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HealthCareReform.com finds that 87 percent of businesses located primarily in New York, New Jersey and Pennsylvania will not change their hiring decisions in response to health reform.

Jul. 25, 2013

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A new [employer health insurance survey](#) from HealthPocket and HealthCareReform.com finds that 87 percent of businesses located primarily in New York, New Jersey and Pennsylvania will not change their hiring decisions in response to health reform. In addition, 66 percent are willing to consider [self-insurance](#) options and only 15 percent are considering dropping health coverage as a result of the Affordable Care Act (ACA).

Business owners, human resources professionals and other decision makers were

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Act,” said Jonathan Singer cofounder of HealthCareReformCentral.com.

“Additionally, the number of survey respondents open to self-insurance options shows that the traditional models of employer-based health insurance in the pre-reform environment will face greater competition.”

Companies that self insure are not required to meet the ACA's [Essential Health Benefits](#) standard, allowing them to offer typically less expensive coverage with fewer benefits. Businesses said they are open to this non-traditional model with three key caveats: 1) their current pre-ACA health benefit levels needed to be maintained; 2) their expenses were lower than what would be required under their new ACA plan options; and 3) they could avoid any penalties under the ACA's employer mandate.

“The survey results are an indication of employers' strong desire to keep health insurance while they search for ways to manage the cost of providing coverage,” said Kev Coleman, head of Research & Data at HealthPocket.com. “The growing curiosity regarding self-insurance will eventually result in its greater use among mid-sized and small businesses.”

Survey responses were collected between June 13 and June 25, 2013 and reflect 150 responses. The 4-question survey was designed in collaboration between HealthPocket and HealthCareReformCentral.com and distributed online by HealthCareReformCentral.com to business owners, human resources professionals, and other decision makers regarding group health insurance. 47% of respondents were located in New York, 21% in New Jersey, 15% in Pennsylvania, and the remainder of respondents were from other states across the U.S.

About HealthPocket

HealthPocket.com is a free website that compares and ranks all health plans available to an individual, family, or small business, so everyone can make their best

health plan decision and save on their out of pocket costs. The Company uses only

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