

## Selected Issues Re: the Affordable Care Act (ACA) system, [HealthCare.gov](http://HealthCare.gov)

### Necessary complexities / complications:

- Unprecedented and (arguably) unpredictable demand; interest in the ACA is *not* limited to the uninsured or underinsured only.
- Multiple real-time interactions with various Federal, state and commercial systems to gather the information applicable to the visitor (state of residence, insurance requirements and preferences, etc.). \*

\* Once each visitor to the ACA website has successfully created their username and password on the ACA website, the ACA website attempts to verify their identity using a series of multiple choice questions based on individual-specific information from their credit reports, which are accessed by the ACA website contacting and retrieving data from the computer systems of one or more of the big three credit report entities.

### Unnecessary complexities / complications:

- Multiple “cooks in the kitchen” (estimated 50+ vendors involved in website and system design and integration); news reports indicate the absence of a clearly designated or recognized lead vendor “in charge.”
- Counter-intuitive decision requiring ACA web visitors to create an account *before* browsing applicable insurance options, rather than following the e-commerce industry-standard practice of allowing browsing and shopping cart functionality *in advance of* final choice selection / checkout.
- Flawed user interface system architecture, employing methods of interaction that require downloading of large numbers of files (possibly more than 90) from the ACA website servers to the website visitor’s local computer, thus possibly overburdening the local computer’s web browser and potentially the visitor’s Internet connection as well.
- Overall design fails to minimize and optimize connections between the website visitor’s browser and the ACA website, resulting in generation of too many connections and requests to the ACA website servers, producing system overload and major service disruption. \*\*

\*\* Very large numbers of often simple and innocuous requests being received in rapid-fire fashion by a server can overwhelm its resources (available connections, computational cycles, memory, etc.). Such requests are often received by the server from several sources simultaneously. When the server receives extremely high volumes of such requests from multiple sources, it is effectively prevented from performing its real work of responding to legitimate requests, thus denying service to legitimate users.