

# Mixed emotions as insurance exchanges set to open

By Eric Whitney, NPR

Tuesday is a big day for the White House. That's when new open in every state, where people can buy the insurance the Affordable Care Act requires next year. They will also see if they qualify for new subsidies to help them afford it.

The day will be met by both intense scrutiny and complete cluelessness. Policy wonks will be watching like scientists running lab rats through a maze.

Camped on the virtual sidewalk outside the new exchanges, just waiting for the online doors to open, are people like Caroline Pearson, a vice president at Avalere Health, a Washington, D.C., consulting firm. She says she knows a lot of people who are just dying to take the federal government's new health insurance shopping system for a spin when it opens Tuesday morning.

"I think that every health care researcher in the country is going to immediately log in to the website – and hopefully not overwhelm the system and crash the website," she laughs.

Researchers like Pearson want to see if the technology really works. They want to compare prices across the country, know who's buying and how much people are willing to spend. They want demographics, consumer behavior, prices – data, data, data.

At the other end of the spectrum are the estimated 80 million Americans who say they don't know anything about the law and may not notice at all.

**Read the whole story**