

If Supreme Court says no, they'd lose health insurance help

February 26 2015, by Carla K. Johnson



In this photo taken Feb. 19, 2015, Ariana Jimenez is seen in her home in Aurora, Ill. Young and healthy. Jimenez, 23, works part time as a nursing assistant at a community health center. The Supreme Court will hear arguments next week over whether millions of people covered by the nation's health care law can legally continue to get financial help to pay for their insurance. If the court says no, millions of consumers across more than 30 states could lose federal subsidies for their premiums. (AP Photo/Nam Y. Huh)

(AP)—Millions of Americans have a big personal stake in next

Wednesday's Supreme Court challenge to the nation's health care law: Can they legally continue to get subsidies to help pay for their insurance? If the court says no, people across more than 30 states could lose federal subsidies for their premiums.

The legal arguments the justices will hear are complex. Opponents who brought the lawsuit argue the law's literal wording only allows the government to pay subsidies in states that have set up their own insurance markets, or exchanges. Most states have not. Supporters of the law say such a narrow reading misses its basic intent: to increase Americans' access to health insurance nationwide.

Whatever they know or don't know about the law's fine print, millions will feel the effects of the ruling. Here's a look at four people who now are receiving subsidies in states where the federal government is running things, and how they would deal with losing the financial help.

'WOULDN'T BE ABLE TO AFFORD IT'

Young and healthy, Ariana Jimenez is just the kind of person the health insurance system needs in order to keep costs down for everyone. When she pays her \$52 monthly premium and the government kicks in \$128, those payments help pay the bills for older, sicker people.

She didn't know about the Supreme Court case that could jeopardize her subsidy. Without the help, she said, she would have to cancel her policy: "I wouldn't be able to afford it."

The 23-year-old suburban Chicago resident works part time as a nursing assistant at a community health center, making slightly more than the cutoff to be eligible for Medicaid.

Starting her second year of coverage under the [health care law](#), she hasn't

used her insurance much. Her biggest medical episode, having an infected cyst on her back removed, cost her \$130 out of pocket in copays for doctor visits. "That was reasonable compared to what it would have been if I had not had insurance," she said.

And if she does cancel her policy? The law requires nearly everyone to have health insurance or pay a tax penalty, but it allows hardship exemptions in certain cases. It's unclear whether Jimenez would qualify. In any case, she wants to be insured.



In this photo taken Feb. 24, 2015, Kimberly Davis talks about the medications she now takes to slow the progression of her multiple sclerosis, at her home in Jackson, Miss. The Supreme Court will hear arguments next week over whether millions of people covered by the nation's health care law can legally continue to get financial help to pay for their insurance. If the court says no, millions of consumers across more than 30 states could lose federal subsidies for their premiums. (AP Photo/Rogelio V. Solis)

'GO WITHOUT'

Kimberly Davis of Jackson, Mississippi, said she'd be forced to drop health insurance if she lost the \$201 monthly subsidy that brings her out-of-pocket monthly cost down to \$78. Without coverage, she fears she wouldn't be able to afford medications to prevent flare-ups and to slow the progression of her multiple sclerosis. One drug costs nearly \$5,000 a month.

"I would have to go without," Davis said. "I'm kind of scared to think about it."

The 31-year-old mother and trained social worker takes four medications that give her some control over MS, an autoimmune disease that causes pain, fatigue and difficulty walking. She was diagnosed five years ago, after her son was born.

Davis is looking for work. Her husband works part time at a paint store.

"When I lost my job, I lost insurance," Davis said. "I went two months without my medicine and I got really sick, so I know the importance of health insurance."

'I'D CONSIDER MOVING'

Stacia Seaman makes her living as a freelance book editor, so she can live and work wherever she has an Internet connection. Right now, that's Austin, Texas, her home since 2004. But if the Supreme Court strikes down subsidies in states like Texas that don't have their own health insurance exchanges, Seaman said she'd consider moving.

"I would take a look at the numbers," Seaman said. If she still could afford insurance in Texas, she'd stay, but "I'd consider moving to a state

where I can get a subsidy."

The 46-year-old said the \$112 monthly government contribution makes her health insurance affordable. She wouldn't consider dropping coverage because she relies on expensive migraine medication and has had surgery for recurring ovarian cysts. Her share of her premium is \$390 a month for a gold plan through Blue Cross Blue Shield of Texas.

"I love it here. I want to stay. I have family. This is where I'm from," Seaman said. "It's ridiculous that health insurance might be the reason I have to move."



In this photo taken Feb. 24, 2015, Kimberly Davis holds the medications she now takes to slow the progression of her multiple sclerosis, at her home in Jackson, Miss. The Supreme Court will hear arguments next week over whether millions of people covered by the nation's health care law can legally continue to get financial help to pay for their insurance. If the court says no, millions of consumers across more than 30 states could lose federal subsidies for their premiums. (AP Photo/Rogelio V. Solis)

'HOPE FOR THE BEST'

Rockney Shephard built a company around health-conscious eating. He invented a cholesterol-free egg substitute called The Vegg. Sales have grown since he started his business in 2011, and he netted \$30,000 last year.

Health law subsidies bring his monthly premium down to \$180, which means the 61-year-old former graphic artist can afford to keep his business going and fund his health insurance, too.

Without the subsidy, his monthly premium would be \$550. "If I had to pay \$550 again, I would do it as long as I could, until it affected my business," said the Stroudsburg, Pennsylvania, resident. "Then I would stop and not have insurance and hope for the best, until business got better and I could afford it again."

The year he started his company, Shephard suffered a carotid artery dissection, a tear in a layer of an artery wall in his neck. "I walked outside where someone might see me, then collapsed." Later, insurers denied him coverage on grounds that it was a pre-existing condition, before the health law's protections went into effect.

He was unaware of the Supreme Court case until recently. "I have no idea why anybody would be against subsidies," he said. "It helps people attain [health insurance](#), which in my mind is cheaper than taxpayers paying for it anyway when people are forced to go to the emergency room for care. Somebody pays for it. We don't turn these people out into the streets."

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