SUPREME COURT BACKS HEALTH CARE MANDATE

What the ruling means to you

THE INSURED
People with private health coverage will be able to keep their current insurance, unless their providers want to make changes. It's unclear how rates will be affected.

PRE-EXISTING CONDITIONS
A provision saying plans can't exclude children with pre-existing conditions has gone into effect. Adults will be included in 2014.

YOUNG ADULTS
A provision allowing adults up to age 26 to be covered under their parents' insurance has gone into effect.

THE ELDERLY
Seniors on Medicare are already receiving discounts on prescription drugs. Preventive services are covered without a co-pay.

States have decisions to make

With ruling, government can't force expansion of Medicaid eligibility.

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JEFFERSON CITY • Despite Thursday's Supreme Court ruling, Missouri lawmakers appear unlikely to take steps to participate in the Affordable Care Act any time soon. Illinois leaders, by contrast, are accelerating their plans.

In one part of Thursday's health care ruling, the U.S. Supreme Court said the federal government cannot force states to expand income eligibility for Medicaid, a health care plan for the poor, which had been required by the act. The ruling means state leaders will have to decide whether the program should be expanded to cover an estimated 400,000 more Missourians and at least 630,000 more Ontarians.

"States will now have to make a series of decisions moving forward. These include the political, fiscal and policy calculations of whether or not this particular expansion makes sense," said Matt Sale, executive director of the National Association of Medicaid Directors.

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Chief justice casts deciding vote

Roberts says decision hinges on Congress' broad authority to levy taxes.

BY MARK SHERMAN • Associated Press

WASHINGTON • America's historic health care overhaul, deemed by Republicans as intrusive, costly "Obamacare," narrowly survived an election-year battle at the Supreme Court on Thursday with the improbable help of conservative Chief Justice John Roberts.

The 5-4 ruling now makes it certain that major health care changes will move ahead, teaching virtually every American's life. And Democrats, who have learned to accept if not love the GOP label for the law, heartily praised the decision.

But the ruling also gave Republicans unexpected ammunition to energize supporters for the full campaign against President Barack Obama, the bill's champion — and for next year's vigorous efforts to repeal the law as a new federal tax.

Roberts' vote, along with those of the court's four liberal justices, preserved the largest expansion of the nation's social safety net in more than 40 years, including the highly debated mandate requirement that nearly every- one have health insurance or pay a penalty.

The aim is to extend coverage to more than 30 million people who now are uninsured.

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Hospitals, insurers are ready

Industry has been preparing for more streamlined care.

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ST. LOUIS • The green light for the Affordable Care Act will accelerate changes to the local health care system that have already begun amid a coming wave of newly insured patients and incentives to keep them healthy.

The law, largely affirmed by the U.S. Supreme Court on Thursday, means millions of Americans who don't have insurance will become covered by 2014.

It will also mean a stronger emphasis on preventive medical services. For example, hospitals will be able to earn incentives for improving patients' health instead of getting reimbursed by insurers only for procedures they perform.

To prepare for the changes, St. Louis-area hospitals have been adding outpatient clinics or buying up independent doctors' groups to better collaborate on patient care. The goal: to encourage better treatment of patients early on and reduce See MEDICAL • Page A8