Among the hundreds of thousands of people who waited until the deadline day to sign up for a health insurance plan under the Affordable Care Act was Maria del Carmen Cervantes of Houston. She showed up at the Legacy Community Health Services' Montrose clinic before it opened at 8 a.m. in hope of squeezing in to see an application counselor between appointments.

"Well, if it works I want to complete it today," Cervantes, 57, said. "You never know when you will need it."

By 1 p.m., she was about an hour into the enrollment process with counselor Yvette Escalante, who switched to healthcare.gov from the Spanish-language cuidadodesalud.gov website, which became overloaded. The two women barely fit in a tiny, undecorated office, where Escalante sat behind two computer monitors.

Cervantes, who was inquiring for her husband as well, sat next to her with a transparent folder filled with documents by her side. This was her first attempt to sign up for one of the federally mandated insurance plans. Before then, she didn't even have an email address, a requirement before applicants can get started on the federal website where Texans must go to enroll.

"She knows this process takes time," Escalante said.

It was all part of a last-minute rush before the enrollment period's 11 p.m. (midnight Eastern time) cutoff.

During the weekend, Obama administration officials announced nearly 9 million people used healthcare.gov between March 23 and Sunday. The national phone center received 2.5 million calls, compared to 2.4 million during the entire month of February.

The website hit record volume on Monday, Health and Human Services spokesman Fabien Levy said. By 1 p.m. Houston time, it had recorded 1.6 million visits. By 3 p.m., the national call center had taken 840,000 inquiries.

Ceci Connolly, a PwC analyst, summed up on Twitter: "Even before 11:59 tonight, we can state definitively we are a nation of proscrasinators."
Since last fall, scores of navigators and certified application counselors, including Escalante, have worked nights and weekends at their offices, churches and community events and expos to reach the estimated 500,000 Houston-area residents who are believed to be eligible for marketplace insurance plans.

Those who don't finish will have extra time to complete the sign-up without paying a penalty, but they must attest that they started their enrollments before Monday's deadline.

Across Houston, six city-run centers remained open until 10 p.m. to assist those who made appointments with navigators, said Kathy Barton, spokeswoman for the city's Health and Human Services Department. That morning, a long line of residents waited to begin the process at the city's Southwest Multiservice Center at 6400 Highstar, an official said.

Barton said it was important to start as many enrollments as navigators could to give people more time to complete the process.

Nationwide, the rush of users trying to start applications on healthcare.gov caused thousands to be diverted into the website's virtual waiting room until there was room for them to enter the site. The waiting room was set up to accommodate high demand, officials said. Users also could leave emails, asking to be notified when they could re-enter the website.

It's too soon to know whether the last-minute enrollments included enough young people, dubbed the "young invincibles," to offset the medical costs of older and presumably sicker people. It's also unclear how many Texans have enrolled and paid their premiums - or will keep their coverage throughout the year.

A study released Monday by Houston's Episcopal Health Foundation and Rice University's Baker Institute found Texans younger than age 35 had poor understanding of the Affordable Care Act's health coverage and had a low opinion of the 2010 health care law.

"The Affordable Care Act is the most ambitious and most expensive federal health care program since the creation of Medicare in 1965," Elena Marks, president and chief executive officer of the Episcopal Health Foundation and a Baker Institute health policy scholar, said in a written statement. "Given its cost, it is imperative that we track its effects on both uninsured and insured Texans. The enrollment of young adults in marketplace plans is important to the long term success of the Affordable Care Act."

University of Houston law professor Seth Chandler, an Affordable Care Act expert, said another key factor is determining how many previously uninsured people enrolled in coverage, which is what the law was intended to do. As of March 1, fewer than 300,000 Texans picked marketplace
insurance. Assuming they all were uninsured, they would represent just 10 percent of the state's estimated 3 million uninsured residents eligible for marketplace coverage.

"There are serious questions to how insurers will respond to that small pool," Chandler said, adding that they could pull out of the marketplace or significantly raise premiums. "Enrollment has been a lot smaller than people predicted. The landscape doesn't look much different than it would have before the Affordable Care Act."

As Marks and Chandler have watched the health care law's rollout, Legacy's two dozen application counselors worked seven days a week throughout March to enroll thousands of people and answer questions. The nonprofit organization operates community clinics throughout the area.

"Insurance is complicated," said spokeswoman Kimberly Paulus, who ran into a man who came to the clinic to determine whether he had done what he needed to do to start enrollment before deadline. "People have trouble understanding the terminology. It's very much an educational process. We're glad that the administration softened the deadline a little bit. No one wants to make a rash decision."