



## For News Release

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### **NETCARE RESPONDS TO THE SUPREME COURT DECISION ON THE AFFORDABLE CARE ACT**

**Hagatna, GU - June 29, 2012** - While we had hoped for the Court to overturn the law in its entirety, we have always operated under the premise that this is the law of the land and will continue to be the law of the land as confirmed by the Court's ruling today. What is interesting for Guam is that the Court has ruled that the Affordable Care Act is upheld under the IRS Code or Tax Clause of the U.S. and not under the Commerce Clause. This ruling has significant impact on Guam since Guam mirrors the Tax Code of the United States and as such the Individual and Employer Mandate may very well be applicable to Guam said Jerry Crisostomo, Plan Administrator. This will require an opinion by the Guam Insurance or Tax Commissioner as well as the Attorney General of Guam as to its applicability.

Having said this, "it is our position that the individual and employer mandate does indeed apply to Guam and we are in full support of this requirement since NetCare as well as other local insurance companies are required to comply with the various mandates of the law. To offset the significant costs of these mandates, it only makes sense to require individuals and employers to purchase health insurance coverage." However, this requirement or mandate to purchase health insurance should not be disruptive or come as a shock to Guam employers since a significant majority of employers already provide health insurance coverage to their employees, emphasized Crisostomo.

"NetCare has always taken the position that all the provisions implemented in 2010 -2012 under the Affordable Care Act will remain unchanged should the Supreme Court strike down the law. However, since the Court has ruled the Affordable Care Act as constitutional, we will continue to move forward to fully comply with the requirements under the Affordable Care Act.

