



Why Some People Are Refusing Health Care

News

4.08.14

Sheldon Blumling was quoted for an article posted on *The Street*.

Employees are opting out of the health insurance plans offered by their companies, because they have found cheaper alternatives on a state exchange or private insurance while other employees are being covered by their spouse's plan, according to the article.

More than 90% of all businesses in the United States are small businesses, said the manager of small business at eHealth.com.

Some smaller business owners or those with less than 50 employees are opting to not provide coverage, said Sheldon.

"There is a real business case for small employers to get out of the business of providing health care benefits because there are other options that may be more efficient and less costly," he said. "Sometimes it makes more sense to get coverage from the exchange."

Another issue for companies is that if the plan is not affordable for every single full-time employee, then they still might be exposed to the \$3,000 penalty, Sheldon explained.

"You have to make sure the cheapest plan you offer to employees is not more than 9.5% of their household income," Sheldon said.

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