems are “fixed soon, they threaten to undermine” the entire system, they said.

“The administration created the Web site so the buck stops with high officials.” Health and Human Services and Obama “allowed this to happen.” They bear full responsibility.

Excuses offered don't wash. Enrollment procedures were supposed to be easy. Technical problems weren't supposed to happen.

Experts involved in fixing things say they're extensive. Perhaps months are needed to resolve them.

Millions are justifiably angry. They're frustrated. They're not sure what to do. Accountability is largely absent. Putting lipstick on this pig doesn't wash.

Obama's signature initiative flopped on launch. Ahead expect things to get worse, not better. At issue isn't enrolling.

It's what's covered, what isn't, cost, affordability, insurers gaming the system, and providing expensive treatments only to those who can pay for them out-of-pocket.

Obamacare's sick start reflects self-inflicted incompetence. Obama blamed snafus on system overloading. Search engines like Google handle billions of monthly visitors. They do so routinely.

Washington operates the world's most sophisticated supercomputers. Failure to get things right initially suggests lots more trouble ahead. Confidence once lost is hard to regain.

Consumer Reports (CR) reacted. After three weeks of testing, it said "stay away from Healthcare.gov for at least another month if you can." Abstain until major problems plaguing it are fixed.

"Hopefully that will be long enough for its software vendors to clean up the mess they've made."

"The coverage available through the marketplaces won't begin until Jan. 1, 2014, at the earliest, and you have until Dec. 15 to enroll if you need insurance that starts promptly."

In ACA's first week, CR estimates about 270,000 people enrolled successfully. Nearly 9.5 million others tried and failed.

A week after launch, CR called Healthcare.gov "barely operational." On [October 10](#), it said:

"(I)t's still next to impossible to create a user name and password that you can actually use to sign in."

"(F)ive times (failed) without success. Our readers report similar frustrations."

One wrote:

"Have been trying for a week, at least 10 times a day. Have yet to get through the process."

Another said:

"Created account on 10/6 but unable to access it since then - get an error message saying that my account is not valid.' What a waste of my time."

"I have not been able to log in and I have tried 47 times," said a visitor to CR's Facebook's page of its online interactive HealthLawHelper.org site.

The only good news, said CR, is that "consumers coming to Healthcare.gov are no longer stopped cold by an error message or a screen saying they've been put in a waiting line."

On October 16, CR [offered tips](#) on Healthcare.gov registering. “We got advice from a pro software tester,” it said.

(1) “Follow instructions when creating a user name.”

It’s not easy. Instructions are garbled. They’re needlessly complicated.

(2) “Move on immediately from failed logins.”

“(D)on’t believe all the status and error messages. They may not always match reality.”

If what’s tried doesn’t work, use a different name, password and security question. Test to see if anything works.

(3) “Check your inbox frequently.”

If enrollment succeeds, “you should receive an ‘account activation’ e-mail (confirmation) within a few hours.”

“Answer it promptly.” Otherwise, “Healthcare.gov will time you out.”

If no email arrives, you’re back to square one. Start over.

(4) “Clear your cookies.”

If logging in to Healthcare.gov fails, most likely previous visits got your browser overloaded with them.

They exceed what the site can handle. It’s one of many design errors. “(E)ither delete the cookies from your browser or log back in from” an alternative one.

If that’s too much to handle, do nothing for several weeks. Then try again.

Marketplace coverage begins on January 1. Assuring it requires enrolling by December 15. Obamacare’s rocky start suggests doing so won’t be easy.

Millions already experienced error messages, delays, crashes, and stuck accounts.

Tech experts warned about problems in each enrollment step. According to healthcare consultant Dan Schuyler:

“There is grave concern that many individuals who are intent on securing coverage by (January 1) may not be able to do so by that date.”

If “problems persist another three or four weeks, those at the back of the line will not have coverage.”

Obamacare advocates knew they’d be problems. A pre-launch simulation test failed. It crashed. Federal officials went ahead as planned anyway.

Moments after midnight on October 1, Healthcare.gov locked up. About 2,000 users couldn’t complete step one in enrolling.

When millions tried doing so, things went from bad to worse. None of this should have happened.

No one knows when problems will be resolved. It's unclear how many bugs beset the system. Millions wanting to enroll are stuck in limbo.

It remains to be seen what happens on January 1. Americans needing healthcare can't wait. They need it now.

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