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The Effect of Individual Mandate on Kentucky by [Tracy McManamon](#)

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Many Kentucky residents are unaware of how the happenings on the healthcare front will affect them and their decisions on Kentucky health insurance. Many are struggling to pay their premiums and the individual mandate could raise premiums, thereby raising the number of uninsured. Though the federal government says it will pay the premium for such people, this will be brought about by raising taxes for others.

The Supreme Court will hear the constitutional challenge to the Obama health care law on March 26-28. Long debates are expected on various pressing issues at the center of which is the individual mandate of the law, which requires people without Kentucky health insurance to buy coverage by 2014 or pay a penalty. Questions that will come up:

â€¢ Whether this first-of-its-kind mandate should be invalidated because it represents an unconstitutional exercise of Congressâ€™ powers to regulate commerce and to levy taxes.

â€¢ Whether Obamacareâ€™s Medicaid expansion affect the extent of state sovereignty as it requires the states to vastly increase their spending on healthcare or give up all the federal Medicaid funds they receive? At present, Medicaid accounts for 40 percent of all federal funds granted to the states, 7 percent of all federal spending, and 20 percent of state budgets on average.

â€¢ Whether the hundreds of other provisions of the law will stand or whether some of them will be abandoned, such as tax credits for small businesses, individuals purchasing Kentucky health insurance, and taxes on big businesses that do not provide their full-time employees government-approved coverage.

The arguments supporting the individual mandate is that requiring people to purchase health insurance will end the practice of Kentucky health insurance companies denying coverage on the basis of pre-existing conditions. Proponents of the law also argue that the uninsured do not pay for billions of dollars worth of emergency-room and other healthcare services. This raises the premiums paid by insured families as the cost burden is shifted to them.

Kentucky residents should know that the mandate is not scheduled to come into effect until 2014, and if it does, the initial fines would be due only in 2015. Whatever the outcome, the most important thing is that Kentucky health insurance should be available and affordable for all, regardless of income and age.

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As a family run business with over 22 years of experience, Tracy McManamon and his team members at One Source Benefits offer expertise in a titlehealth insurance kentucky [health insurance Kentucky](#) plans and protection from insurance scams. They help clients seek out the best a titlehealth insurance kentucky [health insurance Kentucky](#) plan for their case specific needs.

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