



The Supreme Court Decision

This morning the Supreme Court made an important decision about the Health Insurance Marketplace. Their ruling means that consumers will continue to receive quality affordable health care coverage no matter where they live.

Consumers may have questions about what today's decision meant for their lives. For consumers getting their coverage through the Health Insurance Marketplace, this means that nothing has changed.

You can watch the president's address [here](#) and read the Supreme Court's ruling [here](#).

We have posted additional information about what the Supreme Court decision means for consumers at [HealthCare.gov/Decision](https://www.healthcare.gov/Decision). This information is included below – feel free to share.

What Does the Supreme Court Decision Mean for Me?

I purchased health insurance from the Health Insurance Marketplace or HealthCare.gov.

Great news! Your affordable quality coverage has not changed. The Supreme Court has confirmed that if you qualify, you can still get financial help to lower the costs of your health care no matter where you live. This means that consumers in every state will continue to be eligible for premium tax credits, lowering the average consumer's costs by \$272 each month.

So, nothing has changed for you. You can still use your health insurance as long as you continue to pay your bills.

As a reminder, tell the Marketplace about any changes to your household, income, and insurance status to get the most accurate tax credit.

I have health insurance through my employer or purchased it on the individual market.

While the Supreme Court case did not directly impact you, you are probably already benefiting from increased financial and health security because of the health care law. These provisions include: banning discriminatory practices such as denying coverage to people with pre-existing conditions and dropping people from coverage when they get sick; guaranteeing access to insurance when you change jobs, lose a job, or strike out on your own; providing better benefits like guaranteed access to free preventive care; preventing medical bankruptcy by banning annual caps on coverage of essential benefits and requiring new annual limits on out-of-pocket costs; improvements in the care you receive through incentives that promote

quality of care and time spent between patients and doctors; and allowing young adults to stay on their family's plan.

I don't have health insurance.

Visit HealthCare.gov or call 1-800-318-2596 to see if you can still get coverage for 2015. You may qualify for a special enrollment period due to a life change like marriage, having a baby, or losing other coverage.

The Supreme Court confirmed that if you qualify, you can receive financial assistance, including a premium tax credit, to make coverage more affordable no matter where you live. On average, consumers enrolled in the Marketplace are receiving \$3,260 per year in tax credits, or \$272 each month. About 8 in 10 consumers could find coverage for \$100 or less with tax credits through the Marketplace.

The Open Enrollment period for 2015 is over. Open Enrollment for 2016 starts on November 1, 2015.

[Sign up here to be reminded about the start of Open Enrollment.](#)

You may also be eligible for Medicaid or your family could be eligible for the Children's Health Program (CHIP). There is no deadline to enroll so if you qualify, it's never too late to get coverage. Medicaid and CHIP provide free or low-cost health coverage to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities. People qualify for these programs based on their household size, income, and other factors, like age and disability. When you fill out your application you'll find out if you and your family qualify. Visit HealthCare.gov or your State Medicaid office for more information.