

United States Senate
WASHINGTON, DC 20510

November 25, 2013

The Honorable Secretary Kathleen Sebelius
Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201

Dear Secretary Sebelius,

Successful implementation of the Affordable Care Act (ACA) is critical to ensuring Americans are able to access health care coverage starting on January 1, 2014. The new ACA marketplaces are intended to increase choice and competition and provide affordable health care options to millions of low-income and middle-class families. However, due to the technical failures of HealthCare.gov, and its potential impacts on the state-run marketplaces, many of our constituents have not been able to successfully enroll in a health insurance plan.

We continue to be troubled by the ongoing technical difficulties that are delaying the successful roll-out of the Affordable Care Act. We believe that the problems associated with HealthCare.gov can be fixed and, if accomplished by the stated goal of November 30, 2013, many Americans will be able to access new coverage as originally intended on January 1, 2014. However, HealthCare.gov website may not be the enrollment answer for all Americans. We believe it is appropriate for consumers to have multiple enrollment channels in order to maximize choice and make enrollment as convenient as possible.

As you continue the critical work necessary to fix HealthCare.gov, we ask that you prioritize a path to fixing the direct enrollment process through insurance carriers and allowing enrollment through web-based entities (WBEs) as options for consumers who are shopping for health insurance coverage. The Centers for Medicare and Medicaid Services, as part of the ACA's regulatory process, created specific guidelines for health plans and WBEs to be able to enroll individuals directly into new coverage. Unfortunately, the same obstacles to effectively enrolling consumers through HealthCare.gov apply to these alternative approaches.

CMS officials recently announced that the direct enrollment process is advancing. While we are pleased about these steps, under the current design for enrollment directly from carriers or WBEs, functionality is dependent upon HealthCare.gov working properly. An alternative path

would allow individuals to learn about their coverage options, determine their eligibility for tax credits and cost-sharing subsidies, and enroll through carriers and WBEs. Prioritizing this alternative path is an effective interim solution for enrolling consumers while the Administration continues to work to resolve the significant problems with the HealthCare.gov website. We also believe there are long-term advantages to providing Americans multiple ways to find and sign up for the health coverage that best meets their needs.

There are millions of Americans who are eligible to enroll in the new health insurance marketplace, where they can purchase private health insurance, some for the first time. That is why it is so important that we get the healthcare implementation right.

Thank you for considering this important issue.

Sincerely,



Joe Donnelly
United States Senator



Charles E. Schumer
United States Senator



Jeanne Shaheen
United States Senator



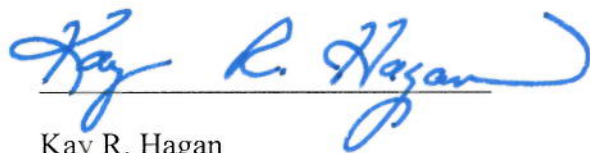
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