

Consumers express relief after health law ruling: 'Thank God, hallelujah'

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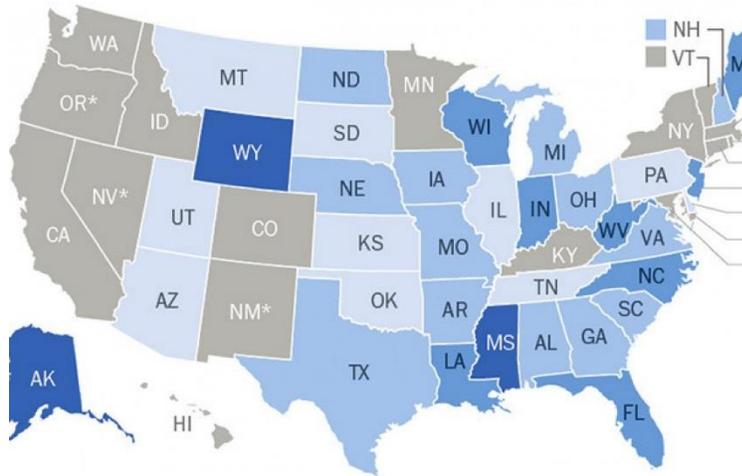
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Ida Sievers, who was diagnosed with leukemia last fall, had been praying that she wouldn't lose the \$620-a-month government subsidy for her health insurance. So she was delighted Thursday when she learned that the Supreme Court had ruled that the financial aid was legal and could continue.



"Thank God, hallelujah. That is so awesome," said Sievers, a 46-year-old resident of Sioux Falls, S.D. "Oh, man! I'm so happy. I've been so stressed about it and worried, just every day. I've been talking to my husband, 'What are we gonna do honey?' And he just says, 'Have faith, honey, it's gonna be okay.' "

Sievers was one of several consumers who expressed relief that the court sided with the Obama administration in the highly anticipated *King v. Burwell* decision. Under the administration's interpretation of the Affordable Care Act, about 6.4 million Americans are receiving financial aid to reduce the cost of health plans sold on the federal insurance exchange. The suit challenged those subsidies.



Sievers bought her insurance late last year on the federal marketplace, HealthCare.gov, because South Dakota was one of 34 states that did not set up its own marketplace. She got chemotherapy and is in remission. But she has been too weak to go back to her part-time job as a cashier at a convenience store. Her husband’s job, which involves operating machinery for the city’s street department, is seasonal, has limited hours and doesn’t provide

insurance.

About 85 percent of consumers who have bought insurance on state and federal exchanges receive a subsidy; the average amount is \$272 a month, according to government data. If the court had ruled against the administration, consumers who are receiving subsidies on the federal exchange could have seen their costs for insurance almost triple, according to an analysis by the Kaiser Family Foundation.

The insurance and hospital industry also hailed the decision.

“Today’s Supreme Court ruling ensures that millions of Americans can receive financial assistance from the government to help them continue to afford their health insurance coverage,” said a statement from the Blue Cross and Blue Shield Association, whose members play a dominant role on many exchanges.

For hospitals, the ruling means they don’t have to worry about consumers losing their subsidized benefits and returning as uninsured patients to the emergency room.

Trinity Health, which operates 85 hospitals in 21 states, helped enroll more than 300,000 people in the exchanges. Chief executive Richard Gilfillan was meeting with the board of directors when news of the ruling broke. Members yelled out “Yahoo!” and broke into a loud round of applause, a spokeswoman said.

The Catholic nonprofit system estimates that 3.8 million people were at risk of losing their subsidies in states where Trinity has a presence.

Mary Kitchens, 50, who lives near San Antonio, is paying less than \$100 a month for her subsidized coverage. She began crying when informed of the decision.

"I don't even have words," said Kitchens, who was diagnosed with multiple sclerosis in 2009. "It's amazing. It's amazing."

Both sides react to Supreme Court health-care decision(1:40)

Sam Kazman of the Competitive Enterprise Institute and Ron Pollack of Families USA weigh in on the Supreme Court's ruling upholding subsidies available under the Affordable Care Act. (AP)

Kitchens, who works in marketing for a real estate firm, is a single mother with four children.

The decision "means that I'll have options" in obtaining medication and treatment, she said. "It means I won't be a burden to my children. Without it, I felt so doomed. . . . Without insurance, you succumb to the disease. And I don't want to do that." With no subsidy, her bill could have jumped to \$500 to \$600 a month.

Atlanta resident Ted Souris, 62, describes himself as an "arch-conservative" who initially opposed the health law. He said he had mixed feelings about the ruling. He receives what he calls "a pretty hefty subsidy" to buy insurance — he gets \$460 and pays \$115 a month for insurance.

"I'm so against Obama, and I hate that he has any kind of victory," Souris said, "but it's nice that I don't have to worry" about affording health coverage.

He said that he doesn't like getting what he calls "a government handout" but that the law — and the subsidy — allowed him to retire early and still have coverage. "I am glad I have the Affordable Care Act, and I appreciate that I got the subsidy."

"Woo! I'm relieved," said Susan Scheffler, who along with her husband owns Nickell's & Scheffler, a cafe in Alexandria's Old Town neighborhood. "Now I don't have to cobble some kind of health care together. . . . I couldn't afford to pay the [full] policy."

Scheffler, 60, pays \$119 for her plan and receives a subsidy of about \$500. She's fairly healthy, but "I definitely need insurance," she said, "because I work with knives."

Sonja and Brian Blackham had been bracing for a possible decision against the subsidies — which they say would have compelled them to drop their insurance. When she heard the Supreme Court news, Sonja Blackham, who is 34, said: "I think it was the right decision and a good thing. I feel like there's no going back now. . . . I don't think they can just take it away now."

The Salt Lake City artists had not been able to afford insurance for years before signing up for a plan under the health law in April 2014. They pay \$106 a month; without the subsidy, their premium would be \$450.

Tom Clark, 63, of Waunakee, Wis., who retired from his longtime job at the Canadian National Railway two years ago, called the decision “a huge weight off my chest — a huge relief.”

In the months before coverage was available under the health law, he was cashing in his pension fund to pay the \$2,000 monthly premium for a plan that covered his wife, a diabetic who works as a clerk in a liquor store, and one of his two college-age sons.

After the family signed up for coverage in December 2013, a subsidy reduced his monthly premium to about \$580.

“I’m still going to be about \$500 a month short,” Clark said Thursday. “If I had lost [the subsidies], I don’t know what I would have done.”

Sixteen states and the District have created their own exchanges, but three of them — Nevada, New Mexico and Oregon — are using the federal exchange because of technical problems. The remaining 34 states rely to varying degrees on the federal exchange. Pennsylvania, Delaware and Arkansas recently received conditional approval from federal health officials to set up state exchanges, if needed, to keep subsidies flowing.

Lenny Bernstein contributed to this report.