

Health insurance for 319,000 Virginians hangs in the balance

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MARCH 7, 2015, 2:47 PM

When Tommy Bennett lost his job, he also lost his health insurance.

For almost two years, the Hampton resident spent around \$750 a month through COBRA to maintain it. "It basically almost wiped out my savings. I didn't want to be without coverage — you do what you have to do," said the 59-year-old.

In February 2014, Bennett signed up for an individual Affordable Care Act plan through Virginia's federally facilitated marketplace, <http://www.healthcare.gov>. He now pays less than \$50 a month in premiums. "I had a physical, they caught my high blood pressure and put me on a pill. Thank God I had the insurance and was able to get the medicine," he said.

This week the U.S. Supreme Court heard arguments in the Virginia-generated suit *King v. Burwell* that challenges the subsidies that Bennett and 319,000 Virginians like him currently receive as tax credits to purchase private health insurance. "The hearing will determine whether a major component of the ACA will stand, or if Virginians will be penalized," said Massey Whorley, senior analyst for the nonprofit Commonwealth Institute for Fiscal Analysis, a left-leaning think tank.

The case involves only the 34 states, including Virginia, that opted not to establish their own marketplaces. Residents of states with their own marketplaces will not be affected by the outcome. The ruling is expected in June.

Nationwide, the vast majority of ACA enrollees through the federal marketplaces receive subsidies; in Virginia that number is 83 percent. "A negative ruling could take away health insurance coverage for more than 8 million Americans," said Allie Atkeson, program manager for the nonprofit Virginia Voices for Healthcare, which advocates for insurance coverage.

"I think too many people would be hurt by this. We have more people insured now than we've ever had," said Marqueta Tyson, a Hampton attorney who purchased marketplace insurance for herself effective March 1.

After being "bumped off" a policy she liked when the ACA's essential benefits provision kicked in, Tyson was switched to another plan that didn't suit her. Shopping through the marketplace, she found a plan comparable to her original one at a savings of \$300 in monthly premiums. "This gave me an opportunity to craft the coverage I'd like," she said. Unsure as to the future of the subsidies, Tyson's saving the difference in her payments rather than spending it.

"It would really put a pinch on these people who are out there working, paying for their coverage. It's hard to believe the governor and the legislature would let it happen," Whorley said, referencing the pending court decision. Meanwhile, he added, the Virginia legislature has rejected bills to safeguard Virginians' coverage in each of the last few

years and has been reluctant to support any element of the ACA, including Medicaid expansion.

"I'm hoping it stays the way it is," said Tyson. "I can't tell you the number of people I know who haven't had any of the preventative care and annual exams ever. People are getting really sick and dying, using the emergency rooms and driving up our health-care costs."

Bennett echoed her sentiments regarding a potential loss of subsidies.

"Either I'd have to go to a free clinic — or just die. So many people died because they didn't get services," he said, mentioning friends whose cancer was diagnosed too late for lack of screening. "This is one of the best things that ever happened to me."

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