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**Ken Berry, JD** • Apr. 11, 2014

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

The White House now says without equivocation that 7.1 million individuals signed up for Obamacare by March 31, the deadline for open enrollment in 2014. But how many of those people actually paid for health insurance coverage acquired through the marketplace? That's where the "counting" gets a little trickier.

We've seen several estimates on this number of payers, generally ranging from 80 to 90 percent of the sign-ups. In any event, if the bulk of the missing parties don't ante up soon, there's a greater likelihood the program will be branded a failure.

Why would someone sign up for health insurance coverage, knowing full well that they will be penalized if they don't obtain at least minimal coverage, yet still neglect to pay for it? There are several potential reasons being bandied about by expert observers. For instance:

1. You're looking into obtaining coverage from a source other than the government's health insurance marketplace.
2. You've been offered a new job or just become eligible for insurance coverage through your current employer.
3. You weren't able to complete the online process due to technical issues.
4. You decided that the insurance coverage you signed up for wasn't affordable

5. You think that merely signing up will enable you to avoid any penalty even if you

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According to the report, 20 percent of enrollees are expected to leave the California exchange because they will receive coverage through their job, while another 20 percent in the exchange will become eligible for the state's Medicaid program due to a reduction in income. These are considered to be the prime extenuating factors

It was also noted that the number of payees may be affected by the late surge that occurred right before the March 31 deadline. More than one million individuals were added to the rolls in the last week. Also, the researchers of the study point out that the results may be skewed by those who experienced technical problems, although most of the glitches occurred during the first two months of open enrollment.

This issue is a key indicator of Obamacare's success, because enrollees aren't actually covered by their health plans until the first installment of premiums is paid. The White House is expected to release the actual figures shortly.

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