

Some families to be priced out of health overhaul

January 30 2013, by Ricardo Alonso-Zaldivar

(AP)—Some families could get priced out of health insurance due to what's being called a glitch in President Barack Obama's overhaul law.

IRS regulations issued Wednesday disappointed liberal backers of the president's plan, who had hoped for a fix.

Starting in January, the law will provide millions of uninsured [working families](#) with subsidies to buy [private insurance](#). But it also says that in some cases families with job-based coverage can't get those subsidies.

The problem is the way the law defined affordable.

What counts is self-only coverage offered to the individual worker, not his or her family. Family coverage typically costs much more. So if the employer isn't willing to chip in for premiums, some families will be out of luck.

And the health care overhaul won't help them either.

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