



U.S. EDITION Tuesday, October 1, 2013 As of 7:40 PM EDT

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Exploring the Exchanges

Meet some of the people investigating their health-insurance options on the exchanges Tuesday.

Steve Boland

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Kevin Burke

Arthur Zilberman

Sandy Calderon

Ryan Stauff



Adrienne Grunwald for The Wall Street Journal

Arthur Zilberman

Small-business owner

Age: 39

Location: New York

Insurance status: Insured with private-market family plan

Income: \$75,000

Mr. Zilberman owns a computer-services firm with 10 full-time employees and a video-equipment rental company that employs two full-time. He said he bought a health plan for himself and his wife two years ago from a carrier in Florida, where he owns property, because it was cheaper than what he could find locally. Before that he had been uninsured since leaving a corporate job in 2004.

He said he pays \$400 a month for the family plan and \$75 toward medical appointments. Routine visits cost about \$175, he said.

Mr. Zilberman said he began trying to shop for coverage online at the New York state exchange at 7:15 a.m. Tuesday, but the site wasn't working. After trying repeatedly for several hours, he said, he called a toll-free number for help. He said a customer-service representative advised him to try again online later or visit one of three locations in his area to enroll in person or request a navigator to come to his home in Manhattan. He said the representative provided him phone numbers for each but none of them worked when he tried calling. He said he plans to walk to the closest location later today.

Mr. Zilberman said the multiple error messages he saw while trying to enroll online makes him "wonder how secure the site is," but he isn't giving up and "will probably enroll, eventually." He used the site's estimation calculator previously and thinks a Bronze plan could be more affordable.

-- Sarah E. Needleman