

## Coverage worries persist amid relief over health care ruling

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Affordable Care Act participant Kim Jones poses for a photo in her home in Wake Forest, N.C., Thursday, June 25, 2015. Jones said the Affordable Care Act has been a blessing to her who could not have otherwise afforded the medical care she has received during treatment for a tumor on her brain. The Supreme Court decided Thursday to uphold the Affordable Care Act subsidies. (AP Photo/Gerry Broome)

Throughout the country, relief was the dominant emotion among consumers who get help from the government to lower their health

insurance costs following Thursday's Supreme Court ruling upholding the subsidies underpinning President Barack Obama's health care overhaul.

Many consumers expressed somewhat conflicting views: They were happy their monthly premiums would continue to be affordable but exasperated by the coverage the policies purchased on the new [health care](#) exchanges provide.

"I don't particularly care for Obama. I didn't vote for him," said Salt Lake City resident Paige Preece, whose subsidy allows her to buy insurance for \$137 a month. "But, honestly, if it weren't for this, I would be absolutely lost."

The court's 6-3 ruling upheld the federal financial assistance to millions of low- and middle-income Americans to help pay for insurance premiums regardless of where they live. An estimated 6.4 million people in the 34 states that used the federal health care exchange were at risk of losing the subsidies because their home states did not set up their own insurance exchanges.

The case turned on just a few words in the mammoth Affordable Care Act that suggested the federal subsidies could go only to consumers in states that operated their own health insurance marketplaces. Consumers in those states or in ones that fell back on the federal exchange when their own exchanges faltered were not affected by the case.

"Congress passed the Affordable Care Act to improve health insurance markets, not to destroy them," Chief Justice John Roberts declared in the majority opinion.

Polls taken before Thursday's ruling suggested that most Americans wanted the court to uphold the subsidies. In an April Associated Press-

GfK poll, 56 percent preferred that the court rule in favor of the Obama administration, while 39 percent wanted the court to rule for the other side.

Lydia DeJesus, who helps people sign up for coverage in Dickinson, North Dakota, said she has noted that division among consumers concerning the [health care law](#), even among those receiving significant subsidies that make their policies more affordable.

"There are people who have services who never had services," she said. "But there are people who were forced to have insurance and really don't consider it affordable. Some people have told us they'd rather pay the fine as opposed to having health insurance."

In Gresham, Oregon, Anna Mar, 28, said she is still no fan of what she calls "Obamacare." She is a stay-at-home mom with two young boys. Her husband works in construction.



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"The plan hardly covers anything, so I avoid going to the doctor," Mar said. "I love the idea of everyone having health care, but it's not affordable for us."

For herself, Mar bought the cheapest plan on the exchange she could find: \$134 a month, with a high deductible and high co-pays. Her government subsidy is \$40. The couple's children qualify for Medicaid, the state-federal health program for those with lower incomes.

Other consumers said they were grateful for the health care reforms and for Thursday's ruling allowing the subsidies to continue.

Kim Jones, a substitute teacher in Wake Forest, North Carolina, said she once used the emergency room for her care. With the [health insurance plan](#) she purchased on the federal exchange, she now can afford follow-up treatment after surgery last summer to remove a brain tumor.

Jones, 60, said she was without [health insurance](#) for about a decade because of the part-time jobs she took to allow her to care for an elderly parent. Her current coverage costs her about \$27 a month, after the government subsidy of more than \$500. She continues to take medication and had worried about losing coverage.

"I know it helped so many people, and a lot of folks like myself who had fallen through the cracks were finally getting some kind of help with health issues," Jones said after the ruling.

In Norman, Oklahoma, Kelli Nicole Smith, a 26-year-old baker who earns \$11 an hour at a candy shop, said she was relieved to learn she would still receive the \$99 monthly subsidy that she used to purchase a health plan. Without it, Smith said she probably would have considered buying less healthy food or downgrading her mobile phone plan.

"I would have choices, but they wouldn't be comfortable," said Smith, who ends up paying about \$60 a month for a plan with relatively high co-pays, including \$500 for an emergency room visit. "Or I would have to consider finding a job that maybe pays more that I don't really want to do."



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Advocates such as Walter Davis of the Tennessee Health Care Campaign, used the Supreme Court decision to urge lawmakers in Tennessee to increase Medicaid access, an expansion that was made optional by an earlier Supreme Court ruling.

"Tennessee has failed to expand Medicaid and is falling further behind, leaving thousands of people unnecessarily uninsured and without access to affordable health coverage," he said in a written statement. "Now Tennessee policymakers should recognize health reform is working, abandon efforts to undermine it, and instead take advantage of the opportunities that health reform offers to improve lives."

Those with medical issues took the most comfort in the Supreme Court's ruling and Obama's assertion afterward that "the Affordable Care Act is here to stay."

"I'm starting to cry just talking about it," said Susan Halpern, a 55-year-old breast cancer survivor from Columbus, Ohio, who immediately posted the news to Facebook.

With an irregular income as a freelance contractor, she said the subsidy makes a huge difference. Without it, she said the only way she could continue to pay the premium would be to drain her retirement savings.

"This has saved my ability to retire someday," Halpern said. "I know tens of thousands of Americans were looking at it the same way."

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