

Kids Forward: What's at stake if the Supreme Court overturns the Affordable Care Act

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The long-term fate of the Affordable Care Act is once again in the hands of the US Supreme Court. For thousands of Wisconsin children and families, the case makes continued access to health care increasingly uncertain as the state's COVID case count rises, and the potential for long-term health impacts remains unknown.

We recently wrote a [report](#) that shows how the Affordable Care Act has performed under an unsupportive administration and what's at risk from efforts to strike down the health law. It also highlights the resiliency of the ACA and its importance in Wisconsin.

Last week, the US Supreme Court heard oral arguments from 18 states that are seeking to overturn the entire ACA. While a majority of justices have expressed skepticism that the entire health reform law is unconstitutional, how they rule on the law is uncertain, and Wisconsinites have a lot at stake if all or major elements of the ACA are struck down.

The [report](#) examines how the ACA effectively provides protections for people with pre-existing conditions, the Marketplace enrollment trend throughout the Obama and Trump administrations, and what Wisconsinites have to lose if the Marketplace deteriorates substantially or the ACA is overturned by the courts.

A ruling in favor of the plaintiffs could block all of the ACA, including the subsidized insurance Marketplace that provides coverage for about 200,000 Wisconsinites, the requirements for coverage of young adults on their parents' insurance, the elimination of copays for access to preventative care, and a wide range of consumer

protections.

Our analysis found that the large insurance coverage gains from the ACA have eroded a little in recent years and lower income people have been impacted the most by enrollment declines. The [report](#) also shows that the ACA is particularly important in rural communities where access to employer-sponsored coverage is less common, and it highlights the insurance gains Black, Native American, and Latinx residents have had since ACA implementation. However, despite these gains our health insurance system still has significant disparities and inequities.

Regardless of the court's decision, right now the ACA is still the law of the land, and a new open enrollment period has begun. You have until December 15, 2020 to buy coverage for 2021. The majority of individuals and families who purchase health insurance through [healthcare.gov](https://www.healthcare.gov) will qualify for financial assistance, and many will find plans with monthly premiums between \$0 and \$100.

There are experts available who are trained to help you select a plan and enroll in health insurance. Contact [Covering Wisconsin](#) to set up a virtual appointment with local application assistors.