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ACA Is Here to Stay



By **Jen Bersdale** (<http://hcfgkc.org/blog-authors/jen-bersdale/>) on July 1, 2015
Executive Director
Missouri Health Care for All

Last week was a tremendously important week for health care access.

On June 25, the Supreme Court of the United States issued its decision in *King v. Burwell*. At issue in this case was the question of whether the health insurance discounts made available under the Affordable Care Act can be legally provided in all 50 states, or only in the states that have established their own health insurance marketplace. Had the Supreme Court ruled for King, 34 states, including Missouri and Kansas, would have lost the subsidies that have finally made health insurance affordable for so many people.

Thankfully, the Court ruled 6-3 that the insurance discounts are available in all 50 states. Chief Justice Roberts, writing for the majority, looked at the intent of the law and the devastating effect a ruling against the subsidies would have

had on state insurance markets. As President Obama said, the ruling makes it clear that “The Affordable Care Act is here to stay.”

This is good news for the country, because the law is working: Gallup found that the uninsured rate dropped from 20.3 percent at the start of the ACA’s open enrollment in October 2013 to 13.2 percent in March 2015 — a 35 percent drop.

This court case makes it clear our work to protect, and build upon, the gains made under the Affordable Care Act is not done. There are approximately 198,000 Missourians and 70,000 Kansans enrolled in discounted insurance plans. Many of these individuals would have lost their insurance had the Supreme Court ruled differently. In Missouri, we saw a bill filed this year that attempted to prevent Missourians from receiving discounts; we will be monitoring for similar legislation next year. And of course, both Kansas and Missouri have yet to close the coverage gap for those who would benefit from Medicaid Expansion.

Last week, however, was a time to rejoice. Health care supporters gathered in seven cities across Missouri — Kansas City, St. Louis, Festus, Columbia, West Plains, Springfield, and Joplin — to celebrate the Court’s ruling. At nearly every gathering, consumers attended who are enrolled in discounted insurance plans. We heard from many how relieved they are to know their affordable insurance is safe.

One of these attendees was LaDonna Appelbaum, a St. Louis supporter who is in the middle of breast cancer treatment. She had been watching the Court case with great concern, worried that she would lose her insurance before completing treatment. Thanks to last week’s decision, the insurance allowing LaDonna and millions of other Americans to access needed care is safe.

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