

Flaws Found In Testing Of Delayed Obamacare Small-Business Exchanges



Obamacare exchanges for small businesses were delayed a year as the administration struggled to build its individual exchanges, and just weeks away from their full launch, they're still battling several defects in the site.

This year, the administration opted for a soft launch of the small business exchanges, as opposed to 2013's cataclysmic grand opening for HealthCare.gov — a smarter move, as several glitches have been discovered in the small business exchanges, [The New York Times reports](#).

The small business exchanges will provide a place for employees of small businesses (49 workers or less) to choose from a selection of health care plans, instead of having their employers choose plans on their own. They're similar to the individual Obamacare exchanges, but don't offer a selection of different "metal levels" — the different levels of varying premium and deductible levels, ranging from the least inclusive bronze plans to the most inclusive and most expensive platinum insurance offerings.

The exchanges were supposed to launch in October 2013, just like the individual health care exchanges, but the Obama administration allowed states and their own to [push back the start date](#) by over a year when it was realized it was struggling enough to get HealthCare.gov up and running in time.

Delaware, Illinois, Missouri, New Jersey and Ohio were allowed to begin testing the Small Business Health Options Program, or SHOP, last week and the states have found several problems with the website.

Some health insurance plans which should have been available on the exchange didn't show up on the website at all. Some premium prices and other charges — deductibles and cost-sharing provisions — showed up on the website as percentages, instead of dollar amounts, according to The NYT — 350 percent instead of \$350.

And while the site worked well with certain browsers, including Google Chrome, it wasn't compatible with Internet Explorer or Firefox. And in some cases, after a customer's information was entered, the main subscriber was listed as a dependent, or the opposite.

The administration did not do extensive testing of HealthCare.gov before launching the individual exchanges in 2013, a contributing factor to the disastrous Obamacare opening. A soft launch, rather than a grand opening, likely would have caught many of the flaws that plagued HealthCare.gov and other state-run Obamacare exchanges last October.

The Obama administration said it was working to fix the problems before the full launch of the SHOP exchange on Nov. 15 and apologized to insurers whose health plans were somehow left off the site. Officials "expressed confidence" that the SHOP exchange would be ready by the new deadline, NYT reports.

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