

June 25, 2015

Supreme Court issues ruling on King v. Burwell

The United States Supreme Court today issued its ruling on the King v. Burwell case. Although this ruling does not affect group health plans, we want to make sure you are informed in the event that your customers or their employees have questions.

The question before the court was whether the language in the Affordable Care Act allows the federal government to offer subsidies only in those states that have established their own health insurance exchanges.

It is important to note: Based on the Supreme Court ruling, there are no changes to coverage for any Independence Blue Cross members, whether they:

- Purchased coverage individually (either through HealthCare.gov, ibx4you.com, or a broker), with or without financial subsidies from the federal government.
- Get coverage through an employer
- Get coverage through Medicare

The Supreme Court's decision means that, under the Affordable Care Act, individuals who purchased their health insurance through HealthCare.gov — the federally-facilitated Marketplace — and receive financial subsidies from the federal government, may continue to do so. Pennsylvania is one of 34 states that use HealthCare.gov instead of a state-run exchange, so there is no change for Pennsylvania residents under the Court's decision. Members may visit our [Announcements page](#) at ibx.com to learn more about the Supreme Court's ruling.

We believe that every American deserves access to affordable, quality health care — something we've been providing to the people we serve for nearly 80 years.

We will continue to collaborate with patients, physicians, and hospitals to lead the way in transforming the health care system to deliver better coordinated and more cost-effective care for our members.

As always, we thank you for your efforts to help your customers and their employees make the most informed choices about their health care coverage.

If you have questions, please contact your Brown & Brown broker consultant.

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