

# US health law insurance site delayed one year (Update)

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The Obama administration is delaying yet another aspect of its troubled health care law, putting off until next November the launch of an online portal to the health insurance marketplace for small businesses until the hobbled HealthCare.gov website is fixed.

The move, announced Wednesday, was needed because repairs are still underway to the federal website, which is the primary way for individuals to apply for insurance, and that has priority, federal officials said.

Wednesday's setback was the latest in a stream of missed deadlines, which has proven politically costly for Obama as his signature domestic achievement comes under withering criticism for its bungled rollout.

The administration also postponed a Spanish-language sign-up tool this week. It recently pushed back the enrollment deadline for individuals: People who sign up by Dec. 23 can get coverage that starts on Jan. 1. In an earlier delay, businesses with more than 50 workers were given until 2015 to meet the requirement to provide health insurance without paying a penalty. And the deadline date for individuals to avoid penalties for failing to get coverage was pushed back six weeks.

All Americans must now purchase health insurance. Those who can't afford it can receive subsidies in states that accepted federal money, though several governed by Republicans did not.

When it launched Oct. 1, the HealthCare.gov site was crippled by technical glitches and froze computer screens across America. The site, where individuals without employer-sponsored health care can shop for insurance, is now smoothly handling 25,000 users at the same time and is on track to meet its goal of handling 50,000 simultaneous users by Saturday, said administration spokeswoman Julie Bataille. "We have a lot of work left to do in the next few days," she said.

The administration, responding to yet another controversy, had earlier announced it will allow insurance companies to extend for another year coverage under individual policies that don't meet new coverage requirements. That move was a response to anger over a wave of more than 4 million policy cancellations. Obama officials pledge that consumers will get better coverage for their through new plans.

Republicans, who were pummeled in public opinion polls after failing to derail Obamacare with last month's partial government shutdown, have been rejuvenated by the program's problems and have accused the administration of shifting deadlines for political reasons.

Last week, the Obama administration also announced a schedule change in next year's open enrollment season. It will start on Nov. 15, 2014, a month later than originally scheduled, and finish on Jan. 15, 2015, about five weeks later than originally scheduled. The midterm congressional elections are Nov. 4, and congressional Republicans claim the move was meant to hide any spike in 2015 premiums.

Under the law, most small businesses do not have to provide coverage. But firms with 50 or more employees face a mandate to offer insurance or risk fines from the government in 2015.

In a conference call with reporters, Obama officials said employers who want to buy marketplace plans for their workers now will need to go

through an agent, broker or insurance company this year, instead of using the government website. The administration said the plan will still allow small businesses to buy coverage but avoid slowing technical repairs to the hobbled federal online site.

The small business marketplace, also called SHOP, was supposed to provide employers a new way to shop for coverage. The website was to make comparison shopping easier while promoting competition and keeping premiums down. The delay, which doesn't affect states running their own marketplaces, was met with frustration.

"It's disappointing that the online portion of the federal small business marketplace through Healthcare.gov will be delayed, and it's important it get up and running as soon as possible," said John Arensmeyer, CEO of Small Business Majority, an advocacy group that supports the health care law. "However, it doesn't change the fact that the marketplace can offer the most competitive combination of price and quality for small businesses purchasing health insurance."

The National Retail Federation, which has been working to ease the law's requirements for its members, was less generous.

"If the law is so burdensome for the administration to implement, just think how hard it is for small businesses, which are focused on growing a company, hiring new employees and assisting customers," said Neil Trautwein, the group's top health policy official, in a statement.

Ohio's insurance director, Mary Taylor, a Republican who is also lieutenant governor, said in a written statement that the delay adds to the struggles of small businesses and "only further complicates an already chaotic insurance market."

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