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postponed beyond the initial March 31 deadline – the day before April Fool's Day – the White House has finally caved into the pressure. According to a report in the Washington Post on March 25, the Obama administration is extending the open enrollment period for two to three weeks in three dozen states around the country.

Ken Berry, JD • Mar. 28, 2014

Despite recent claims that the deadline for signing up for Obamacare would not be postponed beyond the initial March 31 deadline – the day before April Fool's Day – the White House has finally caved into the pressure. According to a report in the Washington Post on March 25, the Obama administration is extending the open enrollment period for two to three weeks in three dozen states around the country.

[This is part of a series of articles by Ken Berry on new developments relating to the Patient Protection and Affordable Care Act of 2010 (aka "Obamacare").]

At least the latest postponement is minor when compared to other fits and starts plaguing the controversial Patient Protection and Affordable Care Act (the PPACA). The open enrollment period was originally set to last six months; now it will be extended to about six and a half months. Previously, the initial deadline for the employer mandate to provide affordable health care coverage to employees was extended for one entire year – from January 1, 2014 to January 1, 2015 – and then again for another year to January 1, 2016 for certain mid-sized firms.

The delay in the individual mandate into mid-April is being instituted in light of laggard sales of health insurance through the state-operated health insurance exchanges that are accessed through www.healthcare.gov. The Obama administration hopes that extending the deadline for a few weeks will encourage procrastinators and others who have been confused by the process to join up. It is trying to squeeze as many people as possible into the system.

Detractors have questioned whether prior postponements were legal, but the PPACA

insurance plan by the deadline will be socked with a penalty unless they qualify for an exemption. The penalty in 2014 is $95 per adult and $47.50 per child (up to $285 for a family) or one percent of taxable income, whichever is greater. The postponement provides a little more wiggle room for those who have not yet met their obligations.

What to do: Get the word out to clients about their rights and responsibilities relating to Obamacare. In particular, you might want to reach out to parents of adult children who could be at risk for noncompliance. Although the PPACA extends the availability of health insurance coverage to dependent children of employees, coverage runs out when a child reaches the age of 26. Contact those clients to see if your assistance is needed. By doing so, you can strengthen the bond that already exists and cultivate more reliance on your services.

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