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# Despite Subsidies Upheld in Marketplaces, Some Americans Continue to Prefer Staying Uninsured

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While the [Supreme Court upheld subsidies](#) in the federal marketplace, thus removing some uncertainty regarding the Affordable Care Act (ACA) that could have caused insurance coverage to become out of reach for millions of Americans, there are still plenty that willingly choose to stay uninsured.

The president took the time after the ruling to laud the accomplishments of his healthcare law over the past 5 years, and based on his comments, he seems more confident than ever in the legislation.

“Today ... after multiple challenges before the Supreme Court the Affordable Care Act is here to stay,” President Obama said simply in a press conference.

He went on to discuss the millions of Americans who are benefiting from the law, some of whom he’s heard from personally telling him the impact the law has made. And the president wasn’t the only one rejoicing.

The American Medical Association quickly released a statement from its president, Steven J. Stack, MD, who expressed how relieved the association was. The Academy of Managed Care Pharmacy also discussed the positive news.

“The US Supreme Court’s decision upholding the contested language in the ACA is positive news for millions of Americans who will continue to have access to affordable prescription drugs, a benefit that many of us take for granted,” Chief Executive Office Edith A. Rosato, RPh, IOM, said in a statement. “Whatever one’s view of the ACA, there’s no denying that this decision has averted significant disruption to the healthcare marketplace.”

However, just because health insurance remains in reach for everyone through subsidies does not mean everyone wants it.

*The Wall Street Journal* [highlighted the fact that millions of people](#) continue to refuse to buy health insurance and would prefer to simply pay the penalty, which will start at \$695 for an individual next year.

A study found that in 8 of 10 cases where people choose not to purchase health insurance, the reasons were financial: either money was tight and they had other issues that ranked ahead of insurance, or they were comfortably off and preferred to act as their own insurer, [according to \*The Journal\*](#). The largest group of people choosing to stay uninsured (45%) are those who either have access to insurance through an employer or can afford to buy it because of the ACA, but simply choose not to.