

Government assignment



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This article is about the Obama administration saying that it would give people eight more days, until Dec. 23, to sign up for health insurance coverage that takes effect on Jan. 1 under the new health care law. The administration also said it would delay the 2015 insurance enrollment period for the Affordable Care Act by a month, pushing it beyond the 2014 midterm elections. The decision means that people who have not signed up for insurance by the end of March will have to wait until Nov. 15, 2014, to apply again.

It also means that insurance companies will have an extra month to set their rates for 2015 after taking into account who has signed up for coverage during the current enrollment period. The companies will now have until the end of May to set their rates for the following year. The decision to move the 2015 open enrollment beyond the midterm elections could help Democratic candidates who have been worried that another crash involving the health care law's website, HealthCare.gov, would hurt them just as they are facing voters.

Officials said the reason for the change was to give insurance companies more time to evaluate the success of the new insurance marketplaces, which have been avoided by technical and public relations problems. The more young and healthy people who sign up during the initial enrollment period, the lower the rates will be the following year. Officials said they expected those customers to wait until the last minute to sign up and wanted to give insurance companies more time to set their premiums.

This event is important because it could prevent people from having a break in coverage on account of the government's unruly enrollment website.

That's critical for those losing current individual policies that don't measure up under the law, and also for high-risk patients in a small federal insurance program that ends Jan. 1 . Also consumers might need more time to compare and select health insurance plans because of the technical problems that have bothered the online federal insurance marketplace since it opened at the beginning of last month.