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# Insurers weigh impact of health care reforms

By: [Eric Stock](#) | 1 hour ago June 29, 2012



Some in the insurance industry are concerned many young people will prefer to pay the tax rather than buy health insurance. (Photo by Joe Raedle/Getty Images)

An insurance industry official says the Affordable Care Act which the U.S. Supreme Court has upheld still leaves many unanswered questions. | [Full coverage: Local reactions and more](#)

Robert Slayton, President of the Illinois Association of Health Underwriters, said the government will need to specify what happens when someone who chooses to pay the penalty – rather than buy insurance – needs care.

“Does that mean it’s still guaranteed issue, which it probably will be, but is it still (covering) pre-existing conditions? So I could literally be in an ambulance, call up an insurance company and get coverage before I get to a hospital? I don’t know,” Slayton said.

Slayton said it’s wrong to assume that health insurers will be raking in big bucks just because everyone will be required to buy coverage under the ACA.

“Theoretically, all of these people are going to stampede towards the insurance carriers and say ‘Here’s my money. Give me insurance.’ I have a question. If you’re young and healthy, are you going to do that? You’re probably going to think twice,” Slayton said.

Slayton said the tax might not be enough to force people to get insurance while those who are older and more likely to need care will be more costly.

## **Ruling creates slippery slope**

The conservative-leaning think tank Illinois Policy Institute, said the Supreme Court’s ruling could create a slippery slope and give broad powers to Congress.

John Tillman, CEO of the Illinois Policy Institute, said the health care expansion, Medicaid in particular, will hurt an already overloaded and underfunded system.

“Doors for Medicaid patients are being closed in their face. Doctors are refusing to take them on as patients because the government doesn’t pay. Now we are going to add somewhere north of one million people on top of the 3.1 million people in Illinois that are already on Medicaid,” Tillman said.

#### **What is a tax?**

The Director of the Program on Constitutional Theory, History and Law at the University of Illinois, Kurt Lash, said Chief Justice John Roberts seems to allowed for a broad interpretation of what is a tax is.

“That door seems to have been opened by Chief Justice Roberts’ opinion and the only restraint on that would be a political restraint,” Lask said, adding that Congress would have the ability to define it as it deems appropriate.

#### **ACA can be improved over time**

Health Care Policy Expert at the Urban Institute, Linda Blumberg, said she believes there are some flaws in the ACA but she is positive it will all work out, once the gaps are filled in.

Blumberg said most of the country is healthy but the way it is right now, a small number of people are incurring the cost of health care. With this new act, the cost will be more widely distributed.

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