

# Five things to know: Obama health law again in play

December 31 2014, by Ricardo Alonso-Zaldivar



In his Nov. 12, 2014 file photo, the HealthCare.gov website, where people can buy health insurance, on a laptop screen, shown in Portland, Ore. The first 50-state report on the latest sign-up season under President Barack Obama's health care law shows more than 4 million people signed up for the first time or re-enrolled. The Department of Health and Human Services released the report Tuesday. It shows 3.4 million people selected plans using HealthCare.gov as of Dec. 15. More than 600,000 people selected plans in the state-run marketplaces, with those figures generally up-to-date through Dec. 13. The report doesn't include people who are being automatically re-enrolled in health plans. (AP Photo/Don Ryan, File)

New episodes in the nation's long-running political drama over health care are coming via your news feed in 2015.

The fate of President Barack Obama's [health care law](#) again hangs in the balance as the Supreme Court weighs another legal challenge to the program, now covering millions of people. And a Republican-led Congress prepares for more votes to repeal the Affordable Care Act, ignoring threatened vetoes by the president.

Five things to know about health care in the year ahead:

## THE MAIN EVENT

The biggest health care news of 2015 probably won't come from Congress or the White House, but the Supreme Court. The court has agreed to hear another lawsuit that goes to the heart of Obama's strategy for providing health insurance to people who can't get coverage through their jobs. The case will be argued early in March, with a decision expected late in June.

The plaintiffs contend that the law as written only allows the government to subsidize coverage in states that have set up their own their own health insurance markets, or exchanges. With Washington currently running the markets in 37 states, much of the law's coverage expansion could unravel if the Supreme Court agrees.

It would be a moment of truth for the law's opponents and its supporters alike.

## DOES ANYBODY HAVE A PLAN B?

If the Supreme Court rules against Obama, both sides would need a fallback plan, and quickly.

Opponents of the health care law would face the prospect of more than 4 million people losing federal subsidies that cover about 75 percent of their premiums. Most of those consumers would wind up uninsured again, and presumably none too happy.

The president would have to contemplate going hat-in-hand to the Republican leadership of Congress to ask for fixes to his signature legislation, possibly opening up other contentious issues in the law.

Republican governors and state legislators would have a choice, too. They could establish insurance exchanges, or watch many of their constituents lose coverage.

## REPEAL-A-THON

With the Senate and the House both under Republican leadership, expect dozens more congressional votes to repeal "Obamacare," whether in whole or in part.

It's not clear that full repeal can get through the Senate, where Democrats retain sufficient strength to block legislation by using procedural maneuvers.

But some provisions of the law are also unpopular with significant numbers of Democrats, and bills to roll those back may emerge from Congress. Examples: a requirement that 30 hours per week counts as fulltime employment, a tax on [medical device manufacturers](#), and a Medicare cost control board.

## THOUGHT HEALTH CARE WAS COMPLICATED? TRY TAXES

Obama's [health care](#) law uses the income tax system to deliver carrots and sticks.

The subsidies that have made premiums affordable for millions are distributed as tax credits. And the penalties imposed on those who ignore the law's mandate to get [health insurance](#) are collected as additional taxes.

In 2015, the law's connection to the tax system will become clearer for most people.

All taxpayers will have to report on their 2014 tax return whether or not they had insurance.

Those who got subsidies will have to show they got the right amount. If they received too much, their refunds will get dinged.

Those who remained uninsured will either have to pay the taxman, or show that they qualify for an exemption.

Tax preparation companies are expecting lots of new business.

## HOW MANY COVERED, ANYWAY?

At last count, about 6.7 million people got private coverage through the insurance exchanges in 2014. Another 9.7 million got on Medicaid, the insurance program for low-income people, expanded under the law by more than half the states.

Some of those people would have switched from other [coverage](#).

Still, the number of uninsured Americans has dropped significantly—by more than 10 million people as of mid-2014. While the economic recovery doubtless contributed, Obama's law does seem to be delivering on a core promise.

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