

# Companies cutting spouses from health care

By Julie Rovner, NPR

When UPS told workers that it would no longer offer health coverage for spouses who had their own job-based insurance, it caused a big stir. But the shipping giant has plenty of company.

So many employers are trying to cut back on health coverage for spouses that it has become a trend. The practice began well before the Affordable Care Act passed, and the connection to the law, in some cases, isn't that direct.

About 12 percent of employers have this provision in their policies, says Tracy Watts, who heads the health care reform team at Mercer, a benefits consulting firm.

Mercer surveyed employers who have some sort of restriction on health coverage of spouses, and found that about half of those employers, or 6 percent, have imposed a surcharge for spouses who could get coverage at their own jobs.

"The other 6 percent exclude spouses who have coverage elsewhere," Watts says. That's the approach UPS is taking.

So is the University of Virginia. Susan Carkeek, the university's head of human resources, says the decision was mostly about simple arithmetic.

**Read the whole story**