

The Supreme Court Ruling on the Affordable Care Act: Implications for Colorado

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The U.S. Supreme Court's decision this morning upholding the Affordable Care Act (ACA), and especially its individual mandate provision, stands to affect Colorado's health care system - and hundreds of thousands of residents - on a variety of fronts, the Colorado Health Institute (CHI) said in [a new brief](#).

[CHI's analysis](#) predicts that about about a half-million uninsured Coloradans will gain health insurance by 2016 because the health law is moving forward.

The Supreme Court ruling created more certainty for the Colorado Health Benefit Exchange (COHBE). Authorized by state law but funded initially through the ACA, COHBE is scheduled to open a new marketplace designed to provide affordable insurance by late 2013. A good portion of the newly-insured will most likely buy their coverage through COHBE.

Finally, tens of millions of dollars in ACA-related grants will continue to flow to Colorado organizations, funding their efforts to improve the health care system. Many programs in Colorado are testing models to make health care more efficient, less expensive and better able to provide good health outcomes. CHI expects this forward-looking work to continue.

With its ruling, the Supreme Court provided some important answers. But CHI anticipates that Colorado's policymakers, leaders and citizens will need to answer a number of other questions in the coming years in order to implement the law.

The five most pressing questions:

- Will Colorado choose to participate in the Medicaid expansions outlined in the ACA?
- Will the Colorado Health Benefit Exchange be open by October 2013?
- What will be included in Colorado's definition of essential health benefits?
- Will the tax penalties be sufficient to encourage currently uninsured Coloradans to purchase coverage?
- Constitutional issues aside, does the ACA survive ongoing battles over implementation?

CHI will continue to monitor the health reform law and its impact on Colorado.

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The Colorado Health Institute is a trusted source of independent and objective health information, data and analysis for the state's health care leaders. CHI, celebrating its tenth anniversary in 2012, is funded by Caring for Colorado Foundation, Rose Community Foundation, The Colorado Trust and The Colorado Health Foundation.