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business owners to use the federal government's flawed online insurance marketplace to buy health coverage for their employees and themselves under the Affordable Care Act.

Nov. 29, 2013

The Obama administration announced Wednesday a one-year delay in allowing small business owners to use the federal government's flawed online insurance marketplace to buy health coverage for their employees and themselves under the Affordable Care Act.

Officials said employers with fewer than 50 full-time employees still will be able to use the Small Business Health Options Program to compare plans, buy coverage and receive tax credits for 2014. However, they'll have to do it by completing paper applications or through insurance agents or brokers, which they have had to do since Oct. 1.

Residents and business owners in 36 states, including Texas, must rely on the federal marketplace to buy coverage. Texas does not have a state-run insurance marketplace.

"Many (small business owners) already are served by using agents and brokers," said Julie Bataille, spokeswoman for the agency overseeing implementation of the health care law and its insurance marketplace, HealthCare.gov, during a conference call with reporters. The online enrollment system should be ready in November 2014, she said.

'You need a broker'

It's the second time the online small business marketplace has been delayed since the failed Oct. 1 launch of the HealthCare.gov website. Last month, federal officials told

lawmakers during congressional hearings that small business owners would be able

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applications," Atherton said. "It's complex."

U.S. House Speaker John Boehner, R-Ohio, criticized the administration and its marketplace assurances.

"It's another broken promise and more proof this administration's assurances have no credibility," he told the Los Angeles Times on Wednesday. "This law has been an absolute disaster, leaving us to ask, 'What's next?'"

Sen. John Cornyn, R-Texas, concurred.

"This delay is just the latest example of this broken law's failure to work as promised, and it's time to pass a permanent delay for all Americans," Cornyn said.

Expanded tax credit

The health care law does not require small employers to offer health coverage. The small business marketplace will provide an expanded small business health care tax credit beginning in 2014 worth up to 50 percent of employer-paid premium costs. Beginning in 2014, the credit only will be available for coverage bought using the small business marketplace.

Those who want coverage to begin Jan. 1 must enroll by Dec. 23, a deadline that was extended from Dec. 15 because of website problems.

Besides delay of the small business marketplace, problems also remain with HealthCare.gov's Spanish version, CuidadoDeSalud.gov. The website includes basic information, but users can't enroll in health coverage. Spanish-speakers must apply for insurance in person at an enrollment center or phone a call center.

'It is working'

Meanwhile, officials have made repeated assurances that the “vast majority of

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She said technicians this week will continue to add capacity to the website and fix problems with the goal of accommodating 50,000 users simultaneously, or an estimated 800,000 people daily. Currently, the website can handle about 25,000 simultaneous users, Bataille said.

She said officials delayed implementing online enrollments for small businesses to create more capacity for those who want to shop for and enroll in individual coverage.

“It was important for us to prioritize the functionality that would enable consumers and individuals to shop and enroll online in coverage,” Bataille said.

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