



Supreme Court hearing re: Affordable Care Act – November 10, 2020
Statement by Heather Korbolic, executive director, Silver State Health Insurance Exchange
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We've celebrated a number of successes and milestones at Nevada Health Link, but it's not been without its fair share of challenges. On November 10, 2020, the Affordable Care Act (ACA), the law that the Silver State Health Insurance Exchange was built upon, will once again find itself under scrutiny when the Supreme Court holds a hearing to discuss the future of the ACA.

Applying for health insurance can be complicated, and now the current national news surrounding the ACA will further fuel consumer confusion, making it harder for people to differentiate fact from fiction. As executive director of the Silver State Health Insurance Exchange, I want to address this upcoming hearing and provide clarity in a time when we need it most.

- While the Supreme Court will review the ACA case on Nov. 10, the Court is not expected to make a decision until next summer. And if the Court rules against the ACA, there will likely be years of litigation to follow. **As a result, nothing is expected to change in the immediate future.**
- The Nov. 10 Supreme Court hearing does not change anything for 2021. Nevada Health Link will continue to offer qualified health plans during Open Enrollment for 2021 coverage. Open enrollment runs from Nov. 1, 2020 through January 15, 2021.
- Nevada Health Link plans are suitable for those who do not have employer-sponsored coverage and do not qualify for Medicare (65 and over) or Medicaid. This represents a large segment of the population both in Nevada and nationally. The ACA helps to ensure millions of Americans and thousands of Nevadans have health insurance.
- But if the ACA is overturned, it will eventually affect ALL of us, especially as our world grapples with a pandemic and public health crisis. **The estimated increase in our nation's uninsured rate is a staggering 65 percent.** The ripple effect will be incalculable.
- It's important to know that many plans being sold off of the Exchange today do not cover the ten essential benefits, but all plans sold on Nevada Health Link are compliant with the ACA and cover all the essential benefits. These benefits include coverage for pre-existing conditions, hospitalization, maternity and newborn care, mental health care, preventative care such as vaccinations, and they allow for children to remain on their parents' health insurance until the age of 26.
- If the ACA is repealed (source: <https://www.nytimes.com/article/supreme-court-obamacare-case.html>):
 - **Approximately 133 million Americans living with pre-existing conditions could lose their health insurance or would be required to pay significantly more for coverage**, according to a government analysis done in 2017
 - **An estimated 54 million people have conditions serious enough that insurers would outright deny them coverage**, according to the Kaiser Family Foundation
 - Of the 23 million people who either buy health insurance through the marketplaces set up by law, such as Silver State Health Insurance Exchange, **about 21 million are at serious risk of losing coverage, including 9 million who receive federal subsidies to cover the cost of health insurance**
 - **Enrollment in Medicaid would drop by more than 15 million, including roughly 3 million children**, according to the Urban Institute
 - **More than 2million young adults currently on their parents' plans would lose coverage**, according to a 2016 government estimate

- **Nearly 12 million low-income adults could lose Medicaid coverage**
 - **Doctors and hospitals could lose a crucial source of revenue, reducing quality and access to care**
 - **The cost of care for people who cannot pay for it would increase as much as \$50.2 billion, according to the Urban Institute**
 - **Caps on expensive treatments for conditions like cancer could disappear, putting millions at risk of financial disaster**
 - **Protection for breastfeeding parents, including workplace standards and access to breast pumps with no out-of-pocket costs, would go away**
 - **Nutrition labeling and calorie counts on menu items at restaurant chains would go away**
- Because of the ACA, **9 million Americans** who buy health insurance can get financial assistance in the form of Advance Premium Tax Credits (APTCs, otherwise known as subsidies) to lower monthly premium costs. On average, four out of five consumers who purchase a plan on Nevada Health Link also qualify for subsidies. Without the ACA, this financial assistance also goes away.

As medical professionals continue to develop a vaccine to combat COVID-19, I want to emphasize now, more than ever, how invaluable it is to have insurance. While federal officials continue discussions on how to dismantle the ACA, we at Nevada Health Link remain focused on our core mission – connecting Nevadans to quality, comprehensive health insurance.

If you are uninsured or underinsured, I urge you to contact one of our certified brokers or agents and enroll in a plan that fits your needs and budget. Once again, Open Enrollment is happening now through January 15, 2021. Visit NevadaHealthLink.com or call 1-800-547-2927 to learn more.