

# Small businesses grapple with health care law

By Andrew Doughman, Las Vegas Sun

Americans now know that President Obama erred when he told the nation that people can keep their health plans if they like them.

In Nevada, about 25,000 people in the individual health insurance market received cancellation notices, leading to an apology from the president and a proposed fix.

But this isn't over.

The same principle that led to people receiving cancellation notices also applies to businesses. Workers will face a lot of changes to the health care market in late 2014 as business owners seek to comply with business-related provisions of the health care law that start Jan. 1, 2015.

The timing means workers and business owners will face disruptions in the health insurance market right as Republicans and Democrats are competing to win votes in the Nov. 4, 2014, election.

"It'll be what you're hearing now about the individual (health insurance) plans times 10," said one health insurance broker with large-business clients in Las Vegas.

That's because the individual insurance market is small. Many more people get insurance through small-group or large employer health plans.

Many of these plans already provide better coverage than individual health plans, but they'll still have to comply with the law come 2015.

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