

What's the Matter With the "Obamacare" Website?

by [Christopher Rasmussen](#) [1]

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Imagine walking into a department store and having the sales associate immediately approach you and ask for your credit card and driver's license. You would likely balk at the audacity and walk out of the store and shop somewhere else. Unfortunately, a similar experience awaits customers who try to enroll for coverage on the federal health care reform website- healthcare.gov [2].

When customers visit the website looking to enroll in new health insurance coverage, they are almost immediately presented with a series of questions in order to verify their identity. The process of identity verification is a critical step in ensuring that applicants are protected against fraud, but making it one of the first steps in the enrollment process triggers the collection of sensitive data- such as address and Social Security Number - that does not need to be collected from applicants who might ultimately decide not to apply for coverage. This means that applicants cannot "window shop" plans without having to divulge personal information. Retaining this sensitive data about non-applicants also raises privacy issues.

[News reports](#) [3] suggest the option to allow customers to browse plans without registering was originally considered by the Department of Health & Human Services (HHS), but rejected; HHS wanted to ensure that an individual's eligibility for a cost sharing reduction could be presented [before viewing health plan costs](#) [4]. Matching an applicant's Social Security Number and tax information is a necessary step in order to determine their eligibility for tax credits and other cost sharing reductions.

Thankfully, HHS appears to be considering [redesigning the website](#) [5] to allow customers to browse plans without registering. CDT supports this and urges HHS to adopt the approach, joining other marketplaces, such as the [state-run marketplace in California](#) [6], in allowing applicants to browse and compare plans before beginning enrollment. Not only does this make for a more customer-friendly experience, but it also avoids the problem of collecting sensitive information before it is absolutely necessary to do so.

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[1] <https://cdt.org/personnel/christopher-rasmussen>

[2] <https://www.healthcare.gov/>

[3] <http://www.nytimes.com/2013/10/13/us/politics/from-the-start-signs-of-trouble-at-health-portal.html?pagewanted=1&hp>

[4] <http://www.forbes.com/sites/theapothecary/2013/10/14/obamacares-website-is-crashing-because-it-doesnt-want-you-to-know-health-plans-true-costs/>

[5] <http://www.politico.com/story/2013/10/obamacare-aca-tech-experts-glitches-issues-problems-98202.html>

[6] <http://coveredca.com>