



**Every American Will Benefit from Supreme Court's Decision
to Uphold the Health Reform Law**

*American College of Physicians says there is "no excuse"
to delay moving forward with full implementation*

Attribution:

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Washington—The Supreme Court's decision to uphold the Affordable Care Act (ACA) in its entirety is a victory for improving health care for all Americans.

While the American College of Physicians (ACP) did not take a position on the constitutional issues before the court, we believe that the individual insurance mandate, combined with the ACA's subsidies to buy qualified coverage through state marketplaces (exchanges), Medicaid expansion to more low-income persons, and consumer protections against insurance practices that deny or limit coverage, are the most effective ways to expand coverage to nearly all Americans. We are pleased that the Supreme Court's ruling resolves the legal questions so that these and other reforms can go forward.

The court ruled that Congress had the authority to impose a tax (penalty) on people who choose not to buy health insurance. It also upheld the constitutionality of the expansion of Medicaid to all persons with incomes up to 133 percent of the Federal Poverty Level, with limits on the ability of the federal government to terminate existing Medicaid funding to states that choose not to expand coverage. This part of the decision will require further analysis of the potential impact on coverage for the poor and near-poor.

While the individual mandate and its impact on access to care were the main focus of this Court case, the ACA is about so much more than the mandate. The law expands health insurance coverage; increases reimbursement and expands training programs for primary care physicians; and substantially reforms our payment and delivery system. The law eliminates limits on annual and lifetime coverage; requires that large insurers spend 85 percent of the premium dollar on direct patient care (80 percent for small insurers); allows coverage of young adults on their

parents' plans; guarantees essential benefits; expands Medicaid to all persons with incomes up to 133 percent of the Federal Poverty Level; provides no-cost preventive benefits; phases out of the Medicare Part D doughnut hole; raises Medicare and Medicaid payments and funding of programs to support primary care; tests new patient-centered payment and delivery models; and funds research on the effectiveness of different treatments. Taken together, these reforms will improve health care for everyone, including those of us who are already insured.

With the constitutional questions resolved, there is no excuse now for states, including those that filed suit against the law, to decline to move forward on setting up state health exchanges and other provisions of the law that involve a partnership between the states and the federal government. ACP also strongly urges states to move forward on expanding Medicaid to all persons with incomes up to 133 percent of the Federal Poverty Level, notwithstanding the court's ruling that states may not be denied existing Medicaid dollars for failing to do so.

ACP recognizes that even with the Supreme Court's ruling, the political debate over the ACA continues and that its future is a major issue in the 2012 election. We hope that a day will come when the debate will no longer be polarized between repeal on one hand, or keeping the law exactly as it is on the other, but on preserving all of the good things that it does while making needed improvements. For instance, ACP continues to believe that there is an urgent need for more meaningful reforms to the medical liability system. Yet, in the meantime, we will continue to urge Congress not to take any actions, including funding restrictions, to impede successful implementation of the ACA and the enormous benefits to patients, even as we will continue to seek opportunities for bipartisan improvements.

With the legal issues resolved, ACP looks forward to the day in 2014 when nearly all Americans will have access to affordable health insurance and be protected from insurance company practices that unfairly deny and limit coverage.

http://www.acponline.org/pressroom/supreme_court_upholds_aca.htm