



AMERICAN ACADEMY
of ACTUARIES

NEWS RELEASE

Immediate Release

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Actuaries File Amicus Brief with Supreme Court on Health Reform Challenge

Actuaries Say Severing Mandate from Market Reforms Will Lead to Adverse Selection

WASHINGTON – 27 Jan. 2012 – The American Academy of Actuaries filed an amicus curiae brief today with the U.S. Supreme Court on the question before the court of whether to overturn a lower court ruling that the individual health insurance mandate included in the Affordable Care Act can be “severed” from the guaranteed issue and modified community rating provisions. The Academy’s brief provides actuarial input to the court on the consequences of severing the mandate—should it be invalidated by the court—and allowing the market reforms to remain in effect.

“Severing the mandate from the guaranteed issue and modified community rating provisions would result in greater adverse selection, leading to lower participation and higher health insurance premiums,” said **Cori Uccello**, the senior health fellow for the American Academy of Actuaries. “During the deliberations on the health reform legislation, the Academy urged Congress and the administration to include, along with any market reforms, mechanisms to ensure a broad cross-section of enrollee participation. From an actuarial perspective, this is a fundamental principle.”

Uccello underscored that the nonpartisan professional association, which represents actuaries in the United States on public policy issues, is not taking a position on the law itself, on the constitutionality of the mandate, or if the mandate is severable from any provisions in the law other than those related to guaranteed issue and community rating.

The amicus brief is available at: [http://www.actuary.org/pdf/Academy_amicus_\(11-393\).pdf](http://www.actuary.org/pdf/Academy_amicus_(11-393).pdf)

For more information or to arrange an interview with Cori Uccello, contact Mark Cohen at 202.785.7889. For more information on the Academy, please visit: www.actuary.org.

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The American Academy of Actuaries is a 17,000-member professional association whose mission is to serve the public and the U.S. actuarial profession. The Academy assists public policymakers on all levels by providing leadership, objective expertise, and actuarial advice on risk and financial security issues. The Academy also sets qualification, practice, and professionalism standards for actuaries in the United States.