Healthcare Law Is ‘Working Fine,’ Obama Says

Robert Pear

President Obama said Tuesday that his healthcare law was “working fine,” and he played down concerns that the law could disrupt coverage or lead to higher premiums for people who already had health insurance.

At the same time, federal officials released simplified application forms to be used by people seeking health insurance, tax credits and other government subsidies under the law, which Mr. Obama signed three years ago.

The new application forms — one for individuals is three pages long, and another for families is seven pages — are significantly shorter than a 21-page draft that the administration circulated earlier this year.

Major provisions of the law take effect next Jan. 1, when most Americans will be required to have health insurance.

The law represents one of the biggest changes in domestic policy in decades, as significant in some ways as the creation of Social Security or Medicare. But at a news conference on Tuesday, Mr. Obama suggested that most Americans would not be affected by changes taking effect next year. And some of his comments may lower public expectations.

Americans who already have insurance do not have to worry about “implementation issues,” Mr. Obama said. These matters, he said, will affect a “small group of people, 10 to 15 percent of Americans — now, it’s still 30 million Americans, but a relatively narrow group — who don’t have health insurance right now, or are on the individual market and are paying exorbitant amounts for coverage that isn’t that great.”

“What we’re doing,” Mr. Obama said, “is we’re setting up a pool so that they can all pool together and get a better deal from insurance companies. And those who can’t afford it, we’re going to provide them with some subsidies.”

He added: “That’s it. I mean, that’s what’s left to implement, because the other stuff’s been implemented, and it’s working fine.”

Consumer advocates, employers and insurers have been saying for months that the Obama administration needed to step up planning for the new health insurance options. Consumers can sign up in October for coverage that starts in January. Some employers, especially those with many part-time, temporary and seasonal employees, say they expect to have difficulty carrying out new requirements for employer-sponsored coverage.

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