

PRESS RELEASE

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Grassroots health care advocates and consumers respond to Appeal Court rulings on subsidies in Federally Facilitated Marketplaces

Subsidies are critical to coverage for moderate-income Missourians

Today, two federal Courts of Appeals issued rulings relating to the availability of Affordable Care Act tax credit premium subsidies for low- and moderate-income families purchasing health insurance in states like Missouri.

In a 2-1 split decision, a three-judge panel of the federal D.C. Circuit Court of Appeals ruled families should be denied these subsidies in states using a Federally Facilitated Marketplace, including Missouri.

Just hours later, the Fourth Circuit Court of Appeals ruled unanimously that the subsidies should remain available to consumers in all states.

If the subsidies were to become unavailable to consumers in states with Federally Facilitated Marketplaces, more than 120,000 Missourians would lose discounts they are already receiving on health insurance. As of May 2014, 152,335 Missourians had enrolled in health insurance plans through the Federally Facilitated Marketplace at Healthcare.gov, and approximately 85% of these enrollees had qualified for a discount on their coverage.

“The subsidies available through the Health Insurance Marketplace are making health insurance affordable for moderate-income Missourians for the first time in years,” says Jen Bersdale, Executive Director of Missouri Health Care for All. “These subsidies should absolutely continue to be available to Missourians.”

Missouri advocates are encouraged by projections that the Fourth Circuit Court of Appeals’ reasoning will ultimately prevail. “It was clearly the intent of Congress that the subsidies be available to people in all states, regardless of who is running their health insurance exchange,” says Sidney Watson, a board member of Missouri Health Care for All and professor of health law at Saint Louis University School of Law.

Over the past year, Missouri Health Care for All has interviewed dozens of consumers about their experiences with the Health Insurance Marketplace. These stories make it clear that the subsidies are critical to getting uninsured Missourians covered.

“Make no mistake about it: If Missourians were to lose access to subsidies through the Health Insurance Marketplace, many would also lose their insurance. This would be a tragic loss for thousands of families. Missouri should be working to get more people covered, not fewer,” says Rabbi Susan Talve, Board President of Missouri Health Care for All.

Interviews Available: Missouri consumers who have enrolled in Health Insurance Marketplace Plans with subsidies are available for interview. To reach a consumer, or to schedule an interview with Missouri Health Care for All staff or board members, please contact Jen Bersdale, Executive Director, at 314-651-6568.

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