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5 things to know about the Supreme Court's Hobby Lobby decision and your business

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The U.S. Supreme Court on Monday ruled against a provision of the 2010 Affordable Care Act requiring many employers to provide female workers with comprehensive insurance coverage for contraception at no extra cost.

The cases were brought by two closely held companies: **Hobby Lobby**, the chain of arts and crafts stores, and furniture maker Conestoga Wood Specialties. They argued that companies should be afforded protection under the Religious Freedom & Restoration Act (RFRA), a 1993 federal Law enacted with broad bipartisan support. The purpose was to ensure that the government meets a high burden before interfering with freedom of religion.

The question for many business owners is how will the court's ruling in Hobby Lobby affect their business?

- Employers who have sincerely held religious objections may deny health insurance coverage to their employees for birth control or comprehensive contraceptive coverage.

The court's decision, written by Justice Alito, reasons that because the employers in question have a sincere belief that life begins at conception, by requiring them to arrange for contraceptive coverage, the Affordable Care Act mandate demands that the employers engage in conduct that seriously violates their religious beliefs .

Justice Alito points out the Department of Health & Human Services already had allowed nonprofits to opt out of the mandate on religious grounds. He states: "HHS has provided no reason why the same system cannot be made available when the owners of for-profit corporations have similar religious objections." Therefore, the court concludes that the government did not use the least-restrictive means necessary to achieve its goal of providing contraceptive coverage.

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