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IN THIS ISSUE

[Home](#)

[Bonuses for Small
Group Sales](#)

[Online Premium
Payment for Small
Groups](#)

[Supreme Court to
Review Health Care
Reform](#)

[Hot Selling Plans](#)

[EmblemHealth
Plans Earn Top
NYSDOH Ratings](#)

[Members Click for
Wellness](#)

Supreme Court to Review Health Care Reform

The federal Affordable Care Act will have a major impact on our industry and on the way you do business. This month will be especially pivotal. Beginning March 26, 2012, the U.S. Supreme Court will hear oral arguments regarding several of the federal health care reform law's provisions:



- **The Individual Mandate.** The issue is whether requiring all citizens to have or purchase health insurance beginning in 2014 is constitutional.
- **Severability.** This is when part of a law can be separated into legally distinct pieces. Will removing the individual mandate nullify the entire law? Or, will the other portions remain intact? The Court will consider which parts of the law should remain in effect if the individual mandate is found to be unconstitutional.
- **The Anti-Injunction Act of 1867.** The Court will decide if the act prohibits legal challenges to the individual mandate before the penalties for non-compliance (a tax) are collected in 2015.
- **Medicaid Expansion.** The issue is whether Congress can force states to spend money to cover new populations.

The Court will hear arguments for an unprecedented five-and-a-half hours. A ruling is expected in June 2012. We will continue to keep you informed of developments and their implications for our industry in the months ahead.