



WSJ: Obamacare Rulings Add to Confusion

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Hospitals and insurance companies face inquiries from confused customers over conflicting court rulings on healthcare subsidies when the exchanges open for business again in the fall.

The federal and state marketplaces will be renewing healthcare policies for next year or signing up new customers after the summer, but the dueling decisions by two federal appeals courts is a complication, according to [The Wall Street Journal](#).

"People are going to be coming in with more questions about these court cases," said Jason Stevenson, of the Utah Health Policy Project, a nonprofit organization which employs navigators to help people enroll on the federal exchange, according to the Journal. "People are already asking about the long-term stability of the ACA."

The D.C. Circuit court ruled on Tuesday that, following the text of the Affordable Care Act, the government cannot give subsidies to millions of Americans enrolled in the 36 states using the federal exchange, only to individuals enrolled in the state-run exchanges.

However, soon after a U.S. appeals court in Virginia upheld the tax credits.

Healthcare insurers such as Aetna and Molina Healthcare planned to continue selling coverage in the marketplace, including to those people in states using the federal exchange, even though their subsidies may be rescinded.

Both companies and several others said that they would attempt to reassure consumers that for the time being it's business as usual, the Journal said.

Michigan's Priority Health, a nonprofit, is expecting "a little spike" from customers concerned about the court rulings, and so it plans to send out emails and post information on its website to inform consumers, insurance agents and healthcare providers that "everything is continuing

as it is."

But Joan Budden, the company's chief marketing officer, warned, "If the subsidy were to go away, it would change everything." She said some enrollees would lose coverage while others would likely change to cheaper plans, the Journal said.

Jack Randolph, chief executive of the Ohio-based insurance company Paramount, said the contrasting rulings will result in "a variety of confusion and misinformation," according to the Journal. "On a long-term basis, if exchange subsidies were not allowable, we think that has tremendous impact on the uptake of members purchasing insurance."

Nick Turkal, chief executive of Aurora Health Care, a Milwaukee-based nonprofit health system with 15 hospitals and 1,500 doctors, told the Journal that the dueling rulings "reminds us that the process of reform will continue to undergo change."

And Will Ferniany, chief executive of University of Alabama at Birmingham Health System, said the D.C. Circuit court decision "creates an enormous amount of uncertainty in the amount of insurance our patients will have in the coming year."

He added, "We can't determine what to put into our October budget. Do we take a conservative approach and assume these people aren't going to be insured, or do we can take an optimistic approach and assume it will be appealed [successfully]?"