

# More than 10M enrolled this year under Obama's health law

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In this Nov. 12, 2014 file photo, the HealthCare.gov website, where people can buy health insurance, on a laptop screen, is seen in Portland, Ore. More than 10 million people have signed up for subsidized private health insurance this year under President Barack Obama's law, the administration reported Tuesday. The positive numbers are finally putting the nation within reach of coverage for all, but the gains may not last. (AP Photo/Don Ryan, File)

More than 10 million people have signed up for private health insurance this year under President Barack Obama's law, the administration said

Tuesday. That puts the nation finally within reach of coverage for all, but it may not last.

The report from the Department of Health and Human Services comes as dozens of insurers are proposing double-digit premium hikes for next year, raising concerns about future affordability. And the Supreme Court is weighing the legality of subsidized premiums for millions of consumers in more than 30 states. A decision is due around the end of the month.

The 10.2 million sign-ups represent consumers who enrolled in a plan and followed through by paying their first month's premiums. That number will fluctuate during the year as some people get jobs that offer coverage, and others decide to drop their insurance.

Although it exceeds a target of 9.1 million set last year by HHS Secretary Sylvia M. Burwell, it's not much of a cushion. "Enrollment has been lower and slower than what most people projected," said Caroline Pearson of the data analysis firm Avalere Health.

Still, the combination of subsidized private coverage sold through online insurance exchanges in every state, along with Medicaid expansion in most states, has resulted in historic coverage gains.

Nearly 9 out of 10 adults now have health insurance—about the same proportion of Americans who buckle their seatbelts.

Health insurance is now a federal mandate for most people, with employer plans remaining as the mainstay for workers and their families. Violators risk fines and penalties.

A major private survey, the Gallup-Healthways Well-Being Index, found 88 percent of U.S. adults have coverage.

The new health insurance numbers could be just an ephemeral high-water mark if the Supreme Court invalidates subsidies for people in states using HealthCare.gov, the federal government's online exchange.

In the 34 states most directly affected, nearly 6.4 million people could lose subsidies worth more than \$1.7 billion a month. Without financial assistance, it's expected that most of those consumers would drop coverage. As healthy people exit the market, premiums would spike for the remaining customers buying individual health insurance policies.

The court case revolves around the literal meaning of a handful of words in the complex law.

Opponents say the law only allows subsidies in states that set up their own insurance exchanges. Only 13 states and Washington, D.C., are running their own markets this year. The administration says that, when read in context, the law allows subsidies in all 50 states regardless of whether the federal HealthCare.gov is in charge of sign-ups.

If the Supreme Court invalidates the subsidies, Republican-led states that have resisted "Obamacare" would bear the brunt of the coverage losses. Of the 34 states most affected, 26 have GOP governors.

Nationally, 8.7 million people are getting an average of \$272 a month, which covers most of their premiums. The national figure includes residents of states running their own insurance markets.

Here are some highlights from the report:

— Florida would be the biggest loser if the Supreme Court overturns subsidies, with 1.3 million residents losing nearly \$390 million a month in financial assistance. The subsidies are delivered as tax credits and paid directly to insurers on behalf of consumers.

— Texas, North Carolina and Georgia would be the next three states hardest hit. In Texas, more than 830,000 people would lose subsidies; likewise for nearly 460,000 North Carolinians, and more than 410,000 residents of Georgia.

— Overall, 87 percent of the customers in states that would bear the consequences of the court ruling are receiving subsidies. In one of those states, Pennsylvania, Democratic Gov. Tom Wolf is moving to take over the operation of the health insurance marketplace as a bulwark against the potential loss of subsidies. Coverage for nearly 350,000 residents is at stake.

The Obama administration says it expects to win in court and officials say there is no backup plan if they lose the case. Leading congressional Republicans are promising to help consumers who lose subsidies, but it's unclear Congress could pass any fix that Obama would sign.

"After a rocky start, the marketplaces are now generally stable, with steady growth in enrollment," said Larry Levitt of the nonpartisan Kaiser Family Foundation. "A court decision for the challengers would roil the relatively calm waters."

The figures released Tuesday cover the period through March 31.

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