

1 IN THE SUPREME COURT OF THE UNITED STATES

2 - - - - -x

3 NATIONAL FEDERATION OF INDEPENDENT :

4 BUSINESS, ET AL., :

5 Petitioners : No. 11-393

6 v. :

7 KATHLEEN SEBELIUS, SECRETARY OF :

8 HEALTH AND HUMAN SERVICES, ET AL. :

9 - - - - -x

10 and

11 - - - - -x

12 FLORIDA, ET AL., :

13 Petitioners : No. 11-400

14 v. :

15 DEPARTMENT OF HEALTH AND :

16 HUMAN SERVICES, ET AL. :

17 - - - - -x

18 Washington, D.C.

19 Wednesday, March 28, 2012

20

21 The above-entitled matter came on for oral
22 argument before the Supreme Court of the United States
23 at 10:19 a.m.

24 APPEARANCES:

25 PAUL D. CLEMENT, ESQ., Washington, D.C.; on behalf of

1 Petitioners.

2 EDWIN S. KNEEDLER, ESQ., Deputy Solicitor General,

3 Department of Justice, Washington, D.C.; on behalf of

4 Respondents.

5 H. BARTOW FARR, III, ESQ., Washington, D.C.; for

6 Court-appointed amicus curiae.

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

	C O N T E N T S	
1		
2	ORAL ARGUMENT OF	PAGE
3	PAUL D. CLEMENT, ESQ.	
4	On behalf of the Petitioners	4
5	ORAL ARGUMENT OF	
6	EDWIN S. KNEEDLER, ESQ.	
7	On behalf of the Respondents	28
8	ORAL ARGUMENT OF	
9	H. BARTOW FARR, III, ESQ.	
10	For Court-appointed amicus curiae	56
11	REBUTTAL ARGUMENT OF	
12	PAUL D. CLEMENT, ESQ.	
13	On behalf of the Petitioners	80
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

P R O C E E D I N G S

(10:19 a.m.)

CHIEF JUSTICE ROBERTS: We will continue argument this morning in Case Number 11-393, National Federation of Independent Business v. Sebelius, and Case 11-400, Florida v. The Department of HHS.

Mr. Clement.

ORAL ARGUMENT OF PAUL D. CLEMENT

ON BEHALF OF THE PETITIONERS

MR. CLEMENT: Mr. Chief Justice, and may it please the Court:

If the individual mandate is unconstitutional, then the rest of the Act cannot stand. As Congress found and the Federal Government concedes, the community-rating and guaranteed-issue provisions of the Act cannot stand without the individual mandate. Congress found that the individual mandate was essential to their operation.

And not only can guaranteed-issue and community-rating not stand, not operate in the manner that Congress intended, they would actually counteract Congress's basic goal of providing patient protection but also affordable care.

You can -- if you do not have the individual mandate to force people into the market, then community

1 rating and guaranteed issue will cause the cost of
2 premiums to skyrocket. We can debate the order of
3 magnitude of that, but we can't debate that the
4 direction will be upward. We also can't debate --

5 JUSTICE SOTOMAYOR: Counsel, that may well
6 be true. The economists are going back and forth on
7 that issue, and the figures vary from up 10 percent to
8 up 30. We're not in the habit of doing the legislative
9 findings.

10 What we do know is that for those States
11 that found prices increasing, that they found various
12 solutions to that. In one instance -- and we might or
13 may not say that it's unconstitutional -- Massachusetts
14 passed the mandatory coverage provision. But others
15 adjusted some of the other provisions.

16 Why shouldn't we let Congress do that, if in
17 fact the economists prove -- some of the economists
18 prove right that prices will spiral? What's wrong with
19 leaving it to -- in the hands of the people who should
20 be fixing this, not us?

21 MR. CLEMENT: Well, a couple of questions --
22 a couple of responses, Justice Sotomayor. First of all,
23 I think that it's very relevant here that Congress had
24 before it as examples some of the States that had tried
25 to impose guaranteed issue and community rating and did

1 not impose an individual mandate. And Congress rejected
2 that model. So, your question is quite right in saying
3 that it's not impossible to have guaranteed issue and
4 community rating without an individual mandate. But
5 it's a model that Congress looked at and specifically
6 rejected.

7 And then, of course, there's Congress's own
8 finding, and their finding, of course -- this is Finding
9 (I), which is 43a of the Government's brief, in the
10 appendix. Congress specifically found that having the
11 individual mandate is essential to the operation of
12 guaranteed issue and community rating.

13 JUSTICE SOTOMAYOR: That's all it said it
14 was essential to. I mean, I'm looking at it. The
15 exchanges. The State exchanges are information-
16 gathering facilities that tell insurers what the various
17 policies actually mean. And that has proven to be a
18 cost saver in many of the States who have tried it. So,
19 why should we be striking down a cost saver --

20 MR. CLEMENT: Well --

21 JUSTICE SOTOMAYOR: -- when, if what your
22 argument is, was that Congress was concerned about costs
23 rising?

24 MR. CLEMENT: Well --

25 JUSTICE SOTOMAYOR: Why should we assume

1 they wouldn't have passed an information --

2 MR. CLEMENT: I think a couple of things.

3 One, you get -- I mean, I would think you're going have

4 to take the bitter with the sweet. And if Congress --

5 if we're going to look at Congress's goal of providing

6 patient protection but also affordable care, we can't --

7 I don't think it works to just take the things that save

8 money and cut out the things that are going to make

9 premiums more expensive. But at a minimum --

10 JUSTICE SOTOMAYOR: I guess, on the bottom

11 line, is why don't we let Congress fix it?

12 MR. CLEMENT: Well, let me answer the bottom

13 line question, which is, no matter what you do in this

14 case, at some point there's going to be -- if you strike

15 down the mandate, there's going to be something for

16 Congress to do. The question is really what task do you

17 want to give Congress? Do you want to give Congress the

18 task of fixing the statute after something has been

19 taken out, especially a provision at the heart, or do

20 you want to give Congress the task of fixing health

21 care? And I think it would be better in this situation

22 --

23 JUSTICE SOTOMAYOR: We're not taking -- if

24 we strike down one provision, we're not taking that

25 power away from Congress. Congress could look at it

1 without the mandatory coverage provision and say this
2 model doesn't work; let's start from the beginning. Or
3 it could choose to fix what it has. We're not declaring
4 -- one portion doesn't force Congress into any path.

5 MR. CLEMENT: And, of course, that's right,
6 Justice Sotomayor, and no matter what you do here,
7 Congress will have the options available. So, if you --
8 if you strike down only the individual mandate, Congress
9 could say the next day, well, that's the last thing we
10 ever wanted to do; so, we're going to strike down the
11 rest of the statute immediately and then try to fix the
12 problem. So, whatever you do, Congress is going to have
13 options. The question is --

14 JUSTICE SCALIA: Well, there's such a thing
15 as legislative inertia, isn't there?

16 MR. CLEMENT: Well, that's exactly --

17 JUSTICE SCALIA: I mean --

18 MR. CLEMENT: -- what I was going to say,
19 Justice Scalia, which is I think the question for this
20 Court is -- we all recognize there's legislative
21 inertia. And then the question is what's the best
22 result in light of that reality?

23 JUSTICE SOTOMAYOR: Are you suggesting that
24 we should take on more power to the Court?

25 MR. CLEMENT: No, I --

1 JUSTICE SOTOMAYOR: Because Congress would
2 choose to take one path rather than another. That's
3 sort of taking onto the Court more power than one, I
4 think, would want.

5 MR. CLEMENT: And I agree. We're simply
6 asking this Court to take on, straight on, the idea of
7 the basic remedial inquiry into severability which looks
8 to the intent of the Congress --

9 JUSTICE SCALIA: Yes, I wanted to ask you
10 about that. Why do we look to the -- are you sure we
11 look to the intent of the Congress? I thought that, you
12 know, sometimes Congress says that these provisions will
13 -- all the provisions of this Act will be severable. We
14 ignore that when the Act really won't work, when the
15 remaining provisions just won't work. Now, how can you
16 square that reality with the proposition that what we're
17 looking for here is what would this Congress have
18 wanted?

19 MR. CLEMENT: Well, two responses,
20 Justice Scalia: We can look at this Court's cases on
21 severability, and they all formulate the test a little
22 bit differently.

23 JUSTICE SCALIA: Yes, they sure do.

24 MR. CLEMENT: But every one of them talks
25 about congressional intent. But here's the other answer

1 --

2 JUSTICE SCALIA: That's true, but is it
3 right?

4 MR. CLEMENT: It is right. And here's how I
5 would answer your question, which is, when Congress
6 includes a severability clause, it's addressing the
7 issue in the abstract. It doesn't say, no matter which
8 provisions you strike down, we absolutely, positively
9 want what's left.

10 JUSTICE SCALIA: All right. The consequence
11 of your proposition, would Congress have enacted it
12 without this provision, okay, that's the consequence.
13 That would mean that if we struck down nothing in this
14 legislation but the -- what's it called, the Cornhusker
15 kickback, okay, we find that to violate the
16 constitutional proscription of venality, okay?

17 (Laughter.)

18 JUSTICE SCALIA: When we strike that down,
19 it's clear that Congress would not have passed it
20 without that. It was the means of getting the last
21 necessary vote in the Senate. And you are telling us
22 that the whole statute would fall because the Cornhusker
23 kickback is bad. That can't be right.

24 MR. CLEMENT: Well, Justice Scalia, I think
25 it can be, which is the basic proposition, that it's

1 congressional intent that governs. Now everybody on
2 this Court has a slightly different way of divining
3 legislative intent. And I would suggest the one common
4 ground among every member of this Court, as I understand
5 it, is you start with the text. Everybody can agree
6 with that.

7 JUSTICE KAGAN: So Mr. Clement, let's start
8 with the text. And you suggest, and I think that there
9 is -- this is right, that there is a textual basis for
10 saying that the guarantee issue and the community rating
11 provisions are tied to the mandate. And you said -- you
12 pointed to where that was in the findings.

13 Is there a textual basis for anything else,
14 because I've been unable to find one. It seems to me
15 that if you look at the text, the sharp dividing line is
16 between guarantee issue, community ratings, on the one
17 hand, everything else on the other.

18 MR. CLEMENT: Well, Justice Kagan I would be
19 delighted to take you through my view of the text and
20 why there are other things that have to fall.

21 The first place I would ask you to look is
22 finding J, which is on the same page 43A. And as I read
23 that, that's a finding that the individual mandate is
24 essential to the operation of the exchanges.

25 But there are other links between guaranteed

1 issue and community rating and the exchanges. And there
2 I think it's just the way that the exchanges are
3 supposed to work, and the text makes this clear, is they
4 are supposed to provide a market where people can
5 compare community rated insurance. That's what makes
6 the exchanges function.

7 JUSTICE KAGAN: Although the exchanges
8 function perfectly well in Utah, where there is no
9 mandate. They function differently, but they function.
10 And the question is always, does Congress want half a
11 loaf. Is half a loaf better than no loaf? And on
12 something like the exchanges, it seems to me a perfect
13 example where half a loaf is better than no loaf. The
14 exchanges will do something. They won't do everything
15 that Congress envisioned.

16 MR. CLEMENT: Well, Justice Kagan, I think
17 there are situations where half a loaf is actually
18 worse, and I want to address that. But before I do it
19 -- more broadly. But before I do that, if I could stick
20 with just the exchanges.

21 I do think the question that this Court is
22 supposed to ask is not just whether they can limp along
23 and they can operate independently, but whether they
24 operate in the manner that Congress intended. And
25 that's where I think the exchanges really fall down.

1 Because the vision of the exchanges was that
2 if you got out of this current situation where health
3 insurance is basically individualized price based on
4 individualized underwriting. And you provide community
5 rating, then it's going to be very easy for people to
6 see, okay, well, this is a silver policy, and this is a
7 bronze policy, and this is a gold policy. And we can,
8 you know, just pick which insurer provides what I think
9 is going to be the best service based on those
10 comparable provisions.

11 JUSTICE KAGAN: Mr. Clement, you just said
12 something which you say a lot in your brief. You say
13 the question is the manner in which it would have
14 operated. And I think that's not consistent with our
15 cases. And I guess the best example would be Booker,
16 where we decided not to sever provisions,
17 notwithstanding that the sentencing guidelines clearly
18 operate in a different manner now than they did when
19 Congress passed them. They operate as advisory rather
20 than mandatory.

21 MR. CLEMENT: But Justice Kagan, I mean, I
22 actually think Booker supports our point as well,
23 because there are two aspects of the remedial holding of
24 Booker. And the first part of it, which I think very
25 much actually supports our point is where the majority

1 rejects the approach of the dissent, which actually
2 would have required nothing in the statute to have been
3 struck, not a single word.

4 But nonetheless, this Court said, boy, if
5 you do that, then all of the sentencing is basically
6 going to be done by a combination of the juries and the
7 prosecutors, and the judges are going to be cut out.
8 And the Court said the one thing we know is that's not
9 the manner in which Congress thought that this should
10 operate.

11 Now, later they make a different judgment
12 about the -- which particular provisions to cut out.
13 But I do think Booker is consistent with this way of
14 looking at it, and certainly consistent with Brock, the
15 opinion that we rely on, because there the Court only
16 reached that part of the opinion after they had already
17 found that the must-hire provision operated functionally
18 independent from the legislative veto, so --

19 JUSTICE GINSBURG: Mr. Clement, there is so
20 many things in this Act that are unquestionably okay. I
21 think you would concede that reauthorizing what is the
22 Indian Healthcare Improvement Act, changes to Black Lung
23 benefits, why make Congress redo those? I mean, it's a
24 question of whether we say everything you did is no
25 good, now start from scratch, or to say, you know, there

1 are many things in here that have nothing to do,
2 frankly, with the affordable healthcare, and there are
3 some that we think it's better to let Congress to decide
4 whether it wants them in or out.

5 So why should we say, it's a choice between
6 a wrecking operation, which is what you are requesting,
7 or a salvage job. And the more conservative approach
8 would be salvage rather than throwing out everything.

9 MR. CLEMENT: Well, Justice Ginsburg, two
10 kinds of responses to that. One, I do think there are
11 some provisions that I would identify as being at the
12 periphery of this statute, and I will admit that the
13 case for severing those is perhaps the strongest.

14 But I do think it is fundamentally
15 different, because if we were here arguing that some
16 provision on the periphery of the statute, like the
17 Biosimilars Act or some of the provisions that you've
18 mentioned was unconstitutional, I think you'd strike it
19 down and you wouldn't even think hard about
20 severability.

21 What makes this different is that the
22 provisions that have constitutional difficulties or are
23 tied at the hip to those provisions that have the
24 constitutional difficulty are the very heart of this
25 Act. And then if you look at how they are textually

1 interconnected to the exchanges, which are then
2 connected to the tax credits, which are also connected
3 to the employer mandates, which is also connected to
4 some of the revenue offsets, which is also connected to
5 Medicaid, if you follow that through what you end up
6 with at the end of that process is just sort of a hollow
7 shell. And at that point I think there is a strong
8 argument for not -- I mean, you can't possibly think
9 that Congress would have passed that hollow shell
10 without the heart of the Act.

11 CHIEF JUSTICE ROBERTS: Well, but it would
12 have -- it would have passed parts of the hollow shell.
13 I mean, a lot of this is reauthorization of
14 appropriations that have been reauthorized for the
15 previous 5 or 10 years and it was just more convenient
16 for Congress to throw it in in the middle of the
17 2700 pages than to do it separately. I mean, can you
18 really suggest -- I mean, they've cited the Black Lung
19 Benefits Act and those have nothing to do with any of
20 the things we are talking about.

21 MR. CLEMENT: Well, Mr. Chief Justice, they
22 tried to make them germane. But I'm not here to tell
23 you that -- some of their -- surely there are provisions
24 that are just looking for the next legislative vehicle
25 that is going to make it across the finish line and

1 somebody's going to attach it to anything that is
2 moving. I mean, I'll admit that.

3 But the question is when everything else
4 from the center of the Act is interconnected and has to
5 go, if you follow me that far, then the question is
6 would you keep this hollowed-out shell?

7 JUSTICE SOTOMAYOR: Well, but it's not --

8 JUSTICE KENNEDY: But I'm still not sure,
9 what is the test -- and this was the colloquy you had
10 with Justice Scalia with the corn husker hypothetical.
11 So I need to know what standard you are asking me to
12 apply. Is it whether as a rational matter separate
13 parts could still function, or does it focus on the
14 intent of the Congress?

15 If you -- suppose you had party A wants
16 proposal number 1, party B wants proposal number 2.
17 Completely unrelated. One is airline rates, the other
18 is milk regulation. And we -- and they decide them
19 together. The procedural rules are these have to be
20 voted on as one. They are both passed. Then one is
21 declared unconstitutional. The other can operate
22 completely independently. Now, we know that Congress
23 would not have intended to pass one without the other.
24 Is that the end of it, or is there some different test?
25 Because we don't want to go into legislative history,

1 that's intrusive, so we ask whether or not an objective
2 -- as an objective rational matter one could function
3 without -- I still don't know what the test is that we
4 are supposed to apply. And this is the same question as
5 Justice Scalia asked. Could you give me some help on
6 that?

7 MR. CLEMENT: Sure. Justice Kennedy, the
8 reality is I think this Court's opinions have at various
9 times applied both strains of the analysis.

10 JUSTICE KENNEDY: And which one -- and what
11 test do you suggest that we follow if we want to clarify
12 our jurisprudence?

13 MR. CLEMENT: I'm -- I'm a big believer in
14 objective tests, Justice Kennedy. I would be perfectly
15 happy with you to apply a more textually based objective
16 approach. I think there are certain justices that are
17 more inclined to take more of a peek at legislative
18 history, and I think if you look at the legislative
19 history of this it would only fortify the conclusion
20 that you would reach from a very objective textual
21 inquiry. But I am happy to focus the Court on the
22 objective textual inquiry.

23 CHIEF JUSTICE ROBERTS: I don't understand
24 --

25 JUSTICE KENNEDY: And that objective test is

1 what?

2 MR. CLEMENT: Is whether the statute can
3 operate in the manner that Congress -- that Congress
4 intended.

5 JUSTICE SOTOMAYOR: No statute can do that,
6 because once we chop off a piece of it, by definition,
7 it's not the statute Congress passed. So it has to be
8 something more than that.

9 MR. CLEMENT: Justice Sotomayor, every one
10 of your cases, if you have a formulation for
11 severability, if you interpret it woodenly it becomes
12 tautological. And Justice Blackmun addressed this in
13 footnote 7 of the Brock opinion that we rely on, where
14 he says: Of course it's not just -- you know, it
15 doesn't operate exactly in the manner because it doesn't
16 have all the pieces, but you still make an inquiry as to
17 whether when Congress links two provisions together and
18 one really won't work without the other --

19 JUSTICE SOTOMAYOR: So what is wrong with
20 the presumption that our law says, which is we presume
21 that Congress would want to sever? Wouldn't that be the
22 simplest, most objective test? Going past what
23 Justice Scalia says we have done, okay, get rid of
24 legislative intent altogether, which some of our
25 colleagues in other contexts have promoted, and just

1 say: Unless Congress tells us directly, it's not
2 severable, we shouldn't sever. We should let them fix
3 their problems.

4 You still haven't asked -- answered me why
5 in a democracy structured like ours, where each branch
6 does different things, why we should involve the Court
7 in making the legislative judgment?

8 MR. CLEMENT: Justice Sotomayor let me try
9 to answer the specific question and then answer the big
10 picture question. The specific question is, I mean, you
11 could do that. You could adopt a new rule now that
12 basically says, look, we've severed --

13 JUSTICE SOTOMAYOR: It's not a new rule. We
14 presume. We've rebutted the presumption in some
15 cases -- -

16 MR. CLEMENT: Right.

17 JUSTICE SOTOMAYOR: But some would call that
18 judicial action.

19 MR. CLEMENT: I think in fairness, though,
20 Justice Sotomayor, to get to the point you are wanting
21 to get to, you would have to ratchet up that presumption
22 a couple of ticks on the scale, because the one thing --

23 JUSTICE SOTOMAYOR: And what's wrong with
24 that?

25 MR. CLEMENT: Well, one thing that's wrong

1 with that, which is still at a smaller level, is that's
2 inconsistent with virtually every statement in every one
3 of your severability opinions, which all talk about
4 congressional intent.

5 JUSTICE KAGAN: Well, it's not inconsistent
6 with our practice, right, Mr. Clement? I mean, you have
7 to go back decades and decades and decades, and I'm not
8 sure even then you could find a piece of legislation
9 that we refused to sever for this reason.

10 MR. CLEMENT: I don't think that's right,
11 Justice Kagan. I think there are more recent examples.
12 A great example I think which sort of proves, and maybe
13 is a segue to get to my broader point, is a case that
14 involves a State statute, not a Federal statute, but I
15 don't think anything turns on that, is Randall against
16 Sorrell, where this Court struck down various provisions
17 of the Vermont campaign finance law. But there were
18 other contribution provisions that were not touched by
19 the theory that the Court used to strike down the
20 contribution limits. But this Court at the end of the
21 opinion said: There is no way to think that the Vermont
22 legislator would have wanted these handful of provisions
23 there on the contribution side, so we will strike down
24 the whole thing.

25 And if I could make the broader point, I

1 mean, I think the reason it makes sense in the democracy
2 with separation of powers to in some cases sever the
3 whole thing is because sometimes a half a loaf is worse.
4 And a great example, if I dare say so, is Buckley. In
5 Buckley this Court looked at a statute that tried to, in
6 a coherent way, strike down limits on contributions and
7 closely related expenditures.

8 This Court struck down the ban on
9 expenditures, left the contribution ban in place, and
10 for 4 decades Congress has tried to fix what's left of
11 the statute, largely unsuccessfully, whereas it would
12 have I think worked much better from a democratic and
13 separation of powers standpoint if the Court would have
14 said: Look, expenditures are -- you can't limit
15 expenditures under the Constitution; the contribution
16 provision is joined at the hip. Give Congress a chance
17 to actually fix the problem.

18 JUSTICE KAGAN: Mr. Clement --

19 JUSTICE BREYER: Could I ask you one
20 question, which is a practical question. I take as a
21 given your answer to Justice Kennedy, you are saying
22 let's look at it objectively and say what Congress has
23 intended, okay? This is the mandate in the community,
24 this is Titles I and II, the mandate, the community,
25 pre-existing condition, okay? Here's the rest of it,

1 you know, and when I look through the rest of it, I have
2 all kinds of stuff in there. And I haven't read every
3 word of that, I promise. As you pointed out, there is
4 biosimilarity, there is breast feeding, there is
5 promoting nurses and doctors to serve underserved areas,
6 there is the CLASS Act, etcetera.

7 What do you suggest we do? I mean, should
8 we appoint a special master with an instruction? Should
9 we go back to the district court? You haven't argued
10 most of these. As I hear you now, you're pretty close
11 to the SG. I mean, you'd like it all struck down, but
12 we are supposed to apply the objective test. I don't
13 know if you differ very much.

14 So what do you propose that we do other than
15 spend a year reading all this and have you argument all
16 this?

17 MR. CLEMENT: Right. What I would propose
18 is the following, Justice Breyer, is you follow the
19 argument this far and then you ask yourself whether what
20 you have left is a hollowed-out shell or whether --

21 JUSTICE BREYER: I would say the Breast
22 Feeding Act, the getting doctors to serve underserved
23 areas, the biosimilar thing and drug regulation, the
24 CLASS Act, those have nothing to do with the stuff that
25 we've been talking about yesterday and the day before,

1 okay?

2 So if you ask me at that level, I would say,
3 sure, they have nothing to do with it, they could stand
4 on their own. The Indian thing about helping the
5 underserved Native Americans, all that stuff has nothing
6 to do. Black lung disease, nothing to do with it, okay?

7 So that's -- do you know what you have
8 there? A total off-the-cuff impression. So that's why
9 I am asking you, what should I do?

10 MR. CLEMENT: What you should do, is let me
11 say the following, which is follow me this far, which is
12 mandatory, individual mandate is tied, as the government
13 suggests, to guaranteed-issue and community rating, but
14 the individual mandate, guaranteed-issue, and community
15 rating together are the heart of this Act. They are
16 what make the exchanges work.

17 The exchanges in turn are critical to the
18 tax credits, because the amount of the tax credit is key
19 to the amount of the policy price on the exchange. The
20 exchanges are also key to the employer mandate, because
21 the employer mandate becomes imposed on an employer if
22 one of the employees gets insurance on the exchanges.

23 But it doesn't stop there. Look at the
24 Medicare provision for DISH hospitals, okay? These are
25 hospitals that serve a disproportionate share of the

1 needy. This isn't in Title I. It's in the other part
2 that you had in your other hand. But it doesn't work
3 without the mandate, community rating and
4 guaranteed-issue.

5 JUSTICE ALITO: Well, can I ask you this,
6 Mr. Clement.

7 MR. CLEMENT: Sure.

8 JUSTICE ALITO: What would your fallback
9 position be if we don't accept the proposition that if
10 the mandate is declared unconstitutional, the rest of
11 the Act, every single provision, has to fall? Other
12 proposed -- other dispositions have been proposed.
13 There's the Solicitor General's disposition, the
14 recommended disposition to strike down the guaranteed
15 issue and community rating provisions. One of the --
16 one amicus says strike down all of Title I, another says
17 strike down all of Title I and Title II.

18 What -- what would you suggest?

19 MR. CLEMENT: Well, I -- I think what I
20 would suggest, Justice Alito -- I don't want to be
21 unresponsive -- is that you sort of follow the argument
22 through and figure out what in the core of the Act
23 falls. And then I guess my fallback would be if what's
24 left is a hollowed-out shell, you could just leave that
25 standing.

1 If you want a sort of practical answer, I
2 mean, I do think you could just -- you know, you could
3 use Justice Breyer's off-the-cuff as a starting point
4 and basically say, you know, Title I and a handful of
5 related provisions that are very closely related to that
6 are really the heart of the Act --

7 CHIEF JUSTICE ROBERTS: Well, that's --

8 MR. CLEMENT: -- the bigger volume -- on the
9 other hand, I mean, you could strike one and leave the
10 other, but at a certain point -- I'm sorry,
11 Mr. Chief Justice.

12 CHIEF JUSTICE ROBERTS: Finish your certain
13 point.

14 MR. CLEMENT: At a certain point, I just
15 think that, you know, the better answer might be to say,
16 we've struck the heart of this Act, let's just give
17 Congress a clean slate. If it's so easy to have that
18 other big volume get reenacted, they can do it in a
19 couple of days, it won't be a big deal. If it's not,
20 because it's very --

21 (Laughter.)

22 MR. CLEMENT: -- well, but -- I mean, you
23 can laugh at me if you want, but the point is, I rather
24 suspect that it won't be easy. Because I rather suspect
25 that if you actually dug into that, there'd be something

1 that was quite controversial in there and it couldn't be
2 passed quickly --

3 CHIEF JUSTICE ROBERTS: But the reality --

4 MR. CLEMENT: -- and that's our whole point.

5 CHIEF JUSTICE ROBERTS: The reality of the
6 passage -- I mean, this was a piece of legislation
7 which, there was -- had to be a concerted effort to
8 gather enough votes so that it could be passed. And I
9 suspect with a lot of these miscellaneous provisions
10 that Justice Breyer was talking about, that was the
11 price of the vote.

12 Put in the Indian health care provision and
13 I will vote for the other 2700 pages. Put in the Black
14 Lung provision, and I'll go along with it. That's why
15 all -- many of these provisions, I think, were put in,
16 not because they were unobjectionable. So presumably
17 what Congress would have done is they wouldn't have been
18 able to put together, cobble together the votes to get
19 it through.

20 MR. CLEMENT: Well, maybe that's right,
21 Mr. Chief Justice. And I don't want to, I mean, spend
22 all my time on -- fighting over the periphery, because I
23 do think there are some provisions that I think you
24 would make, as an exercise of your own judgment, the
25 judgment that once you've gotten rid of the core

1 provisions of this Act, that you would then decide to
2 let the periphery fall with it.

3 But if you want to keep the periphery,
4 that's fine. What I think is important, though, as to
5 the core provisions of the Act, which aren't just the
6 mandate community rating and guaranteed issue, but
7 include the exchanges, the tax credit, Medicare and
8 Medicaid -- as to all of that, I think you do want to
9 strike it all down to avoid a redux of Buckley.

10 If I could reserve the remainder of my time.

11 CHIEF JUSTICE ROBERTS: Thank you, Mr.
12 Clement.

13 Mr. Kneedler.

14 ORAL ARGUMENT OF EDWIN S. KNEEDLER

15 ON BEHALF OF THE RESPONDENTS

16 MR. KNEEDLER: Thank you, Mr. Chief Justice,
17 and may it please the Court:

18 There should be no occasion for the Court in
19 this case to consider issues of severability, because as
20 we argue, the -- the minimum coverage provision is fully
21 consistent with Article I of the Constitution. But if
22 the Court were to conclude otherwise, it should reject
23 Petitioners' sweeping proposition that the entire Act
24 must fall if this one provision is held
25 unconstitutional.

1 As an initial matter, we believe the Court
2 should not even consider that question. The vast
3 majority of the provisions of this Act do not even apply
4 to the Petitioners, but instead apply to millions of
5 citizens and businesses who are not before the Court --

6 CHIEF JUSTICE ROBERTS: How does your
7 proposal actually work? Your idea is that, well, they
8 can take care of it themselves later. I mean, do you
9 contemplate them bringing litigation and saying -- I
10 guess the insurers would be the most obvious ones --
11 without -- without the mandate, the whole thing falls
12 apart, and we're going to bear a greater cost, and so
13 the rest of the law should be struck down.

14 And that's a whole other line of litigation?

15 MR. KNEEDLER: Well, I -- I think the
16 continuing validity of any particular provision would
17 arise in litigation that would otherwise arise under
18 that provision by parties who are actually --

19 CHIEF JUSTICE ROBERTS: But what cause of
20 action is it? I've never heard of a severability cause
21 of action.

22 MR. KNEEDLER: Well, in the first place, I
23 don't -- the point isn't that there has to be an
24 affirmative cause of action to decide this. You
25 could -- for example, to use the Medicare reimbursement

1 issue is one of the things that this Act does is change
2 Medicare reimbursement rates. Well, the place where
3 someone adjudicates the validity of Medicare
4 reimbursement rates is through the special statutory
5 review procedure for that.

6 And the same thing is true of the
7 Anti-Injunction Act --

8 JUSTICE SCALIA: Mr. Kneedler, there are
9 some provisions which nobody would have standing to
10 challenge. If the provision is simply an expenditure of
11 Federal money, it doesn't hurt anybody except the
12 taxpayer, but the taxpayer doesn't have standing. That
13 -- that just continues.

14 Even though it is -- it should -- it is so
15 closely allied to what's been struck down that it ought
16 to go as well. But nonetheless, that has to continue
17 because there's nobody in the world that can challenge
18 it.

19 Can that possibly be the law?

20 MR. KNEEDLER: I think that proves our
21 point, Justice Scalia. This Court has repeatedly said
22 that just because there's -- no one may have standing to
23 challenge -- and particularly like tax credits or taxes
24 which are challenged only after going through the
25 Anti-Injunction Act, just because no one has standing

1 doesn't mean that someone must.

2 But beyond that --

3 JUSTICE SCALIA: But those are provisions
4 that have been legitimately enacted. The whole issue
5 here is whether these related provisions have been
6 legitimately enacted, or whether they are so closely
7 allied to one that has been held to be unconstitutional
8 that they also have not been legitimately enacted.

9 You can't compare that to -- to cases
10 dealing with a statute that nobody denies is
11 constitutional.

12 MR. KNEEDLER: This case is directly
13 parallel to the Printz case, in our view. In that case,
14 the Court struck down several provisions of the Brady
15 Act, but went on to say it had no business addressing
16 the severability of other provisions that did not apply
17 to the people before whom --

18 JUSTICE SOTOMAYOR: But --

19 JUSTICE BREYER: What he's thinking of is
20 this: I think Justice Scalia is thinking, I suspect, of
21 -- imagine a tax which says, this tax, amount Y, goes to
22 purpose X, which will pay for half of purpose X. The
23 other half will come from the exchanges somehow. That
24 second half is unconstitutional. Purpose X can't
25 possibly be carried out now with only half the money.

1 Does the government just sit there
2 collecting half the money forever because nobody can
3 ever challenge it? You see, there -- if it were
4 inextricably connected, is it enough to say, well, we
5 won't consider that because maybe somebody else could
6 bring that case and then there is no one else?

7 I mean, is that --

8 MR. KNEEDLER: Yes, we think that is the
9 proper way to proceed. Severability --

10 JUSTICE GINSBURG: Mr. Kneedler, it's not a
11 choice between someone else bringing the case and a law
12 staying in place. And what we're really talking about,
13 as Justice Sotomayor started this discussion, is who is
14 the proper party to take out what isn't infected by the
15 Court's holding -- with all these provisions where there
16 may be no standing, one institution clearly does have
17 standing, and that's Congress.

18 And if Congress doesn't want the provisions
19 that are not infected to stand, Congress can take care
20 of it.

21 It's a question of which -- which side --
22 should the Court say, we're going to wreck the whole
23 thing, or should the Court leave it to Congress?

24 MR. KNEEDLER: We think the Court should
25 leave it to Congress for two reasons. One is the point

1 I'm making now about justiciability, or whether the
2 Court can properly consider it at all. And the second
3 is, we think only a few provisions are inseverable from
4 the minimum coverage provision.

5 I just would like to --

6 CHIEF JUSTICE ROBERTS: Before you go,
7 Mr. Kneedler, I'd like your answer to Justice Breyer's
8 question.

9 I think you were interrupted before you had
10 a chance --

11 MR. KNEEDLER: Yes. No, we believe that in
12 that case, the tax -- the tax provision should not be
13 struck down. In the first place, the Anti-Injunction
14 Act would bar a direct suit to challenge it. It would
15 be very strange to allow a tax to be struck down on the
16 basis of a severability analysis. Severability arises
17 in a case only where it's necessary to consider what
18 relief a party before the Court should get. The only
19 party --

20 JUSTICE ALITO: Suppose that there was --
21 suppose there was a non-severability provision in this
22 Act. If one provision were to be held unconstitutional,
23 then every single -- someone would have to bring a
24 separate lawsuit challenging every single other
25 provision in the Act and say, well, one fell and the

1 Congress said it's all -- it's a package, it can't be
2 separated.

3 That's your position?

4 MR. KNEEDLER: The fact that -- that such a
5 clause might make it easy doesn't change the point.

6 Article III jurisdictional problems apply to easy
7 questions as well as hard questions. If I could just --

8 JUSTICE KENNEDY: But there's no Article III
9 jurisdictional problem in Justice Alito's hypothetical,
10 that this is a remedial exercise of the Court's power to
11 explain the consequences of its judgment in this case.

12 MR. KNEEDLER: But this Court had said that
13 one has to have standing for every degree of relief that
14 is sought. That was in Davis, that was Los
15 Angeles v. Lyons.

16 JUSTICE SCALIA: Mr. Kneeder --

17 MR. KNEEDLER: -- Daimler/Chrysler --

18 JUSTICE SCALIA: -- don't you think it's
19 unrealistic to say leave it to Congress, as though
20 you're sending it back to Congress for Congress to
21 consider it dispassionately: On balance, should we have
22 this provision or should we not have provision? That's
23 not what it's going to be. It's going to be these
24 provisions are in effect; even though you -- a lot of
25 you never wanted them to be in effect, and you only

1 voted for them because you wanted to get the heart of
2 the -- of the Act, which has now been cut out; but
3 nonetheless these provisions are the law, and you have
4 to get the votes to overturn them.

5 That's an enormously different question from
6 whether you get the votes initially to put them into the
7 law.

8 What -- there is no way that this Court's
9 decision is not going to distort the congressional
10 process. Whether we strike it all down or leave some of
11 it in place, the congressional process will never be the
12 same. One way or another, Congress is going to have to
13 reconsider this, and why isn't it better to have them
14 reconsider it -- what should I say -- in toto, rather
15 than having some things already in the law which you
16 have to eliminate before you can move on to consider
17 everything on balance?

18 MR. KNEEDLER: We think, as a matter of
19 judicial restraint, limits on equitable remedial power
20 limit this Court to addressing the provision that has
21 been challenged as unconstitutional and anything else
22 that the plaintiff seeks as relief. Here the only --

23 JUSTICE KENNEDY: But when you say "judicial
24 restraint" --

25 JUSTICE SOTOMAYOR: Mr. Kneedler, would you

1 please --

2 CHIEF JUSTICE ROBERTS: Justice Kennedy.

3 JUSTICE KENNEDY: When you say judicial
4 restraint, you are echoing the earlier premise that it
5 increases the judicial power if the judiciary strikes
6 down other provisions of the Act. I suggest to you it
7 might be quite the opposite. We would be exercising the
8 judicial power if one Act was -- one provision was
9 stricken and the others remained to impose a risk on
10 insurance companies that Congress had never intended.
11 By reason of this Court, we would have a new regime that
12 Congress did not provide for, did not consider. That,
13 it seems to me, can be argued at least to be a more
14 extreme exercise of judicial power than to strike --
15 than striking the whole.

16 MR. KNEEDLER: I -- I think not, Justice --

17 JUSTICE KENNEDY: I just don't accept the
18 premise.

19 MR. KNEEDLER: I think not, Justice Kennedy,
20 and then I'll move on.

21 But this is exactly the situation in Printz.
22 The Court identified the severability questions that
23 were -- that were briefed before the Court as important
24 ones but said that they affect people who are -- rights
25 and obligations of people who are not before the Court.

1 JUSTICE SOTOMAYOR: Mr. Kneedler, move away
2 from the issue of whether it's a standing question or
3 not.

4 MR. KNEEDLER: Right.

5 JUSTICE SOTOMAYOR: Make the assumption
6 that's an -- that this is an issue of the Court's
7 exercise of discretion, because the last two questions
8 had to do with what's wise for the Court to do, not
9 whether it has power to do it or not.

10 MR. KNEEDLER: Right. That --

11 JUSTICE SOTOMAYOR: So, let's move beyond
12 the power issue, which your answers have centered on,
13 and give me a sort of policy. And I know that's a --
14 that's a bugaboo word sometimes, but what should guide
15 the Court's discretion?

16 MR. KNEEDLER: Well, we think that matters
17 of justiciability do blend into --

18 JUSTICE SOTOMAYOR: Would you please --

19 MR. KNEEDLER: No, I understand.

20 JUSTICE SOTOMAYOR: I've asked you three
21 times to move around that.

22 MR. KNEEDLER: -- blend into -- blend into
23 discretion and, in turn, blend into the merits of the
24 severability question. And as to that, just to answer a
25 question that several Justices have asked, we think that

1 severability is a matter of statutory interpretation.
2 It should be resolved by looking at the structure and
3 the text of the Act, and the Court may look at
4 legislative history to figure out what the text and
5 structure mean with respect to severability. We don't
6 --

7 JUSTICE SCALIA: Mr. Kneedler, what happened
8 to the Eighth Amendment? You really want us to go
9 through these 2,700 pages?

10 (Laughter.)

11 JUSTICE SCALIA: And do you really expect
12 the Court to do that? Or do you expect us to give this
13 function to our law clerks?

14 (Laughter.)

15 JUSTICE SCALIA: Is this not totally
16 unrealistic? That we're going to go through this
17 enormous bill item by item and decide each one?

18 MR. KNEEDLER: Well --

19 JUSTICE SOTOMAYOR: I thought the simple
20 answer was you don't have to because --

21 MR. KNEEDLER: Well, that is -- that is
22 the --

23 JUSTICE SOTOMAYOR: -- what we have to look
24 at is what Congress said was essential, correct?

25 MR. KNEEDLER: That is correct, and I'd also

1 like to -- going -- I just want to finish the thought I
2 had about this being a matter of statutory
3 interpretation. The Court's task, we submit, is not to
4 look at the legislative process to see whether the bill
5 would have been -- would have passed or not based on the
6 political situation at the time, which would basically
7 convert the Court into a function such as a whip count.
8 That is not the Court's function.

9 JUSTICE KAGAN: And, Mr. Kneedler, that
10 would be a revolution --

11 MR. KNEEDLER: Yes.

12 JUSTICE KAGAN: -- in our severability law,
13 wouldn't it?

14 MR. KNEEDLER: It would.

15 JUSTICE KAGAN: I mean, we have never
16 suggested that we're going to say, look, this
17 legislation was a brokered compromise, and we're going
18 to try to figure out exactly what would have happened in
19 the complex parliamentary shenanigans that go on across
20 the street and figure out whether they would have made a
21 difference.

22 Instead, we look at the text that's actually
23 given us. For some people, we look only at the text.
24 It should be easy for Justice Scalia's clerks.

25 (Laughter.)

1 MR. KNEEDLER: I think -- I think that --

2 JUSTICE SCALIA: I don't care whether it's
3 easy for my clerks. I care whether it's easy for me.

4 (Laughter.)

5 MR. KNEEDLER: I think that -- I think
6 that's exactly right. As I said, it is a question of
7 statutory interpretation.

8 CHIEF JUSTICE ROBERTS: Well, how is that --
9 what's exactly right? It's a question of statutory
10 interpretation; that means you have to go through every
11 line of the statute. I haven't heard your answer to
12 Justice Scalia's question yet.

13 MR. KNEEDLER: Well, I think in this case
14 there is an easy answer, and that is, Justice Kagan
15 pointed out that, that the Act itself creates a sharp
16 dividing line between the minimum coverage provision --
17 the package of -- of reforms: the minimum coverage
18 provision along with the guaranteed issue and community
19 rating. That is one package that Congress deemed
20 essential.

21 CHIEF JUSTICE ROBERTS: How do you know
22 that? Where is this line? I looked through the whole
23 Act; I didn't read -- well --

24 MR. KNEEDLER: It is in --

25 CHIEF JUSTICE ROBERTS: Where is the sharp

1 line?

2 MR. KNEEDLER: It is in Congress's findings
3 that the -- that the minimum coverage provision --
4 without it, the Court -- the Congress said, in Finding
5 (I), without that provision, people would wait to get
6 insurance, and therefore -- and cause all the adverse
7 selection problems that arise.

8 CHIEF JUSTICE ROBERTS: No, no. That --
9 that makes your case that the one provision should fall
10 if the other does. It doesn't tell us anything about
11 all the other provisions.

12 MR. KNEEDLER: Well, I -- I think -- I think
13 it does, because Congress said it was essential to those
14 provisions, but it conspicuously did not say that it was
15 essential to other provisions.

16 CHIEF JUSTICE ROBERTS: Well --

17 JUSTICE ALITO: May I ask you about the
18 argument that's made in the economists' amicus brief?
19 They say that the insurance reforms impose 10-year costs
20 of roughly \$700 billion on the insurance industry, and
21 that these costs are supposed to be offset by about 350
22 billion in new revenue from the individual mandate and
23 350 billion from the Medicaid expansion.

24 Now, if the 350 billion -- maybe you'll
25 disagree with the numbers, that they're fundamentally

1 wrong; but assuming that they're in the ballpark, if the
2 350 million from the individual mandate were to be lost,
3 what would happen to the insurance industry, which would
4 now be in the -- in the hole for \$350 billion over 10
5 years?

6 MR. KNEEDLER: I don't -- I mean, first of
7 all, for the Court to go beyond text and legislative
8 history to try to figure out how the finances of the
9 bill operate, it's like being the budget committee. But
10 -- but we think the economists had added up the figures
11 wrong. If there's Medicaid expansion, the insurance --
12 and the insurance companies are involved in that,
13 they're going to be reimbursed for the --

14 CHIEF JUSTICE ROBERTS: But what if there
15 isn't Medicaid expansion? We've talked about the
16 individual mandate, but does the Government have a
17 position on what should happen if the Medicaid expansion
18 is struck down?

19 MR. KNEEDLER: We don't -- we don't think
20 that that would have any effect. And that could be
21 addressed in the next argument. But we don't think that
22 would have any effect on the -- on the rest of the -- on
23 the rest of the Act.

24 CHIEF JUSTICE ROBERTS: So, did -- the
25 Government's position is that if Medicaid expansion is

1 struck down, the rest of the Act can operate --

2 MR. KNEEDLER: Yes.

3 CHIEF JUSTICE ROBERTS: -- without it.

4 MR. KNEEDLER: Yes. It's -- in the past,
5 Congress has expanded Medicaid coverage without there
6 being -- it's done it many times without there being a
7 minimum coverage provision --

8 JUSTICE KENNEDY: But I still don't
9 understand where you are with the answer to
10 Justice Alito's question.

11 Assume that there is a -- a substantial
12 probability that the 350 billion plus 350 billion equals
13 7 is going to be cut in half if the individual mandate
14 is stricken. Assume there is a significant possibility
15 of that. Is it within the proper exercise of this
16 Court's function to impose that kind of risk? Can we
17 say that the Congress would have intended that there be
18 that kind of risk?

19 MR. KNEEDLER: Well, we don't think it's in
20 the Court's place to look at the -- at the budgetary
21 implications, and we also --

22 JUSTICE KENNEDY: But isn't that -- isn't
23 that the point, then, why we should just assume that it
24 is not severable?

25 MR. KNEEDLER: No.

1 JUSTICE KENNEDY: If we -- if we lack the
2 competence to even assess whether there is a risk, then
3 isn't this an awesome exercise of judicial power?

4 MR. KNEEDLER: No, I don't --

5 JUSTICE KENNEDY: To say we're doing
6 something and we're not telling you what the
7 consequences might be?

8 MR. KNEEDLER: No, I don't think so, because
9 when you -- when you're talking about monetary
10 consequences, you're looking through the Act, you're
11 looking behind the Act, rather than -- the Court's
12 function is to look at the text and structure of the Act
13 and what the substantive provisions of the Act
14 themselves mean. And if I could go past --

15 JUSTICE SCALIA: Mr. Kneedler, can I -- can
16 you give us a prior case in -- that resembles this one
17 in which we are asked to strike down what the other side
18 says is the heart of the Act, and yet leave in -- as you
19 request, leave in effect the rest of it? Have we
20 ever -- most of our severability cases, you know,
21 involve one little aspect of the Act. The question is
22 whether the rest. When have we ever really struck down
23 what was the main purpose of the Act, and left the rest
24 in effect?

25 MR. KNEEDLER: I think Booker is the best

1 example of that. In Booker the mandatory sentencing
2 provisions were central to the act, but the Court said,
3 Congress would have preferred a statute without the
4 mandatory provision in the Act, and the Court struck
5 that, but the rest of the sentencing guidelines
6 remained.

7 JUSTICE SCALIA: I think the reason -- the
8 reason the majority said that was that they didn't think
9 that what was essential to the Act was what had been
10 stricken down, and that is the ability of the judge to
11 say on his own what -- what the punishment would be. I
12 don't think that's a case where we struck -- where we
13 excised the heart of the statute.

14 You have another one?

15 MR. KNEEDLER: There is no example --

16 JUSTICE SCALIA: There is no example. This
17 is really --

18 MR. KNEEDLER: -- to our -- that we have
19 found that suggests the contrary.

20 JUSTICE SCALIA: This is really a case of
21 first impression. I don't know another case where we
22 have been confronted with this -- with this decision.

23 Can you take out the heart of the Act and
24 leave everything else in place?

25 MR. KNEEDLER: I would like to go to the

1 heart of the Act point in a moment. But what I'd like
2 to say is this is a huge act with many provisions that
3 are completely unrelated to market reforms and operate
4 in different ways. And we think it would be
5 extraordinary in this extraordinary act to strike all of
6 that down because there are many provisions and it would
7 be too hard to do it.

8 JUSTICE BREYER: I mean, I think it's not
9 uncommon that Congress passes an act, and then there are
10 many titles, and some of the titles have nothing to do
11 with the other titles. That's a common thing. And
12 you're saying you've never found an instance where they
13 are all struck out when they have nothing to do with
14 each other.

15 My question is, because I hear Mr. Clement
16 saying something not too different from what you say.
17 He talks about things at the periphery. We can't reject
18 or accept an argument on severability because it's a lot
19 of work for us. That's beside the point. But do you
20 think that it's possible for you and Mr. Clement, on
21 exploring this, to get together and agree on --

22 (Laughter)

23 JUSTICE BREYER: -- I mean, on a list of
24 things that are, in both your opinions, peripheral.
25 Then you would focus on those areas where one of you

1 thinks it's peripheral and one of you thinks it's not
2 peripheral. And at that point, it might turn out to be
3 far fewer than we are currently imagining, at which
4 point we could hold an argument or figure out some way
5 or somebody hold an argument and try to -- try to get
6 those done.

7 Is that a pipe dream or is that a --

8 MR. KNEEDLER: I -- I just don't think that
9 is realistic. The Court would be doing it without the
10 parties, the millions of parties --

11 JUSTICE SCALIA: You can have a conference
12 committee report afterwards, maybe.

13 (Laughter.)

14 MR. KNEEDLER: No, I just -- it just is not
15 something that a court would ordinarily do. But I would
16 like --

17 JUSTICE SOTOMAYOR: Could you get back to
18 the argument of -- of the heart?

19 MR. KNEEDLER: Yes.

20 JUSTICE SOTOMAYOR: Striking down the heart,
21 do we want half a loaf or a shelf. I think those are
22 the two analogies --

23 MR. KNEEDLER: Right. And -- and I would
24 like to discuss it again in terms of the text and
25 structure of the Act. We have very important

1 indications from the structure of this Act that the
2 whole thing is not supposed to fall.

3 The most basic one is, the notion that
4 Congress would have intended the whole Act to fall if
5 there couldn't be a minimum coverage provision is
6 refuted by the fact that there are many, many provisions
7 of this Act already in effect without a minimum coverage
8 provision. Two point -- 2 and-a-half million people
9 under 26 have gotten insurance by one of the insurance
10 requirements. Three point two billion dollars --

11 JUSTICE SCALIA: In anticipation of the
12 minimum coverage. That's going to bankrupt the
13 insurance companies, if not the States, unless this
14 minimum coverage provision comes into effect.

15 MR. KNEEDLER: There is no reason to think
16 it's going to -- it's going to bankrupt anyone. The
17 costs will be set to cover those -- to cover those
18 amounts.

19 JUSTICE SOTOMAYOR: I thought that the
20 26-year-olds were saying that they were healthy and
21 didn't need insurance yesterday. So today they are
22 going to bankrupt the --

23 MR. KNEEDLER: Two and a half million people
24 would be thrown off the insurance roles if the Court
25 were to say that. Congress made many changes to

1 Medicare rates that have gone into effect. For
2 Congress -- for the courts to have to unwind millions of
3 Medicare reimbursement rates. Medicare has covered 32
4 million insurance -- preventive care visits by patients
5 as a result of this Act.

6 CHIEF JUSTICE ROBERTS: All of that was
7 based on the assumption that the mandate was
8 constitutional. And if -- that certainly doesn't stop
9 us from reaching our own determination on that.

10 MR. KNEEDLER: No, but what I'm saying is
11 it's a question of legislative intent, and we have a
12 very fundamental indication of legislative intent that
13 Congress did not mean the whole Act to fall if --
14 without the minimum coverage provision, because we have
15 many provisions that are operating now without that.

16 But there's a further indication about why
17 the line should be drawn where I've suggested, which is
18 the package of these particular provisions. All the
19 other provisions of the Act would continue to advance
20 Congress's goal, the test that was articulated in
21 Booker, but it's been said in Regan and other cases.
22 You look to whether the other provisions can continue to
23 advance the purposes of the Act.

24 Here they unquestionably can. The public
25 health -- the broad public health purposes of the Act

1 that are unrelated to the minimum coverage provision,
2 but also that the other provisions designed to enhance
3 access to affordable care. The employer responsibility
4 provision, the credit for small businesses, which is
5 already in effect, by the way, and affecting many small
6 businesses --

7 JUSTICE SCALIA: But many people might
8 not -- many of the people in Congress might not have
9 voted for those provisions if the central part of this
10 statute was not adopted.

11 MR. KNEEDLER: But that --

12 JUSTICE SCALIA: I mean, you know, you're --
13 to say that we're effectuating the intent of Congress is
14 just unrealistic. Once you've cut the guts out of it,
15 who knows, who knows which of them were really desired
16 by Congress on their own and which ones weren't.

17 MR. KNEEDLER: The question for the Court is
18 Congress having passed the law by whatever majority
19 there might be in one house or the other, Congress
20 having passed the law, what at that point is -- is the
21 legislative intent embodied in the law Congress has
22 actually passed?

23 CHIEF JUSTICE ROBERTS: Well, that's right.
24 But the problem is, straight from the title, we have two
25 complementary purposes, patient protection and

1 affordable care. And you can't look at something and
2 say this promotes affordable care, therefore, it's
3 consistent with Congress's intent. Because Congress had
4 a balanced intent. You can't look at another provision
5 and say this promotes patient protection without asking
6 if it's affordable.

7 So, it seems to me if you ask what is going
8 to promote Congress's purpose, that's just an inquiry
9 that you can't carry out.

10 MR. KNEEDLER: No, with respect, I disagree,
11 because I think it's evident that Congress's purpose was
12 to expand access to affordable care. It did it in
13 discrete ways. It did it by the penalty on employers
14 that don't -- that don't offer suitable care. It did it
15 by offering tax credits to small employers. It did it
16 by offering tax credits to purchasers. All of those are
17 a variety of ways that continue to further Congress's
18 goal. And most of all, Medicaid, which is -- which is
19 unrelated to the -- to the private insurance market
20 altogether.

21 And in adopting those other provisions
22 governing employers and whatnot, Congress built on its
23 prior experience of using the tax code, which it is --
24 for a long period of time, Congress has subsidized --

25 JUSTICE KENNEDY: I don't quite understand

1 about the employers. You're -- you are saying Congress
2 mandated employers to buy something that Congress itself
3 has not contemplated? I don't understand that.

4 MR. KNEEDLER: No. Employer coverage -- 150
5 million people in this country already get their
6 insurance through -- through their employers. What
7 Congress did in seeking to augment that was to add a
8 provision requiring employers to purchase insurance --

9 JUSTICE KENNEDY: Based on the assumption
10 that the cost of those policies would be lowered
11 by certain provisions which are, by hypothesis -- we are
12 not sure -- by hypothesis, are in doubt.

13 MR. KNEEDLER: No, I -- I think it's -- any
14 cost assumptions -- there is no indication that Congress
15 made any cost assumptions, but there is no reason to
16 think that the individual -- that the individual market,
17 which is where the minimum coverage provision is
18 directed, would affect that.

19 I would like to say -- I would point out why
20 the other things would advance Congress's goal. The
21 point here is that the package of three things would be
22 contrary -- would run contrary to Congress's goal if you
23 took out the minimum coverage provision. And here's
24 why -- and this is reflected in the findings.

25 If you take out minimum coverage, but leave

1 in the guaranteed issue and community rating, you will
2 make matters worse. Rates will go up, and people will
3 be less -- fewer people covered in the individual
4 market.

5 JUSTICE ALITO: Well, if that is true, what
6 is the difference between guaranteed issue and community
7 rating provisions, on the one hand, and other provisions
8 that increase costs substantially for insurance
9 companies?

10 For example, the tax on high cost health
11 plans, which the economists in the amicus brief said
12 will cost \$217 billion over 10 years?

13 MR. KNEEDLER: Those are -- what Congress --
14 Congress did not think of those things as balancing
15 insurance companies. Insurance companies are
16 participants in the market for Medicaid and -- and other
17 things.

18 JUSTICE KENNEDY: But you are saying we have
19 -- we have the expertise to make the inquiry you want us
20 to make, i.e., the guaranteed-issue, but not the
21 expertise that Justice Alito's question suggests we must
22 make.

23 MR. KNEEDLER: Well --

24 JUSTICE KENNEDY: I just don't understand
25 your position.

1 MR. KNEEDLER: -- that's because -- that's
2 because I think this Court's function is to look at the
3 text and structure and the legislative history of the
4 law that Congress enacted, not the financial -- not a
5 financial balance sheet, which doesn't appear anywhere
6 in the law. And just --

7 JUSTICE GINSBURG: You are relying on
8 Congress's quite explicitly tying these three things
9 together.

10 MR. KNEEDLER: We do. That's -- that's --
11 and it's not just the text of the act, but the
12 background of the act, the experience in the state, the
13 testimony of the National Association of Insurance
14 Commissioners.

15 That's the -- that's the problem Congress
16 was addressing. There was a -- there was -- a shifting
17 of present actuarial risks in that market that Congress
18 wanted to correct. And if you took the minimum coverage
19 provision out and left the other two provisions in,
20 there would be laid on top of the existing shifting of
21 present actuarial risks an additional one because the
22 uninsured would know that they would have guaranteed
23 access to insurance whenever they became sick. It would
24 make the -- it would make the adverse selection in that
25 market problem even worse.

1 And so what -- and Congress, trying to come
2 up with a market-based solution to control rates in that
3 market, has adopted something that would -- that would
4 work to control costs by guaranteed-issue and
5 community-rating; but, if you -- if -- if you take out
6 the minimum coverage, that won't work. That was
7 Congress's assumption, again, shown by the text and
8 legislative history of this provision. And that's why
9 we think those things rise or fall in a package because
10 they cut against what Congress was trying to do.

11 All of the other provisions would actually
12 increase access to affordable care and would have
13 advantageous effects on price. Again, Congress was
14 invoking its traditional use of the tax code, which has
15 long subsidized insurance through employers, has used
16 that to impose a tax penalty on employers, to give tax
17 credits. This is traditional stuff that Congress has
18 done.

19 And the other thing Congress has done, those
20 preexisting laws had their own protections for
21 guaranteed-issue and community-rating. Effectively,
22 within the large employer plans, they can't discriminate
23 among people, they can't charge different rates. What
24 Congress was doing, was doing that in the other market.
25 If it can't, that's all that should be struck from the

1 act.

2 CHIEF JUSTICE ROBERTS: Thank you,
3 Mr. Kneedler.

4 Mr. Farr?

5 ORAL ARGUMENT OF H. BARTOW FARR, III,
6 FOR COURT-APPOINTED AMICUS CURIAE

7 MR. FARR: Mr. Chief Justice and may it
8 please the Court:

9 At the outset, I would just like to say, I
10 think that the government's position in this case that
11 the community-rating and guaranteed-issue provisions
12 ought to be struck down is an example of the best
13 driving out the good; because, even without the minimum
14 coverage provision, those two provisions,
15 guaranteed-issue and community-rating, will still open
16 insurance markets to millions of people that were
17 excluded under the prior system, and for millions of
18 people will lower prices, which were raised high under
19 the old system because of their poor health.

20 So even though the system is not going to
21 work precisely as Congress wanted, it would certainly
22 serve central goals that Congress had of expanding
23 coverage for people who were unable to get coverage or
24 unable to get it at affordable prices.

25 So when the government --

1 JUSTICE GINSBURG: One of the points that
2 Mr. Kneedler made is that the price won't be affordable
3 because -- he spoke of the adverse selection problem,
4 that there would be so fewer people in there, the
5 insurance companies are going to have to raise the
6 premiums.

7 So it's nice that Congress made it possible
8 for more people to be covered, but the reality is they
9 won't because they won't be able to afford the premium.

10 MR. FARR: Well, Justice Ginsburg, let me
11 say two things about that.

12 First of all, when we talk about premiums
13 becoming less affordable, it's very important to keep in
14 mind different groups of people, because it is not
15 something that applies accurately to everybody.

16 For people who were not able to get
17 insurance before, obviously, their insurance beforehand
18 was -- the price was essentially infinite. They were
19 not able to get it at any price. They will now be able
20 to get it at a price that they can afford.

21 For people who are unhealthy and were able
22 to get insurance, but perhaps not for the things that
23 they were most concerned about, or only at very high
24 rates, their rates will be lower under the system, even
25 without the minimum coverage provision.

1 Also, you have a large number of people who,
2 under the Act --

3 JUSTICE SCALIA: Excuse me, why do you
4 say -- I didn't follow that. Why?

5 MR. FARR: Because --

6 JUSTICE SCALIA: Why would their rates be
7 lower?

8 MR. FARR: Their rates are going to be lower
9 than they were under the prior system because they are
10 going into a pool of people, rather than -- some of whom
11 are healthy, rather than having their rates set
12 according to their individual health characteristics.
13 That's why their rates were so high.

14 JUSTICE KAGAN: But the problem, Mr. Farr,
15 isn't it, that they're going to a pool of people that
16 will gradually get older and unhealthier. That's the
17 way the thing works. Once you say that the insurance
18 companies have to cover all of the sick people and all
19 of the old people, the rates climb. More and more young
20 people and healthy people say, why should we
21 participate, we can just get it later when we get sick.
22 So they leave the market, the rates go up further, more
23 people leave the market, and the whole system crashes
24 and burns, becomes unsustainable.

25 MR. FARR: Well --

1 JUSTICE KAGAN: And this is not --

2 MR. FARR: Certainly.

3 JUSTICE KAGAN: -- like what I think. What
4 do I know? It's just what's reflected in Congress's
5 findings, that it's look -- it looks at some states and
6 says, this system crashed and burned. It looked at
7 another state with the minimum coverage provision and
8 said, this one seems to work. So we will package the
9 minimum coverage provision with the nondiscrimination
10 provisions.

11 MR. FARR: Well, in a moment, I'd like to
12 talk about the finding; but, if I could just postpone
13 that for a second and talk about adverse selection
14 itself.

15 I think one of the misconceptions here,
16 Justice Kagan, is that Congress, having seen the
17 experience of the states in the '90s with
18 community-rating and guaranteed-issue, simply imposed
19 the minimum coverage provision as a possible way of
20 dealing with that; and, if you don't have the minimum
21 coverage provision, then, essentially, adverse selection
22 runs rampant. But that's not what happened.

23 Congress included at least half a dozen
24 other provisions to deal with adverse selection caused
25 by bringing in people who are less healthy into the Act.

1 There are -- to begin with, the Act
2 authorizes annual enrollment periods, so people can't
3 just show up at the hospital. If they don't show up and
4 sign up at the right time, they at least have to wait
5 until the time next year. That's authorized by the Act.

6 There -- with respect to the subsidies,
7 there are three different things that make this
8 important. First of all, the subsidies are very
9 generous. For people below 200 percent of the federal
10 poverty line, the subsidy will cover 80 percent, on
11 average, of the premium which makes it attractive to
12 them to join.

13 The structure of the subsidies, because
14 their income -- they create a floor for -- based on the
15 income of the person getting the insurance, and then the
16 government covers everything over that. And this is
17 important in adverse selection because if you do have a
18 change in the mix of people, and average premiums start
19 to rise, the government picks up the increase in the
20 premium. The amount that the person who is getting
21 insured contributes remains constant at a percentage of
22 his or her income.

23 And the third thing --

24 JUSTICE SCALIA: And there is nothing about
25 federal support that is unsustainable, right? That is

1 infinite.

2 MR. FARR: Well, I mean, that's a fair
3 point, Justice Scalia; although, one of the things that
4 happens, if you take the mandate out, while it is true
5 that the subsidies that the government provides to any
6 individual will increase, and they will be less
7 efficient -- I'm not disputing that point -- actually,
8 the overall amount of the subsidies that the government
9 will provide will decline, as the government notes
10 itself in its brief, because there will be fewer people
11 getting them. Some people will opt out of the system
12 even though they are getting subsidies.

13 But I would just like to go back
14 for one more second to the point about how the subsidies
15 are part of what Congress was using, because the other
16 thing is that for people below 250 percent of the
17 Federal poverty line, Congress also picks up and
18 subsidizes the out-of-pocket costs, raising the
19 actuarial value.

20 So you have all of that, and then
21 you have Congress also, unlike the States,
22 establishing -- or I should be precisely accurate --
23 unlike almost all the States, establishing an age
24 differential of up to three to one. So an insurance
25 company, for example, that is selling a 25 -year-old a

1 policy for \$4,000 can charge a 60-year-old \$12,000 for
2 exactly the same coverage.

3 The States typically in the '90s,
4 when they were instituting these programs, they either
5 had pure community rating, where everybody is charged
6 the same premium -- everybody regardless of their age is
7 charged the same premium. Some states had a variance of
8 1.5 to 1. Massachusetts, for example, which did have
9 good subsidies, but their age band was two to one.

10 So when Congress is enacting this
11 Act, it's not simply looking at the States and thinking:
12 Well, that didn't go very well; why don't we put in a
13 minimum coverage provision; that will solve the problem.
14 Congress did a lot of different things to try to combat
15 the adverse selection.

16 Now, if I could turn to the
17 finding, because I think this is the crux of the
18 government's position, and then the plaintiffs pick up
19 on that, and then move --move from that to the rest of
20 the Act. And it seems to me, quite honestly, it's an
21 important part because that is textual. In this whole
22 sort of quest for what we are trying to figure out, the
23 finding seems to stand out as something that the Court
24 could rely on and say here's something Congress has
25 actually told us.

1 But I think the real problem with
2 the finding is that the context in which Congress made
3 it. It's quite clear. If the Court wants to look, the
4 finding is on page 42 -- 43A, excuse me, of the
5 Solicitor General's severability brief in the appendix.

6 But the finding is made
7 specifically in the context of interstate commerce.
8 That is why the findings are in the Act at all.
9 Congress wanted to indicate to the Court, knowing that
10 the minimum coverage provision was going to be
11 challenged, wanted to indicate to the Court the basis on
12 which it believed it had the power under the Commerce
13 Clause to enact this law.

14 Why does that make a difference
15 with respect to finding I, which is the one that the
16 government is relying on, and in particular the last
17 sentence, which says "this requirement is essential to
18 creating effective health insurance markets in which
19 guaranteed issue and preexisting illnesses can be
20 covered."

21 The reason is because the word
22 "essential" in the Commerce Clause context doesn't have
23 the colloquial meaning. In the Commerce Clause context,
24 "essential" effectively means useful. So that when one
25 says -- in Lopez, when the Court says section 922(q) is

1 not an essential part of a larger regulatory scheme of
2 economic activity, it goes on to say, in which the
3 regulatory scheme would be undercut if we didn't have
4 this provision.

5 Well, if that's all Congress means,
6 I agree with that. The system will be undercut somewhat
7 if you don't have the minimum coverage provision. It's
8 like the word "necessary" in the Necessary and Proper
9 Clause clause. It doesn't mean, as the Court has said
10 on numerous occasions, absolutely necessary. It means
11 conducive to, useful, advancing the objectives,
12 advancing the aims. And it's easy to see, I think, that
13 that's what Congress --

14 JUSTICE SCALIA: Is there any dictionary
15 that gives that --

16 MR. FARR: I'm sorry, Justice Scalia?

17 JUSTICE SCALIA: -- that definition of
18 "essential"? It's very imaginative. Just give me one
19 dictionary.

20 MR. FARR: Well, but I think my point,
21 Justice Scalia, is that they are not using it in the
22 true dictionary sense.

23 JUSTICE SCALIA: How do we know that? When
24 people speak, I assume they are speaking English.

25 MR. FARR: Well, I think that there are

1 several reasons that I would suggest that we would know
2 that from. The first is, as I say, the findings
3 themselves. Congress says at the very beginning, the
4 head of it, is Congress makes the following findings,
5 and they are talking about the interstate -- you know, B
6 is headed "Effects on the national economy and
7 interstate commerce." So we know the context that
8 Congress is talking about.

9 It is more or less quoting from the Court's
10 Commerce Clause statements. But if one looks at the
11 very preceding finding, which is finding H, which is on
12 42 over onto 43, Congress at that point also uses the
13 word "essential." In the second sentence, it says,
14 "this requirement" -- and again, we're talking about the
15 minimum coverage provision -- is an essential part of
16 this larger regulation of economic activity, which is,
17 by the way, an exact quote from Lopez, in which "the
18 absence of the requirement would undercut Federal
19 regulation," also an exact quote from Lopez.

20 But what it is referring to is essential --
21 an essential part of ERISA, the National Health Service
22 Act and the Affordable Care Act. It can't possibly be,
23 even the plaintiffs haven't argued, that those acts
24 would all fall in their entirety if you took out the
25 minimum coverage provision.

1 And as a second example of the same usage by
2 Congress, the statute that was before the Court in
3 Raich, section 801 of Title 21, the Court said that the
4 regulation of intrastate drug activity, drug traffic,
5 was essential to the regulation of interstate drug
6 activity. Again, it is simply not conceivable that
7 Congress was saying one is so indispensable to the
8 other, the way the United States uses the term here, so
9 indispensable that if we can't regulate the intrastate
10 traffic, we don't want to regulate the interstate
11 traffic, either. The whole law criminalizing drug
12 traffic would fall.

13 So I think once you look at the finding for
14 what I believe it says, which is, we believe this is a
15 useful part of our regulatory scheme, which the Congress
16 would think in its own approach would be sufficient --

17 JUSTICE SOTOMAYOR: Counsel, the problem I
18 have is that you are ignoring the congressional findings
19 and all of the evidence Congress had before it that
20 community ratings and guaranteed issuance would be a
21 death spiral -- I think that was the word that was
22 used -- without minimum coverage. Those are all of the
23 materials that are part of the legislative record here.

24 So even if it might not be because of the
25 structure of the Act, that's post hoc evidence. Why

1 should we be looking at that as opposed to what Congress
2 had before it and use "essential" in its plain meaning:
3 You can't have minimum coverage without what the SG is
4 arguing, community ratings and guaranteed issue. You
5 can't have those two without minimum coverage.

6 MR. FARR: Well, I think that's a fair
7 question. But the idea that -- that all the information
8 before Congress only led to the idea that you would have
9 death spirals seems to me to be contradicted a little
10 bit at least by the CBO report in November of 2009,
11 which is about 4 months before the Act passed, where the
12 CBO talks about adverse selection.

13 Now, I want to be clear. This is at a time
14 when the minimum coverage provision was in the statute,
15 so I'm not suggesting that this is a discussion without
16 that in it. But nonetheless, the CBO goes through and
17 talks about adverse selection, and points out the
18 different provisions in the Act, the ones I have
19 mentioned plus one other, actually, where in the first 3
20 years of the operation of the exchanges those insurance
21 companies that get sort of a worse selection of
22 consumers will be given essentially credits from
23 insurance companies that get better selections.

24 JUSTICE KENNEDY: So do you want us to write
25 an opinion saying we have concluded that there is an

1 insignificant risk of a substantial adverse effect on
2 the insurance companies, that's our economic conclusion,
3 and therefore not severable? That's what you want me to
4 say?

5 MR. FARR: It doesn't sound right the way
6 you say it, Justice Kennedy.

7 (Laughter.)

8 MR. FARR: No, I --

9 JUSTICE SOTOMAYOR: But you don't want them
10 to say, either, that there is a death spiral. Do you
11 want -- you don't want us to make either of those two
12 findings, I'm assuming?

13 MR. FARR: That's correct. Now, I agree
14 that there is a risk and the significance of it people
15 can debate. But what I think is -- is lost in that
16 question, and I didn't mean to be whimsical about it, I
17 think what is lost in it a little bit is what is on the
18 other side, which is the fact that if you follow the
19 government's suggestion, if the Court follows the
20 government's suggestion, what is going to be lost is
21 something we know is a central part of the Act. I mean,
22 indeed, if one sort of looks at the legislative history
23 more broadly, I think much of it is directed toward the
24 idea that guaranteed issue and community rating were the
25 crown jewel of the Act.

1 The minimum coverage provision wasn't
2 something that everybody was bragging about. It was
3 something that was meant to be part of this package. I
4 agree with that.

5 But the -- but the point of it was to have
6 guaranteed-issue and minimum coverage -- I mean, excuse
7 me -- guaranteed-issue and community rating. And that's
8 -- under the government's proposal, those would -- would
9 disappear. We would go back to the old system.

10 And under what I think is the proper
11 severability analysis, the -- the real question the
12 Court is asking, should be asking, is, would Congress
13 rather go back to the old system than to take perhaps
14 the risk that you're talking about, Justice Kennedy.

15 CHIEF JUSTICE ROBERTS: You're -- you're
16 referring to the government's second position. Their --
17 their first, of course, is that we shouldn't address
18 this issue at all.

19 MR. FARR: That's correct.

20 CHIEF JUSTICE ROBERTS: I asked Mr. Kneedler
21 about what procedure or process would be anticipated for
22 people who are affected by the change in -- in the law,
23 and change in the economic consequences. Do you have a
24 view on how that could be played out? It does seem to
25 me that if we accept your position, something -- there

1 have to -- there has to be a broad range of
2 consequences, whether it's additional legislation,
3 additional litigation.

4 Any thoughts on how that's going to play
5 out?

6 MR. FARR: Well, if the Court adopts the
7 position that I'm advocating, Mr. Chief Justice, I think
8 what would happen is that the Court would say that the
9 minimum coverage provision, by hypothesis of course, is
10 unconstitutional, and the fact of that being
11 unconstitutional does not mean the invalidation of any
12 other provision.

13 So under the position I'm advocating, there
14 would no longer be challenges to the remaining part of
15 the Act. The --

16 CHIEF JUSTICE ROBERTS: But if the challenge
17 is what we're questioning today, whether -- if you're an
18 insurance company and you don't believe that you can
19 give the coverage in the way Congress mandated it
20 without the individual mandate, what -- what type of
21 action do you bring in a court?

22 MR. FARR: You -- if the Court follows the
23 course that I'm advocating, you do not bring an action
24 in court. You go to Congress and you seek a change from
25 Congress to say the minimum coverage provision has been

1 struck down by the Court, here is our -- here -- here's
2 the information that we have to show you what the risks
3 are going to be. Here are the adjustments you need to
4 make.

5 One of the questions earlier pointed out
6 that States have adjusted their systems as they've gone
7 along, as they've seen things work or not work.

8 You know, as I was talking earlier about the
9 -- the different ratio for -- for ages and the
10 insurance. The States have tended to change that
11 because they've found that having too narrow a band
12 worked against the effectiveness of -- of their
13 programs. But they did -- except for in Massachusetts
14 they didn't enact mandates.

15 So to answer -- I think to answer your
16 question directly, Mr. Chief Justice, the position I'm
17 advocating would simply have those -- those pleas go to
18 Congress, not in court.

19 Now, if one -- just to discuss the issue
20 more generally, if that's helpful, I -- I think that --
21 that if there were situations where the Court
22 deferred -- let's say for discretionary reasons, they
23 just said -- the Court said we're -- we're not going to
24 take up the question of severability and therefore not
25 resolve it in these other situations, it certainly seems

1 to me that in enforcement actions, for example, if the
2 time comes in -- in 2014 and somebody applies to an
3 insurance company for a policy and the insurance company
4 says, well, we're not going to issue a policy, we don't
5 think your risks are ones that we're willing to cover --
6 it seems to me that they could sue the insurance company
7 and the insurance company could raise as a defense that
8 this provision, the guaranteed-issue provision of the
9 statute, is not enforceable because it was inseverable
10 from the decision -- from the provision that the Court
11 held unconstitutional in 2012.

12 JUSTICE SCALIA: Mr. Farr, let's -- let's
13 consider how -- how your approach, severing as little as
14 possible, thereby increases the deference that we're
15 showing to -- to Congress. It seems to me it puts
16 Congress in -- in this position: This Act is still in
17 full effect. There is going to be this deficit that
18 used to be made up by the mandatory coverage provision.
19 All that money has to come from somewhere.

20 You can't repeal the rest of the Act because
21 you're not going to get 60 votes in the Senate to repeal
22 the rest. It's not a matter of enacting a new Act.
23 You've got to get 60 votes to repeal it. So the rest of
24 the Act is going to be the law.

25 So you're just put to the choice of, I

1 guess, bankrupting insurance companies and the whole
2 system comes tumbling down, or else enacting a Federal
3 subsidy program to the insurance companies, which is
4 what the insurance companies would like, I'm sure.

5 Do you really think that that is somehow
6 showing deference to Congress and -- and respecting the
7 democratic process?

8 It seems to me it's a gross distortion of
9 it.

10 MR. FARR: Well, Your Honor, the -- the
11 difficulty is that it seems to me the other possibility
12 is for the Court to make choices particularly based on
13 what it expects the difficulties of Congress altering
14 the legislation after a Court ruling would be. I'm not
15 aware of any severability decision that has ever looked
16 at anything like this --

17 JUSTICE SCALIA: No, I -- that wouldn't be
18 my approach. My approach would say if you take the
19 heart out of the statute, the statute's gone. That
20 enables Congress to -- to do what it wants in -- in the
21 usual fashion. And it doesn't inject us into the
22 process of saying: This is good, this is bad, this is
23 good, this is bad.

24 It seems to me it reduces our options the
25 most and increases Congress's the most.

1 MR. FARR: I guess to some extent I have to
2 quarrel with the premise, Justice Scalia, because at
3 least the -- the position that I'm advocating today,
4 under which the Court would only take out the minimum
5 coverage provision, I don't think would fit the
6 description that you have given of taking out the heart
7 of the statute.

8 Now, I do think once you take out
9 guaranteed-issue and community rating you are getting
10 closer to the heart of the statute. And one of the --
11 one of the difficulties I think with the government's
12 position is that I think it's harder to cabin that, to
13 draw that bright line around it. It's harder than the
14 government thinks it is.

15 I mean, to begin with, even the government
16 seems to acknowledge, I think, that the exchanges are
17 going to be relatively pale relatives of -- of the
18 exchanges as they're intended to be, where you're going
19 to have standardized products, everybody can come and
20 make comparisons based on products that look more or
21 less the same.

22 But the other thing that's going to happen
23 is with the subsidy program. The -- the way that the
24 subsidy program is -- is set up, the subsidy is
25 calculated according to essentially a benchmark plan.

1 And this -- if one -- if the Court wants to look at the
2 provisions, they're -- they begin at page 64A of the
3 Private Plaintiffs' brief, again in the appendix. The
4 particular provision I'm talking about's at 68A. But
5 there's a -- there's a question -- you -- you're looking
6 essentially to calculate the premium by looking at a --
7 at a standardized silver plan.

8 First question, obviously, is is there going
9 to be any such plan if you don't have guaranteed-issue
10 and community rating, if the plans can basically be
11 individualized? But the second problem is that, in the
12 provision on 68A, the -- the provision that's used for
13 calculating the subsidy, what -- what is anticipated in
14 the provision under the -- the Act as it is now, is that
15 if you have the floor of the income, you would -- you
16 would take this benchmark plan, and the government would
17 pay -- pay the difference.

18 And as we talked about earlier, the
19 benchmark plan can change for age, and -- and the
20 provision says it can be adjusted only for age. So if
21 in fact you even have such a thing as a benchmark plan
22 anymore, if the rates of people in poor health go up
23 because of individual insurance underwriting, the
24 government subsidy is not going to pay for that.

25 JUSTICE KAGAN: Mr. Farr, I understood that

1 the answer that you gave to Justice Scalia was
2 essentially that the minimum coverage provision was not
3 the heart of the Act. Instead, the minimum coverage
4 provision was a tool to make the nondiscrimination
5 provisions, community rating, guaranteed-issue, work.

6 So if you assume that, that all the minimum
7 coverage is is a tool to make those provisions work,
8 then I guess I would refocus Justice Scalia's question
9 and say, if we know that something is just a tool to
10 make other provisions work, shouldn't that be the case
11 in which those other provisions are severed along with
12 the tool?

13 MR. FARR: No, I don't think so, because
14 there are -- there are many other tools to make the same
15 things work. That's I think the point.

16 And if one -- the case that comes to mind is
17 New York v. the United States, where the Court struck
18 down the take-title provision but left other -- two
19 other incentives essentially in place.

20 Even without the minimum coverage provision,
21 there will be a lot of other incentives still to bring
22 younger people into the market and to keep them in the
23 market. And if -- if my reading of the finding is
24 correct, and that's all that Congress is saying, that
25 this would be useful, it doesn't mean that it's

1 impossible.

2 JUSTICE BREYER: But would you -- I would
3 just like to hear before you leave your argument, if you
4 want to, against what Justice Scalia just said. Let's
5 assume, contrary to what you want, that the government's
6 position is accepted by the majority of this Court. And
7 so we now are rid, quote, of the true "heart" of the
8 bill. Now, still there are a lot of other provisions
9 here like the Indian Act, the black lung disease, the
10 wellness program, that restaurants have to have a
11 calorie count of major menus, etcetera.

12 Now, some of them cost money and some of
13 them don't. And there are loads of them. Now, what is
14 your argument that just because the heart of the bill is
15 gone, that has nothing to do with the validity of these
16 other provisions, both those that cost money, or at
17 least those that cost no money? Do you want to make an
18 argument in that respect, that destroying the heart of
19 the bill does not blow up the entire bill; it blows up
20 the heart of a bill? I just would like to hear what you
21 have to say about that.

22 MR. FARR: Well, Justice Breyer, I think
23 what I would say is if one goes back to the, what I
24 think is the proper severability standard and say, would
25 Congress rather have not -- no bill as opposed to the

1 bill with whatever is severed from it, it seems to me
2 when you are talking about provisions that don't have
3 anything to do with the minimum coverage provision,
4 there is no reason to answer that question as any other
5 way than yes, Congress would have wanted these
6 provisions.

7 JUSTICE KENNEDY: Is that the real Congress
8 or a hypothetical Congress?

9 (Laughter.)

10 MR. FARR: An objective Congress, Your
11 Honor. Not the specific -- not with a vote count.

12 JUSTICE SCALIA: Why put -- why put Congress
13 to that false choice?

14 MR. FARR: Well --

15 JUSTICE SCALIA: You only have two choices,
16 Congress. You can have the whole bill or you can
17 have -- you can have parts of the bill or no bill at
18 all. Why that false choice?

19 MR. FARR: I think the reason is because
20 severability is by necessity a blunt tool. The Court
21 doesn't have, even if it had the inclination, doesn't
22 essentially have the authority to retool the statute --

23 JUSTICE BREYER: I know. So you -- I would
24 say stay out of politics. That's for Congress; not us.

25 MR. FARR: Right.

1 JUSTICE BREYER: But the -- the question
2 here is, you've read all these cases or dozens. Have
3 you ever found a severability case where the Court ever
4 said: Well, the heart of the thing is gone and
5 therefore we strike down these other provisions that
6 have nothing to do with it which could stand on their
7 feet independently and can be funded separately or don't
8 require money at all.

9 MR. FARR: I think the accurate answer would
10 be, I am not aware of any modern case that says that. I
11 think there probably are cases in the 20s and 30s that
12 would be more like that.

13 If I could just take one second to address
14 the economists' brief because Justice Alito raised it
15 earlier. I just want to make one simple point. Leaving
16 aside the whole balancing thing, if one looks at the
17 economists' brief, I think it's very important to note
18 that when they are talking about one side of the balance
19 -- may I finish?

20 CHIEF JUSTICE ROBERTS: Certainly.

21 MR. FARR: When they are talking about the
22 balance, they are not just talking about the minimum
23 coverage provision. They very carefully word it to say
24 the minimum coverage provision and the subsidy programs.
25 And then, so when you are doing the mathematical

1 balancing, the subsidy programs are extremely large.
2 They -- in the year 2020, they are expected to be over
3 \$100 billion in that 1 year alone. So if you are
4 looking at the numbers, please consider that.

5 Thank you, Your Honors.

6 CHIEF JUSTICE ROBERTS: Thank you, Mr. Farr.

7 Mr. Clement, you have 4 minutes remaining.

8 REBUTTAL ARGUMENT OF PAUL D. CLEMENT

9 ON BEHALF OF THE PETITIONERS

10 JUSTICE SOTOMAYOR: -- amici's point: he
11 says that Congress didn't go into this Act to impose
12 minimum coverage. They went into the Act to have a
13 different purpose, i.e., to get people coverage when
14 they needed it, to increase coverage for people, but
15 this is only a tool. But other States -- going back to
16 my original point, that there are other tools besides
17 minimum coverage that Congress can achieve the same
18 goals. So if we strike just a tool, why should we
19 strike the whole Act, when Congress has other tools
20 available?

21 MR. CLEMENT: Mr. Chief Justice, I will make
22 four points in rebuttal, but I will start with Justice
23 Sotomayor's question; which is to simply say this isn't
24 just a tool; it's the principal tool. Congress
25 identified it as an essential tool. It's not just a

1 tool to make it work. It's a tool to pay for it, to
2 make it affordable. And again, that's not my
3 characterization; that's Congress's characterization in
4 subfinding I on page 43A of the government's brief.

5 Now, that bring me to my first point in
6 rebuttal, which is Mr. Kneedler says, quite correctly
7 tells this Court don't look at the budgetary
8 implications. Well, the problem with that, though, is
9 once it's common ground that the individual mandate is
10 in the statute at least in part to make community rating
11 and guaranteed-issue affordable, that really is all you
12 have to identify. That establishes the essential link
13 that it's there to pay for it. You don't have to figure
14 out exactly how much that is and which box -- I mean, it
15 clearly is a substantial part of it, because what they
16 were trying to do is take healthy individuals and put
17 them into the risk pool, and this is quoting their
18 finding, which is in order -- they put people into the
19 market "which will lower premiums." So that's what
20 their intent was.

21 So you don't have to get to the -- the final
22 number. You know that's what was going on here, and
23 that's reason alone to sever it.

24 Now, the government -- Mr. Kneedler also
25 says there is an easy dividing line between what they

1 want to keep and what they want to dish out. The
2 problem with that is that, you know, you -- you read
3 their brief and you might think, oh, there is a
4 guaranteed-issue and a community rating provision
5 subtitle in the bill. There is not.

6 To figure out what they are talking about
7 you have to go to page 6 of their brief, of their
8 opening severability brief, where they tell you what is
9 in and what's out. And the easy dividing line they
10 suggest is actually between 300ga-1 and 300ga-2, because
11 on community rating they don't -- they say that a-1
12 goes, but then they say a-2 has to stay, because that's
13 the way that you'll have some sort of, kind of Potemkin
14 community rating for the exchanges. But if you actually
15 look at those provisions, a-2 makes all these references
16 to a-1. It just doesn't work.

17 Now, in getting back to the -- an inquiry
18 that I think this Court actually can approach, is to
19 look at what Congress was trying to do, you need look no
20 further than look than the title of this statute:
21 Patient Protection and Affordable Care. I agree with
22 Mr. Farr that community rating and guaranteed-issue were
23 the crown jewels of this Act. They were what was trying
24 to provide patient protection. And what made it
25 affordable? The individual mandate. If you strike down

1 guaranteed-issue, community rating and the individual
2 mandate, there is nothing left to the heart of the Act.

3 And that takes me to my last point, which is
4 simply this Court in Buckley created a halfway house,
5 and it took Congress 40 years to try to deal with the
6 situation, when contrary to any time of their intent,
7 they had to try to figure out what are we going to do
8 when we are stuck with this ban on contributions, but we
9 can't get at expenditures because the Court told us we
10 couldn't. And for -- for 40 years they worked in that
11 halfway house.

12 Why make them do that in health care? The
13 choice is to give Congress the task of fixing this
14 statute, the residuum of this statute after some of it
15 is struck down, or giving them the task of simply fixing
16 the problem on a clean slate. I don't think that is a
17 close choice. If the individual mandate is
18 unconstitutional, the rest of the Act should fall.

19 CHIEF JUSTICE ROBERTS: Thank you, Mr.
20 Clement.

21 Mr. Farr, you were invited by this Court to
22 brief and argue in these cases in support of the
23 decision below on severability. You have ably carried
24 out that responsibility, for which we are grateful.

25 Case No. 11-393 is submitted. We will

1 continue argument in Case Number 11-400 this afternoon.

2 (Whereupon, at 11:50 a.m., the case in the

3 above-entitled matter was submitted.)

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

A	58:2 59:25 60:1 60:5 62:11,20 63:8 65:22,22 66:25 67:11,18 68:21,25 70:15 72:16,20,22,24 75:14 76:3 77:9 80:11,12,19 82:23 83:2,18	adverse 41:6 54:24 57:3 59:13,21,24 60:17 62:15 67:12,17 68:1 advisory 13:19 advocating 70:7 70:13,23 71:17 74:3 affect 36:24 52:18 affirmative 29:24 afford 57:9,20 affordable 4:23 7:6 15:2 50:3 51:1,2,6,12 55:12 56:24 57:2,13 65:22 81:2,11 82:21 82:25 afternoon 84:1 age 61:23 62:6,9 75:19,20 ages 71:9 agree 9:5 11:5 46:21 64:6 68:13 69:4 82:21 aims 64:12 airline 17:17 AL 1:4,8,12,16 Alito 25:5,8,20 33:20 41:17 53:5 79:14 Alito's 34:9 43:10 53:21 allied 30:15 31:7 allow 33:15 altering 73:13 altogether 19:24 51:20 Amendment 38:8 Americans 24:5 amici's 80:10	amicus 2:6 3:10 25:16 41:18 53:11 56:6 amount 24:18,19 31:21 60:20 61:8 amounts 48:18 analogies 47:22 analysis 18:9 33:16 69:11 and-a-half 48:8 Angeles 34:15 annual 60:2 answer 7:12 9:25 10:5 20:9,9 22:21 26:1,15 33:7 37:24 38:20 40:11,14 43:9 71:15,15 76:1 78:4 79:9 answered 20:4 answers 37:12 anticipated 69:21 75:13 anticipation 48:11 Anti-Injunction 30:7,25 33:13 anybody 30:11 anymore 75:22 apart 29:12 appear 54:5 APPEARANC... 1:24 appendix 6:10 63:5 75:3 applied 18:9 applies 57:15 72:2 apply 17:12 18:4 18:15 23:12 29:3,4 31:16 34:6 appoint 23:8 approach 14:1	15:7 18:16 66:16 72:13 73:18,18 82:18 appropriations 16:14 areas 23:5,23 46:25 argue 28:20 83:22 argued 23:9 36:13 65:23 arguing 15:15 67:4 argument 1:22 3:2,5,8,11 4:4,8 6:22 16:8 23:15 23:19 25:21 28:14 41:18 42:21 46:18 47:4,5,18 56:5 77:3,14,18 80:8 84:1 arises 33:16 Article 28:21 34:6,8 articulated 49:20 aside 79:16 asked 18:5 20:4 37:20,25 44:17 69:20 asking 9:6 17:11 24:9 51:5 69:12 69:12 aspect 44:21 aspects 13:23 assess 44:2 Association 54:13 assume 6:25 43:11,14,23 64:24 76:6 77:5 assuming 42:1 68:12 assumption 37:5 49:7 52:9 55:7
----------	--	---	---	---

assumptions 52:14,15	3:9 56:5	billion 41:20,22 41:23,24 42:4 43:12,12 48:10 53:12 80:3	bright 74:13	82:21 83:12
attach 17:1	based 13:3,9 18:15 39:5 49:7 52:9 60:14 73:12 74:20	biosimilar 23:23	bring 32:6 33:23 70:21,23 76:21 81:5	carefully 79:23
attractive 60:11	basic 4:22 9:7 10:25 48:3	biosimilarity 23:4	bringing 29:9 32:11 59:25	carried 31:25 83:23
augment 52:7	basically 13:3 14:5 20:12 26:4 39:6 75:10	Biosimilars 15:17	broad 49:25 70:1	carry 51:9
authority 78:22	basis 11:9,13 33:16 63:11	bit 9:22 67:10 68:17	broader 21:13,25	case 4:4,5 7:14 15:13 21:13 28:19 31:12,13 31:13 32:6,11 33:12,17 34:11 40:13 41:9 44:16 45:12,20 45:21 56:10 76:10,16 79:3 79:10 83:25 84:1,2
authorized 60:5	bear 29:12	bitter 7:4	broadly 12:19 68:23	cases 9:20 13:15 19:10 20:15 22:2 31:9 44:20 49:21 79:2,11 83:22
authorizes 60:2	becoming 57:13	black 14:22 16:18 24:6 27:13 77:9	Brock 14:14 19:13	cause 5:1 29:19 29:20,24 41:6
available 8:7 80:20	beginning 8:2 65:3	Blackmun 19:12	brokered 39:17	caused 59:24
average 60:11 60:18	behalf 1:25 2:3 3:4,7,13 4:9 28:15 80:9	blend 37:17,22 37:22,23	bronze 13:7	CBO 67:10,12 67:16
avoid 28:9	believe 29:1 33:11 66:14,14 70:18	blow 77:19	Buckley 22:4,5 28:9 83:4	center 17:4
aware 73:15 79:10	believed 63:12	blows 77:19	budget 42:9	centered 37:12
awesome 44:3	believer 18:13	blunt 78:20	budgetary 43:20 81:7	central 45:2 50:9 56:22 68:21
a-1 82:11,16	benchmark 74:25 75:16,19 75:21	Booker 13:15,22 13:24 14:13 44:25 45:1 49:21	bugaboo 37:14	certain 18:16 26:10,12,14 52:11
a-2 82:12,15	benefits 14:23 16:19	bottom 7:10,12	built 51:22	certainly 14:14 49:8 56:21 59:2 71:25 79:20
a.m 1:23 4:2 84:2	best 8:21 13:9,15 44:25 56:12	box 81:14	burned 59:6	challenge 30:10 30:17,23 32:3 33:14 70:16
<hr/> B <hr/>	better 7:21 12:11 12:13 15:3 22:12 26:15 35:13 67:23	boy 14:4	business 1:4 4:5 31:15	challenged 30:24 35:21 63:11
B 17:16 65:5	beyond 31:2 37:11 42:7	Brady 31:14	businesses 29:5 50:4,6	challenges 70:14
back 5:6 21:7 23:9 34:20 47:17 61:13 69:9,13 77:23 80:15 82:17	big 18:13 20:9 26:18,19	bragging 69:2	buy 52:2	challenging 33:24
background 54:12	bigger 26:8	branch 20:5	<hr/> C <hr/>	chance 22:16
bad 10:23 73:22 73:23	bill 38:17 39:4 42:9 77:8,14,19 77:19,20,25 78:1,16,17,17 82:5	breast 23:4,21	C 3:1 4:1	
balance 34:21 35:17 54:5 79:18,22		Breyer 22:19 23:18,21 27:10 31:19 46:8,23 77:2,22 78:23 79:1	cabin 74:12	
balanced 51:4		Breyer's 26:3 33:7	calculate 75:6	
balancing 53:14 79:16 80:1		brief 6:9 13:12 41:18 53:11 61:10 63:5 75:3 79:14,17 81:4 82:3,7,8 83:22	calculated 74:25	
ballpark 42:1		briefed 36:23	calculating 75:13	
ban 22:8,9 83:8			call 20:17	
band 62:9 71:11			called 10:14	
bankrupt 48:12 48:16,22			calorie 77:11	
bankrupting 73:1			campaign 21:17	
bar 33:14			care 4:23 7:6,21 27:12 29:8 32:19 40:2,3 49:4 50:3 51:1 51:2,12,14 55:12 65:22	
BARTOW 2:5				

<p>33:10 change 30:1 34:5 60:18 69:22,23 70:24 71:10 75:19 changes 14:22 48:25 characteristics 58:12 characterization 81:3,3 charge 55:23 62:1 charged 62:5,7 Chief 4:3,10 16:11,21 18:23 26:7,11,12 27:3 27:5,21 28:11 28:16 29:6,19 33:6 36:2 40:8 40:21,25 41:8 41:16 42:14,24 43:3 49:6 50:23 56:2,7 69:15,20 70:7,16 71:16 79:20 80:6,21 83:19 choice 15:5 32:11 72:25 78:13,18 83:13 83:17 choices 73:12 78:15 choose 8:3 9:2 chop 19:6 cited 16:18 citizens 29:5 clarify 18:11 CLASS 23:6,24 clause 10:6 34:5 63:13,22,23 64:9,9 65:10 clean 26:17 83:16 clear 10:19 12:3</p>	<p>63:3 67:13 clearly 13:17 32:16 81:15 Clement 1:25 3:3 3:12 4:7,8,10 5:21 6:20,24 7:2,12 8:5,16 8:18,25 9:5,19 9:24 10:4,24 11:7,18 12:16 13:11,21 14:19 15:9 16:21 18:7 18:13 19:2,9 20:8,16,19,25 21:6,10 22:18 23:17 24:10 25:6,7,19 26:8 26:14,22 27:4 27:20 28:12 46:15,20 80:7,8 80:21 83:20 clerks 38:13 39:24 40:3 climb 58:19 close 23:10 83:17 closely 22:7 26:5 30:15 31:6 closer 74:10 cobble 27:18 code 51:23 55:14 coherent 22:6 colleagues 19:25 collecting 32:2 colloquial 63:23 colloquy 17:9 combat 62:14 combination 14:6 come 31:23 55:1 72:19 74:19 comes 48:14 72:2 73:2 76:16 commerce 63:7 63:12,22,23 65:7,10</p>	<p>Commissioners 54:14 committee 42:9 47:12 common 11:3 46:11 81:9 community 4:25 5:25 6:4,12 11:10,16 12:1,5 13:4 22:23,24 24:13,14 25:3 25:15 28:6 40:18 53:1,6 62:5 66:20 67:4 68:24 69:7 74:9 75:10 76:5 81:10 82:4,11 82:14,22 83:1 community-rat... 4:15,20 55:5,21 56:11,15 59:18 companies 36:10 42:12 48:13 53:9,15,15 57:5 58:18 67:21,23 68:2 73:1,3,4 company 61:25 70:18 72:3,3,6 72:7 comparable 13:10 compare 12:5 31:9 comparisons 74:20 competence 44:2 complementary 50:25 completely 17:17 17:22 46:3 complex 39:19 compromise 39:17 concede 14:21 concedes 4:14</p>	<p>conceivable 66:6 concerned 6:22 57:23 concerted 27:7 conclude 28:22 concluded 67:25 conclusion 18:19 68:2 condition 22:25 conducive 64:11 conference 47:11 confronted 45:22 Congress 4:14 4:17,21 5:16,23 6:1,5,10,22 7:4 7:11,16,17,17 7:20,25,25 8:4 8:7,8,12 9:1,8 9:11,12,17 10:5 10:11,19 12:10 12:15,24 13:19 14:9,23 15:3 16:9,16 17:14 17:22 19:3,3,7 19:17,21 20:1 22:10,16,22 26:17 27:17 32:17,18,19,23 32:25 34:1,19 34:20,20 35:12 36:10,12 38:24 40:19 41:4,13 43:5,17 45:3 46:9 48:4,25 49:2,13 50:8,13 50:16,18,19,21 51:3,22,24 52:1 52:2,7,14 53:13 53:14 54:4,15 54:17 55:1,10 55:13,17,19,24 56:21,22 57:7 59:16,23 61:15 61:17,21 62:10</p>	<p>62:14,24 63:2,9 64:5,13 65:3,4 65:8,12 66:2,7 66:15,19 67:1,8 69:12 70:19,24 70:25 71:18 72:15,16 73:6 73:13,20 76:24 77:25 78:5,7,8 78:10,12,16,24 80:11,17,19,24 82:19 83:5,13 congressional 9:25 11:1 21:4 35:9,11 66:18 Congress's 4:22 6:7 7:5 41:2 49:20 51:3,8,11 51:17 52:20,22 54:8 55:7 59:4 73:25 81:3 connected 16:2,2 16:3,4 32:4 consequence 10:10,12 consequences 34:11 44:7,10 69:23 70:2 conservative 15:7 consider 28:19 29:2 32:5 33:2 33:17 34:21 35:16 36:12 72:13 80:4 consistent 13:14 14:13,14 28:21 51:3 conspicuously 41:14 constant 60:21 Constitution 22:15 28:21 constitutional 10:16 15:22,24</p>
--	---	--	--	--

<p>31:11 49:8 consumers 67:22 contemplate 29:9 contemplated 52:3 context 63:2,7 63:22,23 65:7 contexts 19:25 continue 4:3 30:16 49:19,22 51:17 84:1 continues 30:13 continuing 29:16 contradicted 67:9 contrary 45:19 52:22,22 77:5 83:6 contributes 60:21 contribution 21:18,20,23 22:9,15 contributions 22:6 83:8 control 55:2,4 controversial 27:1 convenient 16:15 convert 39:7 core 25:22 27:25 28:5 corn 17:10 Cornhusker 10:14,22 correct 38:24,25 54:18 68:13 69:19 76:24 correctly 81:6 cost 5:1 6:18,19 29:12 52:10,14 52:15 53:10,12 77:12,16,17 costs 6:22 41:19</p>	<p>41:21 48:17 53:8 55:4 61:18 Counsel 5:5 66:17 count 39:7 77:11 78:11 counteract 4:21 country 52:5 couple 5:21,22 7:2 20:22 26:19 course 6:7,8 8:5 19:14 69:17 70:9,23 court 1:1,22 4:11 8:20,24 9:3,6 11:2,4 12:21 14:4,8,15 18:21 20:6 21:16,19 21:20 22:5,8,13 23:9 28:17,18 28:22 29:1,5 30:21 31:14 32:22,23,24 33:2,18 34:12 35:20 36:11,22 36:23,25 37:8 38:3,12 39:7 41:4 42:7 45:2 45:4 47:9,15 48:24 50:17 56:8 62:23 63:3 63:9,11,25 64:9 66:2,3 68:19 69:12 70:6,8,21 70:22,24 71:1 71:18,21,23 72:10 73:12,14 74:4 75:1 76:17 77:6 78:20 79:3 81:7 82:18 83:4 83:9,21 courts 49:2 Court's 9:20 18:8 32:15 34:10 35:8 37:6,15</p>	<p>39:3,8 43:16,20 44:11 54:2 65:9 Court-appointed 2:6 3:10 56:6 cover 48:17,17 58:18 60:10 72:5 coverage 5:14 8:1 28:20 33:4 40:16,17 41:3 43:5,7 48:5,7 48:12,14 49:14 50:1 52:4,17,23 52:25 54:18 55:6 56:14,23 56:23 57:25 59:7,9,19,21 62:2,13 63:10 64:7 65:15,25 66:22 67:3,5,14 69:1,6 70:9,19 70:25 72:18 74:5 76:2,3,7 76:20 78:3 79:23,24 80:12 80:13,14,17 covered 49:3 53:3 57:8 63:20 covers 60:16 crashed 59:6 crashes 58:23 create 60:14 created 83:4 creates 40:15 creating 63:18 credit 24:18 28:7 50:4 credits 16:2 24:18 30:23 51:15,16 55:17 67:22 criminalizing 66:11 critical 24:17 crown 68:25</p>	<p>82:23 crux 62:17 curiae 2:6 3:10 56:6 current 13:2 currently 47:3 cut 7:8 14:7,12 35:2 43:13 50:14 55:10</p> <hr/> <p style="text-align: center;">D</p> <hr/> <p>D 1:25 3:3,12 4:1 4:8 80:8 Daimler/Chrys... 34:17 dare 22:4 Davis 34:14 day 8:9 23:25 days 26:19 deal 26:19 59:24 83:5 dealing 31:10 59:20 death 66:21 67:9 68:10 debate 5:2,3,4 68:15 decades 21:7,7,7 22:10 decide 15:3 17:18 28:1 29:24 38:17 decided 13:16 decision 35:9 45:22 72:10 73:15 83:23 declared 17:21 25:10 declaring 8:3 decline 61:9 deemed 40:19 defense 72:7 deference 72:14 73:6 deferred 71:22</p>	<p>deficit 72:17 definition 19:6 64:17 degree 34:13 delighted 11:19 democracy 20:5 22:1 democratic 22:12 73:7 denies 31:10 Department 1:15 2:3 4:6 Deputy 2:2 description 74:6 designed 50:2 desired 50:15 destroying 77:18 determination 49:9 dictionary 64:14 64:19,22 differ 23:13 difference 39:21 53:6 63:14 75:17 different 11:2 13:18 14:11 15:15,21 17:24 20:6 35:5 46:4 46:16 55:23 57:14 60:7 62:14 67:18 71:9 80:13 differential 61:24 differently 9:22 12:9 difficulties 15:22 73:13 74:11 difficulty 15:24 73:11 direct 33:14 directed 52:18 68:23 direction 5:4</p>
--	--	--	--	--

directly 20:1 31:12 71:16	drawn 49:17	effort 27:7	66:5 67:2 80:25	exercise 27:24
disagree 41:25	dream 47:7	Eighth 38:8	81:12	34:10 36:14
51:10	driving 56:13	either 62:4 66:11	essentially 57:18	37:7 43:15 44:3
disappear 69:9	drug 23:23 66:4	68:10,11	59:21 67:22	exercising 36:7
discrete 51:13	66:4,5,11	eliminate 35:16	74:25 75:6 76:2	existing 54:20
discretion 37:7	dug 26:25	embodied 50:21	76:19 78:22	expand 51:12
37:15,23	D.C 1:18,25 2:3	employees 24:22	establishes	expanded 43:5
discretionary	2:5	employer 16:3	81:12	expanding 56:22
71:22	<hr/> E <hr/>	24:20,21,21	establishing	expansion 41:23
discriminate	E 3:1 4:1,1	50:3 52:4 55:22	61:22,23	42:11,15,17,25
55:22	earlier 36:4 71:5	employers 51:13	ET 1:4,8,12,16	expect 38:11,12
discuss 47:24	71:8 75:18	51:15,22 52:1,2	etcetera 23:6	expected 80:2
71:19	79:15	52:6,8 55:15,16	77:11	expects 73:13
discussion 32:13	easy 13:5 26:17	enables 73:20	everybody 11:1	expenditure
67:15	26:24 34:5,6	enact 63:13	11:5 57:15 62:5	30:10
disease 24:6	39:24 40:3,3,14	71:14	62:6 69:2 74:19	expenditures
77:9	64:12 81:25	enacted 10:11	evidence 66:19	22:7,9,14,15
dish 24:24 82:1	82:9	31:4,6,8 54:4	66:25	83:9
dispassionately	echoing 36:4	enacting 62:10	evident 51:11	expensive 7:9
34:21	economic 64:2	72:22 73:2	exact 65:17,19	experience
disposition 25:13	65:16 68:2	enforceable 72:9	exactly 8:16	51:23 54:12
25:14	69:23	enforcement	19:15 36:21	59:17
dispositions	economists 5:6	72:1	39:18 40:6,9	expertise 53:19
25:12	5:17,17 41:18	English 64:24	62:2 81:14	53:21
disproportionate	42:10 53:11	enhance 50:2	example 12:13	explain 34:11
24:25	79:14,17	enormous 38:17	13:15 21:12	explicitly 54:8
disputing 61:7	economy 65:6	enormously 35:5	22:4 29:25 45:1	exploring 46:21
dissent 14:1	EDWIN 2:2 3:6	enrollment 60:2	45:15,16 53:10	extent 74:1
distort 35:9	28:14	entire 28:23	56:12 61:25	extraordinary
distortion 73:8	effect 34:24,25	77:19	62:8 66:1 72:1	46:5,5
district 23:9	42:20,22 44:19	entirety 65:24	examples 5:24	extreme 36:14
dividing 11:15	44:24 48:7,14	envisioned 12:15	21:11	extremely 80:1
40:16 81:25	49:1 50:5 68:1	equals 43:12	exchange 24:19	<hr/> F <hr/>
82:9	72:17	equitable 35:19	exchanges 6:15	facilities 6:16
divining 11:2	effective 63:18	ERISA 65:21	6:15 11:24 12:1	fact 5:17 34:4
doctors 23:5,22	effectively 55:21	especially 7:19	12:2,6,7,12,14	48:6 68:18
doing 5:8 44:5	63:24	ESQ 1:25 2:2,5	12:20,25 13:1	70:10 75:21
47:9 55:24,24	effectiveness	3:3,6,9,12	16:1 24:16,17	fair 61:2 67:6
79:25	71:12	essential 4:17	24:20,22 28:7	fairness 20:19
dollars 48:10	effects 55:13	6:11,14 11:24	31:23 67:20	fall 10:22 11:20
doubt 52:12	65:6	38:24 40:20	74:16,18 82:14	12:25 25:11
dozen 59:23	effectuating	41:13,15 45:9	excised 45:13	28:2,24 41:9
dozens 79:2	50:13	63:17,22,24	excluded 56:17	48:2,4 49:13
draw 74:13	efficient 61:7	64:1,18 65:13	excuse 58:3 63:4	55:9 65:24
		65:15,20,21	69:6	

<p>66:12 83:18 fallback 25:8,23 falls 25:23 29:11 false 78:13,18 far 17:5 23:19 24:11 47:3 Farr 2:5 3:9 56:4 56:5,7 57:10 58:5,8,14,25 59:2,11 61:2 64:16,20,25 67:6 68:5,8,13 69:19 70:6,22 72:12 73:10 74:1 75:25 76:13 77:22 78:10,14,19,25 79:9,21 80:6 82:22 83:21 fashion 73:21 federal 4:14 21:14 30:11 60:9,25 61:17 65:18 73:2 Federation 1:3 4:5 feeding 23:4,22 feet 79:7 fell 33:25 fewer 47:3 53:3 57:4 61:10 fighting 27:22 figure 25:22 38:4 39:18,20 42:8 47:4 62:22 81:13 82:6 83:7 figures 5:7 42:10 final 81:21 finance 21:17 finances 42:8 financial 54:4,5 find 10:15 11:14 21:8 finding 6:8,8,8 11:22,23 41:4</p>	<p>59:12 62:17,23 63:2,4,6,15 65:11,11 66:13 76:23 81:18 findings 5:9 11:12 41:2 52:24 59:5 63:8 65:2,4 66:18 68:12 fine 28:4 finish 16:25 26:12 39:1 79:19 first 5:22 11:21 13:24 29:22 33:13 42:6 45:21 57:12 60:8 65:2 67:19 69:17 75:8 81:5 fit 74:5 fix 7:11 8:3,11 20:2 22:10,17 fixing 5:20 7:18 7:20 83:13,15 floor 60:14 75:15 Florida 1:12 4:6 focus 17:13 18:21 46:25 follow 16:5 17:5 18:11 23:18 24:11 25:21 58:4 68:18 following 23:18 24:11 65:4 follows 68:19 70:22 footnote 19:13 force 4:25 8:4 forever 32:2 formulate 9:21 formulation 19:10 forth 5:6 fortify 18:19 found 4:14,17</p>	<p>5:11,11 6:10 14:17 45:19 46:12 71:11 79:3 four 80:22 frankly 15:2 full 72:17 fully 28:20 function 12:6,8,9 12:9 17:13 18:2 38:13 39:7,8 43:16 44:12 54:2 functionally 14:17 fundamental 49:12 fundamentally 15:14 41:25 funded 79:7 further 49:16 51:17 58:22 82:20</p> <hr/> <p style="text-align: center;">G</p> <hr/> <p>G 4:1 gather 27:8 gathering 6:16 General 2:2 generally 71:20 General's 25:13 63:5 generous 60:9 germane 16:22 getting 10:20 23:22 60:15,20 61:11,12 74:9 82:17 Ginsburg 14:19 15:9 32:10 54:7 57:1,10 give 7:17,17,20 18:5 22:16 26:16 37:13 38:12 44:16</p>	<p>55:16 64:18 70:19 83:13 given 22:21 39:23 67:22 74:6 gives 64:15 giving 83:15 go 17:5,25 21:7 23:9 27:14 30:16 33:6 38:8 38:16 39:19 40:10 42:7 44:14 45:25 53:2 58:22 61:13 62:12 69:9,13 70:24 71:17 75:22 80:11 82:7 goal 4:22 7:5 49:20 51:18 52:20,22 goals 56:22 80:18 goes 31:21 64:2 67:16 77:23 82:12 going 5:6 7:3,5,8 7:14,15 8:10,12 8:18 13:5,9 14:6,7 16:25 17:1 19:22 29:12 30:24 32:22 34:23,23 35:9,12 38:16 39:1,16,17 42:13 43:13 48:12,16,16,22 51:7 56:20 57:5 58:8,10,15 63:10 68:20 70:4 71:3,23 72:4,17,21,24 74:17,18,22 75:8,24 80:15 81:22 83:7</p>	<p>gold 13:7 good 14:25 56:13 62:9 73:22,23 gotten 27:25 48:9 governing 51:22 government 4:14 24:12 32:1 42:16 56:25 60:16,19 61:5,8 61:9 63:16 74:14,15 75:16 75:24 81:24 government's 6:9 42:25 56:10 62:18 68:19,20 69:8,16 74:11 77:5 81:4 governs 11:1 gradually 58:16 grateful 83:24 great 21:12 22:4 greater 29:12 gross 73:8 ground 11:4 81:9 groups 57:14 guarantee 11:10 11:16 guaranteed 5:1 5:25 6:3,12 11:25 25:14 28:6 40:18 53:1 53:6 54:22 63:19 66:20 67:4 68:24 guaranteed-iss... 4:15,19 24:13 24:14 25:4 53:20 55:4,21 56:11,15 59:18 69:6,7 72:8 74:9 75:9 76:5 81:11 82:4,22 83:1 guess 7:10 13:15</p>
--	--	--	---	--

<p>25:23 29:10 73:1 74:1 76:8 guide 37:14 guidelines 13:17 45:5 guts 50:14</p> <hr/> <p style="text-align: center;">H</p> <hr/> <p>H 2:5 3:9 56:5 65:11 habit 5:8 half 12:10,11,13 12:17 22:3 31:22,23,24,25 32:2 43:13 47:21 48:23 59:23 halfway 83:4,11 hand 11:17 25:2 26:9 53:7 handful 21:22 26:4 hands 5:19 happen 42:3,17 70:8 74:22 happened 38:7 39:18 59:22 happens 61:4 happy 18:15,21 hard 15:19 34:7 46:7 harder 74:12,13 head 65:4 headed 65:6 health 1:8,15 7:20 13:2 27:12 49:25,25 53:10 56:19 58:12 63:18 65:21 75:22 83:12 healthcare 14:22 15:2 healthy 48:20 58:11,20 59:25 81:16</p>	<p>hear 23:10 46:15 77:3,20 heard 29:20 40:11 heart 7:19 15:24 16:10 24:15 26:6,16 35:1 44:18 45:13,23 46:1 47:18,20 73:19 74:6,10 76:3 77:7,14,18 77:20 79:4 83:2 held 28:24 31:7 33:22 72:11 help 18:5 helpful 71:20 helping 24:4 HHS 4:6 high 53:10 56:18 57:23 58:13 hip 15:23 22:16 history 17:25 18:18,19 38:4 42:8 54:3 55:8 68:22 hoc 66:25 hold 47:4,5 holding 13:23 32:15 hole 42:4 hollow 16:6,9,12 hollowed-out 17:6 23:20 25:24 honestly 62:20 Honor 73:10 78:11 Honors 80:5 hospital 60:3 hospitals 24:24 24:25 house 50:19 83:4 83:11 huge 46:2 HUMAN 1:8,16</p>	<p>hurt 30:11 husker 17:10 hypothesis 52:11 52:12 70:9 hypothetical 17:10 34:9 78:8</p> <hr/> <p style="text-align: center;">I</p> <hr/> <p>idea 9:6 29:7 67:7,8 68:24 identified 36:22 80:25 identify 15:11 81:12 ignore 9:14 ignoring 66:18 II 22:24 25:17 III 2:5 3:9 34:6,8 56:5 illnesses 63:19 imaginative 64:18 imagine 31:21 imagining 47:3 immediately 8:11 implications 43:21 81:8 important 28:4 36:23 47:25 57:13 60:8,17 62:21 79:17 impose 5:25 6:1 36:9 41:19 43:16 55:16 80:11 imposed 24:21 59:18 impossible 6:3 77:1 impression 24:8 45:21 Improvement 14:22 incentives 76:19</p>	<p>76:21 inclination 78:21 inclined 18:17 include 28:7 included 59:23 includes 10:6 income 60:14,15 60:22 75:15 inconsistent 21:2 21:5 increase 53:8 55:12 60:19 61:6 80:14 increases 36:5 72:14 73:25 increasing 5:11 independent 1:3 4:5 14:18 independently 12:23 17:22 79:7 Indian 14:22 24:4-27:12 77:9 indicate 63:9,11 indication 49:12 49:16 52:14 indications 48:1 indispensable 66:7,9 individual 4:12 4:16,17,24 6:1 6:4,11 8:8 11:23 24:12,14 41:22 42:2,16 43:13 52:16,16 53:3 58:12 61:6 70:20 75:23 81:9 82:25 83:1 83:17 individualized 13:3,4 75:11 individuals 81:16 industry 41:20 42:3 inertia 8:15,21</p>	<p>inextricably 32:4 infected 32:14 32:19 infinite 57:18 61:1 information 6:15 7:1 67:7 71:2 initial 29:1 initially 35:6 inject 73:21 inquiry 9:7 18:21 18:22 19:16 51:8 53:19 82:17 inseverable 33:3 72:9 insignificant 68:1 instance 5:12 46:12 instituting 62:4 institution 32:16 instruction 23:8 insurance 12:5 13:3 24:22 36:10 41:6,19 41:20 42:3,11 42:12 48:9,9,13 48:21,24 49:4 51:19 52:6,8 53:8,15,15 54:13,23 55:15 56:16 57:5,17 57:17,22 58:17 60:15 61:24 63:18 67:20,23 68:2 70:18 71:10 72:3,3,6 72:7 73:1,3,4 75:23 insured 60:21 insurer 13:8 insurers 6:16 29:10 intended 4:21 12:24 17:23</p>
--	--	--	--	--

<p>19:4 22:23 36:10 43:17 48:4 74:18 intent 9:8,11,25 11:1,3 17:14 19:24 21:4 49:11,12 50:13 50:21 51:3,4 81:20 83:6 interconnected 16:1 17:4 interpret 19:11 interpretation 38:1 39:3 40:7 40:10 interrupted 33:9 interstate 63:7 65:5,7 66:5,10 intrastate 66:4,9 intrusive 18:1 invalidation 70:11 invited 83:21 invoking 55:14 involve 20:6 44:21 involved 42:12 involves 21:14 issuance 66:20 issue 5:1,7,25 6:3,12 10:7 11:10,16 12:1 25:15 28:6 30:1 31:4 37:2,6,12 40:18 53:1,6 63:19 67:4 68:24 69:18 71:19 72:4 issues 28:19 item 38:17,17 i.e 53:20 80:13</p> <hr/> <p style="text-align: center;">J</p> <hr/> <p>J 11:22 jewel 68:25</p>	<p>jewels 82:23 job 15:7 join 60:12 joined 22:16 judge 45:10 judges 14:7 judgment 14:11 20:7 27:24,25 34:11 judicial 20:18 35:19,23 36:3,5 36:8,14 44:3 judiciary 36:5 juries 14:6 jurisdictional 34:6,9 jurisprudence 18:12 Justice 2:3 4:3 4:10 5:5,22 6:13,21,25 7:10 7:23 8:6,14,17 8:19,23 9:1,9 9:20,23 10:2,10 10:18,24 11:7 11:18 12:7,16 13:11,21 14:19 15:9 16:11,21 17:7,8,10 18:5 18:7,10,14,23 18:25 19:5,9,12 19:19,23 20:8 20:13,17,20,23 21:5,11 22:18 22:19,21 23:18 23:21 25:5,8,20 26:3,7,11,12 27:3,5,10,21 28:11,16 29:6 29:19 30:8,21 31:3,18,19,20 32:10,13 33:6,7 33:20 34:8,9,16 34:18 35:23,25 36:2,2,3,16,17</p>	<p>36:19 37:1,5,11 37:18,20 38:7 38:11,15,19,23 39:9,12,15,24 40:2,8,12,14 40:21,25 41:8 41:16,17 42:14 42:24 43:3,8,10 43:22 44:1,5,15 45:7,16,20 46:8 46:23 47:11,17 47:20 48:11,19 49:6 50:7,12,23 51:25 52:9 53:5 53:18,21,24 54:7 56:2,7 57:1,10 58:3,6 58:14 59:1,3,16 60:24 61:3 64:14,16,17,21 64:23 66:17 67:24 68:6,9 69:14,15,20 70:7,16 71:16 72:12 73:17 74:2 75:25 76:1 76:8 77:2,4,22 78:7,12,15,23 79:1,14,20 80:6 80:10,21,22 83:19 justices 18:16 37:25 justiciability 33:1 37:17</p> <hr/> <p style="text-align: center;">K</p> <hr/> <p>Kagan 11:7,18 12:7,16 13:11 13:21 21:5,11 22:18 39:9,12 39:15 40:14 58:14 59:1,3,16 75:25 KATHLEEN 1:7</p>	<p>keep 17:6 28:3 57:13 76:22 82:1 Kennedy 17:8 18:7,10,14,25 22:21 34:8 35:23 36:2,3,17 36:19 43:8,22 44:1,5 51:25 52:9 53:18,24 67:24 68:6 69:14 78:7 key 24:18,20 kickback 10:15 10:23 kind 43:16,18 82:13 kinds 15:10 23:2 Kneidler 2:2 3:6 28:13,14,16 29:15,22 30:8 30:20 31:12 32:8,10,24 33:7 33:11 34:4,12 34:16,17 35:18 35:25 36:16,19 37:1,4,10,16 37:19,22 38:7 38:18,21,25 39:9,11,14 40:1 40:5,13,24 41:2 41:12 42:6,19 43:2,4,19,25 44:4,8,15,25 45:15,18,25 47:8,14,19,23 48:15,23 49:10 50:11,17 51:10 52:4,13 53:13 53:23 54:1,10 56:3 57:2 69:20 81:6,24 know 5:10 9:12 13:8 14:8,25 17:11,22 18:3</p>	<p>19:14 23:1,13 24:7 26:2,4,15 37:13 40:21 44:20 45:21 50:12 54:22 59:4 64:23 65:1 65:5,7 68:21 71:8 76:9 78:23 81:22 82:2 knowing 63:9 knows 50:15,15</p> <hr/> <p style="text-align: center;">L</p> <hr/> <p>lack 44:1 laid 54:20 large 55:22 58:1 80:1 largely 22:11 larger 64:1 65:16 laugh 26:23 Laughter 10:17 26:21 38:10,14 39:25 40:4 46:22 47:13 68:7 78:9 law 19:20 21:17 29:13 30:19 32:11 35:3,7,15 38:13 39:12 50:18,20,21 54:4,6 63:13 66:11 69:22 72:24 laws 55:20 lawsuit 33:24 leave 25:24 26:9 32:23,25 34:19 35:10 44:18,19 45:24 52:25 58:22,23 77:3 leaving 5:19 79:15 led 67:8 left 10:9 22:9,10 23:20 25:24</p>
--	--	---	--	---

44:23 54:19 76:18 83:2 legislation 10:14 21:8 27:6 39:17 70:2 73:14 legislative 5:8 8:15,20 11:3 14:18 16:24 17:25 18:17,18 19:24 20:7 38:4 39:4 42:7 49:11 49:12 50:21 54:3 55:8 66:23 68:22 legislator 21:22 legitimately 31:4 31:6,8 let's 8:2 11:7 22:22 26:16 37:11 71:22 72:12,12 77:4 level 21:1 24:2 light 8:22 limit 22:14 35:20 limits 21:20 22:6 35:19 limp 12:22 line 7:11,13 11:15 16:25 29:14 40:11,16 40:22 41:1 49:17 60:10 61:17 74:13 81:25 82:9 link 81:12 links 11:25 19:17 list 46:23 litigation 29:9,14 29:17 70:3 little 9:21 44:21 67:9 68:17 72:13 loads 77:13 loaf 12:11,11,11 12:13,13,17	22:3 47:21 long 51:24 55:15 longer 70:14 look 7:5,25 9:10 9:11,20 11:15 11:21 15:25 18:18 20:12 22:14,22 23:1 24:23 38:3,23 39:4,16,22,23 43:20 44:12 49:22 51:1,4 54:2 59:5 63:3 66:13 74:20 75:1 81:7 82:15 82:19,19,20 looked 6:5 22:5 40:22 59:6 73:15 looking 6:14 9:17 14:14 16:24 38:2 44:10,11 62:11 67:1 75:5 75:6 80:4 looks 9:7 59:5 65:10 68:22 79:16 Lopez 63:25 65:17,19 Los 34:14 lost 42:2 68:15 68:17,20 lot 13:12 16:13 27:9 34:24 46:18 62:14 76:21 77:8 lower 56:18 57:24 58:7,8 81:19 lowered 52:10 lung 14:22 16:18 24:6 27:14 77:9 Lyons 34:15 <hr/> M <hr/>	magnitude 5:3 main 44:23 major 77:11 majority 13:25 29:3 45:8 50:18 77:6 making 20:7 33:1 mandate 4:12,16 4:17,25 6:1,4 6:11 7:15 8:8 11:11,23 12:9 22:23,24 24:12 24:14,20,21 25:3,10 28:6 29:11 41:22 42:2,16 43:13 49:7 61:4 70:20 81:9 82:25 83:2 83:17 mandated 52:2 70:19 mandates 16:3 71:14 mandatory 5:14 8:1 13:20 24:12 45:1,4 72:18 manner 4:20 12:24 13:13,18 14:9 19:3,15 March 1:19 market 4:25 12:4 46:3 51:19 52:16 53:4,16 54:17,25 55:3 55:24 58:22,23 76:22,23 81:19 markets 56:16 63:18 market-based 55:2 Massachusetts 5:13 62:8 71:13 master 23:8 materials 66:23 mathematical	79:25 matter 1:21 7:13 8:6 10:7 17:12 18:2 29:1 35:18 38:1 39:2 72:22 84:3 matters 37:16 53:2 mean 6:14,17 7:3 8:17 10:13 13:21 14:23 16:8,13,17,18 17:2 20:10 21:6 22:1 23:7,11 26:2,9,22 27:6 27:21 29:8 31:1 32:7 38:5 39:15 42:6 44:14 46:8 46:23 49:13 50:12 61:2 64:9 68:16,21 69:6 70:11 74:15 76:25 81:14 meaning 63:23 67:2 means 10:20 40:10 63:24 64:5,10 meant 69:3 Medicaid 16:5 28:8 41:23 42:11,15,17,25 43:5 51:18 53:16 Medicare 24:24 28:7 29:25 30:2 30:3 49:1,3,3 member 11:4 mentioned 15:18 67:19 menus 77:11 merits 37:23 middle 16:16 milk 17:18 million 42:2 48:8	48:23 49:4 52:5 millions 29:4 47:10 49:2 56:16,17 mind 57:14 76:16 minimum 7:9 28:20 33:4 40:16,17 41:3 43:7 48:5,7,12 48:14 49:14 50:1 52:17,23 52:25 54:18 55:6 56:13 57:25 59:7,9,19 59:20 62:13 63:10 64:7 65:15,25 66:22 67:3,5,14 69:1 69:6 70:9,25 74:4 76:2,3,6 76:20 78:3 79:22,24 80:12 80:17 minutes 80:7 miscellaneous 27:9 misconceptions 59:15 mix 60:18 model 6:2,5 8:2 modern 79:10 moment 46:1 59:11 monetary 44:9 money 7:8 30:11 31:25 32:2 72:19 77:12,16 77:17 79:8 months 67:11 morning 4:4 move 35:16 36:20 37:1,11 37:21 62:19,19 moving 17:2 must-hire 14:17
--	---	---	---	--

<p style="text-align: center;">N</p> <p>N 3:1,1 4:1 narrow 71:11 national 1:3 4:4 54:13 65:6,21 Native 24:5 necessary 10:21 33:17 64:8,8,10 necessity 78:20 need 17:11 48:21 71:3 82:19 needed 80:14 needy 25:1 never 29:20 34:25 35:11 36:10 39:15 46:12 new 20:11,13 36:11 41:22 72:22 76:17 nice 57:7 nondiscriminat... 59:9 76:4 non-severability 33:21 note 79:17 notes 61:9 notion 48:3 notwithstanding 13:17 November 67:10 number 4:4 17:16,16 58:1 81:22 84:1 numbers 41:25 80:4 numerous 64:10 nurses 23:5</p> <hr/> <p style="text-align: center;">O</p> <p>O 3:1 4:1 objective 18:1,2 18:14,15,20,22 18:25 19:22 23:12 78:10</p>	<p>objectively 22:22 objectives 64:11 obligations 36:25 obvious 29:10 obviously 57:17 75:8 occasion 28:18 occasions 64:10 offer 51:14 offering 51:15,16 offset 41:21 offsets 16:4 off-the-cuff 24:8 26:3 oh 82:3 okay 10:12,15 10:16 13:6 14:20 19:23 22:23,25 24:1,6 24:24 old 56:19 58:19 69:9,13 older 58:16 once 19:6 27:25 50:14 58:17 66:13 74:8 81:9 ones 29:10 36:24 50:16 67:18 72:5 open 56:15 opening 82:8 operate 4:20 12:23,24 13:18 13:19 14:10 17:21 19:3,15 42:9 43:1 46:3 operated 13:14 14:17 operating 49:15 operation 4:18 6:11 11:24 15:6 67:20 opinion 14:15,16 19:13 21:21 67:25</p>	<p>opinions 18:8 21:3 46:24 opposed 67:1 77:25 opposite 36:7 opt 61:11 options 8:7,13 73:24 oral 1:21 3:2,5,8 4:8 28:14 56:5 order 5:2 81:18 ordinarily 47:15 original 80:16 ought 30:15 56:12 outset 56:9 out-of-pocket 61:18 overall 61:8 overturn 35:4</p> <hr/> <p style="text-align: center;">P</p> <p>P 4:1 package 34:1 40:17,19 49:18 52:21 55:9 59:8 69:3 page 3:2 11:22 63:4 75:2 81:4 82:7 pages 16:17 27:13 38:9 pale 74:17 parallel 31:13 parliamentary 39:19 part 13:24 14:16 25:1 50:9 61:15 62:21 64:1 65:15,21 66:15 66:23 68:21 69:3 70:14 81:10,15 participants 53:16</p>	<p>participate 58:21 particular 14:12 29:16 49:18 63:16 75:4 particularly 30:23 73:12 parties 29:18 47:10,10 parts 16:12 17:13 78:17 party 17:15,16 32:14 33:18,19 pass 17:23 passage 27:6 passed 5:14 7:1 10:19 13:19 16:9,12 17:20 19:7 27:2,8 39:5 50:18,20 50:22 67:11 passes 46:9 path 8:4 9:2 patient 4:22 7:6 50:25 51:5 82:21,24 patients 49:4 PAUL 1:25 3:3 3:12 4:8 80:8 pay 31:22 75:17 75:17,24 81:1 81:13 peek 18:17 penalty 51:13 55:16 people 4:25 5:19 12:4 13:5 31:17 36:24,25 39:23 41:5 48:8,23 50:7,8 52:5 53:2,3 55:23 56:16,18,23 57:4,8,14,16 57:21 58:1,10 58:15,18,19,20 58:20,23 59:25</p>	<p>60:2,9,18 61:10 61:11,16 64:24 68:14 69:22 75:22 76:22 80:13,14 81:18 percent 5:7 60:9 60:10 61:16 percentage 60:21 perfect 12:12 perfectly 12:8 18:14 period 51:24 periods 60:2 peripheral 46:24 47:1,2 periphery 15:12 15:16 27:22 28:2,3 46:17 person 60:15,20 Petitioners 1:5 1:13 2:1 3:4,13 4:9 28:23 29:4 80:9 pick 13:8 62:18 picks 60:19 61:17 picture 20:10 piece 19:6 21:8 27:6 pieces 19:16 pipe 47:7 place 11:21 22:9 29:22 30:2 32:12 33:13 35:11 43:20 45:24 76:19 plain 67:2 plaintiff 35:22 plaintiffs 62:18 65:23 75:3 plan 74:25 75:7,9 75:16,19,21 plans 53:11 55:22 75:10</p>
---	--	---	--	---

<p>play 70:4 played 69:24 pleas 71:17 please 4:11 28:17 36:1 37:18 56:8 80:4 plus 43:12 67:19 point 7:14 13:22 13:25 16:7 20:20 21:13,25 26:3,10,13,14 26:23 27:4 29:23 30:21 32:25 34:5 43:23 46:1,19 47:2,4 48:8,10 50:20 52:19,21 61:3,7,14 64:20 65:12 69:5 76:15 79:15 80:10,16 81:5 83:3 pointed 11:12 23:3 40:15 71:5 points 57:1 67:17 80:22 policies 6:17 52:10 policy 13:6,7,7 24:19 37:13 62:1 72:3,4 political 39:6 politics 78:24 pool 58:10,15 81:17 poor 56:19 75:22 portion 8:4 position 25:9 34:3 42:17,25 53:25 56:10 62:18 69:16,25 70:7,13 71:16 72:16 74:3,12 77:6 positively 10:8</p>	<p>possibility 43:14 73:11 possible 46:20 57:7 59:19 72:14 possibly 16:8 30:19 31:25 65:22 post 66:25 postpone 59:12 Potemkin 82:13 poverty 60:10 61:17 power 7:25 8:24 9:3 34:10 35:19 36:5,8,14 37:9 37:12 44:3 63:12 powers 22:2,13 practical 22:20 26:1 practice 21:6 preceding 65:11 precisely 56:21 61:22 preexisting 55:20 63:19 preferred 45:3 premise 36:4,18 74:2 premium 57:9 60:11,20 62:6,7 75:6 premiums 5:2 7:9 57:6,12 60:18 81:19 present 54:17,21 presumably 27:16 presume 19:20 20:14 presumption 19:20 20:14,21 pretty 23:10 preventive 49:4</p>	<p>previous 16:15 pre-existing 22:25 price 13:3 24:19 27:11 55:13 57:2,18,19,20 prices 5:11,18 56:18,24 principal 80:24 Printz 31:13 36:21 prior 44:16 51:23 56:17 58:9 private 51:19 75:3 probability 43:12 probably 79:11 problem 8:12 22:17 34:9 50:24 54:15,25 57:3 58:14 62:13 63:1 66:17 75:11 81:8 82:2 83:16 problems 20:3 34:6 41:7 procedural 17:19 procedure 30:5 69:21 proceed 32:9 process 16:6 35:10,11 39:4 69:21 73:7,22 products 74:19 74:20 program 73:3 74:23,24 77:10 programs 62:4 71:13 79:24 80:1 promise 23:3 promote 51:8 promoted 19:25 promotes 51:2,5 promoting 23:5</p>	<p>proper 32:9,14 43:15 64:8 69:10 77:24 properly 33:2 proposal 17:16 17:16 29:7 69:8 propose 23:14 23:17 proposed 25:12 25:12 proposition 9:16 10:11,25 25:9 28:23 proscription 10:16 prosecutors 14:7 protection 4:22 7:6 50:25 51:5 82:21,24 protections 55:20 prove 5:17,18 proven 6:17 proves 21:12 30:20 provide 12:4 13:4 36:12 61:9 82:24 provides 13:8 61:5 providing 4:22 7:5 provision 5:14 7:19,24 8:1 10:12 14:17 15:16 22:16 24:24 25:11 27:12,14 28:20 28:24 29:16,18 30:10 33:4,12 33:21,22,25 34:22,22 35:20 36:8 40:16,18 41:3,5,9 43:7 45:4 48:5,8,14</p>	<p>49:14 50:1,4 51:4 52:8,17,23 54:19 55:8 56:14 57:25 59:7,9,19,21 62:13 63:10 64:4,7 65:15,25 67:14 69:1 70:9 70:12,25 72:8,8 72:10,18 74:5 75:4,12,12,14 75:20 76:2,4,18 76:20 78:3 79:23,24 82:4 provisions 4:15 5:15 9:12,13,15 10:8 11:11 13:10,16 14:12 15:11,17,22,23 16:23 19:17 21:16,18,22 25:15 26:5 27:9 27:15,23 28:1,5 29:3 30:9 31:3 31:5,14,16 32:15,18 33:3 34:24 35:3 36:6 41:11,14,15 44:13 45:2 46:2 46:6 48:6 49:15 49:18,19,22 50:2,9 51:21 52:11 53:7,7 54:19 55:11 56:11,14 59:10 59:24 67:18 75:2 76:5,7,10 76:11 77:8,16 78:2,6 79:5 82:15 public 49:24,25 punishment 45:11 purchase 52:8 purchasers</p>
--	--	--	---	--

<p>51:16 pure 62:5 purpose 31:22 31:22,24 44:23 51:8,11 80:13 purposes 49:23 49:25 50:25 put 27:12,13,15 27:18 35:6 62:12 72:25 78:12,12 81:16 81:18 puts 72:15</p> <hr/> <p style="text-align: center;">Q</p> <p>quarrel 74:2 quest 62:22 question 6:2 7:13 7:16 8:13,19,21 10:5 12:10,21 13:13 14:24 17:3,5 18:4 20:9,10,10 22:20,20 29:2 32:21 33:8 35:5 37:2,24,25 40:6 40:9,12 43:10 44:21 46:15 49:11 50:17 53:21 67:7 68:16 69:11 71:16,24 75:5,8 76:8 78:4 79:1 80:23 questioning 70:17 questions 5:21 34:7,7 36:22 37:7 71:5 quickly 27:2 quite 6:2 27:1 36:7 51:25 54:8 62:20 63:3 81:6 quote 65:17,19 77:7</p>	<p>quoting 65:9 81:17</p> <hr/> <p style="text-align: center;">R</p> <p>R 4:1 Raich 66:3 raise 57:5 72:7 raised 56:18 79:14 raising 61:18 rampant 59:22 Randall 21:15 range 70:1 ratchet 20:21 rated 12:5 rates 17:17 30:2 30:4 49:1,3 53:2 55:2,23 57:24,24 58:6,8 58:11,13,19,22 75:22 rating 5:1,25 6:4 6:12 11:10 12:1 13:5 24:13,15 25:3,15 28:6 40:19 53:1,7 62:5 68:24 69:7 74:9 75:10 76:5 81:10 82:4,11 82:14,22 83:1 ratings 11:16 66:20 67:4 ratio 71:9 rational 17:12 18:2 reach 18:20 reached 14:16 reaching 49:9 read 11:22 23:2 40:23 79:2 82:2 reading 23:15 76:23 real 63:1 69:11 78:7 realistic 47:9</p>	<p>reality 8:22 9:16 18:8 27:3,5 57:8 really 7:16 9:14 12:25 16:18 19:18 26:6 32:12 38:8,11 44:22 45:17,20 50:15 73:5 81:11 reason 21:9 22:1 36:11 45:7,8 48:15 52:15 63:21 78:4,19 81:23 reasons 32:25 65:1 71:22 reauthorization 16:13 reauthorized 16:14 reauthorizing 14:21 rebuttal 3:11 80:8,22 81:6 rebutted 20:14 recognize 8:20 recommended 25:14 reconsider 35:13 35:14 record 66:23 redo 14:23 reduces 73:24 redux 28:9 reenacted 26:18 references 82:15 referring 65:20 69:16 reflected 52:24 59:4 refocus 76:8 reforms 40:17 41:19 46:3 refused 21:9</p>	<p>refuted 48:6 Regan 49:21 regardless 62:6 regime 36:11 regulate 66:9,10 regulation 17:18 23:23 65:16,19 66:4,5 regulatory 64:1 64:3 66:15 reimbursed 42:13 reimbursement 29:25 30:2,4 49:3 reject 28:22 46:17 rejected 6:1,6 rejects 14:1 related 22:7 26:5 26:5 31:5 relatively 74:17 relatives 74:17 relevant 5:23 relief 33:18 34:13 35:22 rely 14:15 19:13 62:24 relying 54:7 63:16 remainder 28:10 remained 36:9 45:6 remaining 9:15 70:14 80:7 remains 60:21 remedial 9:7 13:23 34:10 35:19 repeal 72:20,21 72:23 repeatedly 30:21 report 47:12 67:10 request 44:19</p>	<p>requesting 15:6 require 79:8 required 14:2 requirement 63:17 65:14,18 requirements 48:10 requiring 52:8 resembles 44:16 reserve 28:10 residuum 83:14 resolve 71:25 resolved 38:2 respect 38:5 51:10 60:6 63:15 77:18 respecting 73:6 Respondents 2:4 3:7 28:15 responses 5:22 9:19 15:10 responsibility 50:3 83:24 rest 4:13 8:11 22:25 23:1 25:10 29:13 42:22,23 43:1 44:19,22,23 45:5 62:19 72:20,22,23 83:18 restaurants 77:10 restraint 35:19 35:24 36:4 result 8:22 49:5 retool 78:22 revenue 16:4 41:22 review 30:5 revolution 39:10 rid 19:23 27:25 77:7 right 5:18 6:2 8:5 10:3,4,10,23</p>
--	---	--	---	--

<p>11:9 20:16 21:6 21:10 23:17 27:20 37:4,10 40:6,9 47:23 50:23 60:4,25 68:5 78:25 rights 36:24 rise 55:9 60:19 rising 6:23 risk 36:9 43:16 43:18 44:2 68:1 68:14 69:14 81:17 risks 54:17,21 71:2 72:5 ROBERTS 4:3 16:11 18:23 26:7,12 27:3,5 28:11 29:6,19 33:6 36:2 40:8 40:21,25 41:8 41:16 42:14,24 43:3 49:6 50:23 56:2 69:15,20 70:16 79:20 80:6 83:19 roles 48:24 roughly 41:20 rule 20:11,13 rules 17:19 ruling 73:14 run 52:22 runs 59:22</p> <hr/> <p style="text-align: center;">S</p> <hr/> <p>S 2:2 3:1,6 4:1 28:14 salvage 15:7,8 save 7:7 saver 6:18,19 saying 6:2 11:10 22:21 29:9 46:12,16 48:20 49:10 52:1 53:18 66:7</p>	<p>67:25 73:22 76:24 says 9:12 19:14 19:20,23 20:12 25:16,16 31:21 44:18 59:6 63:17,25,25 65:3,13 66:14 72:4 75:20 79:10 80:11 81:6,25 scale 20:22 Scalia 8:14,17,19 9:9,20,23 10:2 10:10,18,24 17:10 18:5 19:23 30:8,21 31:3,20 34:16 34:18 38:7,11 38:15 40:2 44:15 45:7,16 45:20 47:11 48:11 50:7,12 58:3,6 60:24 61:3 64:14,16 64:17,21,23 72:12 73:17 74:2 76:1 77:4 78:12,15 Scalia's 39:24 40:12 76:8 scheme 64:1,3 66:15 scratch 14:25 Sebelius 1:7 4:5 second 31:24 33:2 59:13 61:14 65:13 66:1 69:16 75:11 79:13 SECRETARY 1:7 section 63:25 66:3 see 13:6 32:3</p>	<p>39:4 64:12 seek 70:24 seeking 52:7 seeks 35:22 seen 59:16 71:7 segue 21:13 selection 41:7 54:24 57:3 59:13,21,24 60:17 62:15 67:12,17,21 selections 67:23 selling 61:25 Senate 10:21 72:21 sending 34:20 sense 22:1 64:22 sentence 63:17 65:13 sentencing 13:17 14:5 45:1,5 separate 17:12 33:24 separated 34:2 separately 16:17 79:7 separation 22:2 22:13 serve 23:5,22 24:25 56:22 service 13:9 65:21 SERVICES 1:8 1:16 set 48:17 58:11 74:24 sever 13:16 19:21 20:2 21:9 22:2 81:23 severability 9:7 9:21 10:6 15:20 19:11 21:3 28:19 29:20 31:16 32:9 33:16,16 36:22</p>	<p>37:24 38:1,5 39:12 44:20 46:18 63:5 69:11 71:24 73:15 77:24 78:20 79:3 82:8 83:23 severable 9:13 20:2 43:24 68:3 severed 20:12 76:11 78:1 severing 15:13 72:13 SG 23:11 67:3 share 24:25 sharp 11:15 40:15,25 sheet 54:5 shelf 47:21 shell 16:7,9,12 17:6 23:20 25:24 shenanigans 39:19 shifting 54:16,20 show 60:3,3 71:2 showing 72:15 73:6 shown 55:7 sick 54:23 58:18 58:21 side 21:23 32:21 44:17 68:18 79:18 sign 60:4 significance 68:14 significant 43:14 silver 13:6 75:7 simple 38:19 79:15 simplest 19:22 simply 9:5 30:10 59:18 62:11 66:6 71:17</p>	<p>80:23 83:4,15 single 14:3 25:11 33:23,24 sit 32:1 situation 7:21 13:2 36:21 39:6 83:6 situations 12:17 71:21,25 skyrocket 5:2 slate 26:17 83:16 slightly 11:2 small 50:4,5 51:15 smaller 21:1 Solicitor 2:2 25:13 63:5 solution 55:2 solutions 5:12 solve 62:13 somebody 32:5 47:5 72:2 somebody's 17:1 somewhat 64:6 Sorrell 21:16 sorry 26:10 64:16 sort 9:3 16:6 21:12 25:21 26:1 37:13 62:22 67:21 68:22 82:13 Sotomayor 5:5 5:22 6:13,21,25 7:10,23 8:6,23 9:1 17:7 19:5,9 19:19 20:8,13 20:17,20,23 31:18 32:13 35:25 37:1,5,11 37:18,20 38:19 38:23 47:17,20 48:19 66:17 68:9 80:10 Sotomayor's</p>
--	--	---	--	--

<p>80:23 sought 34:14 sound 68:5 speak 64:24 speaking 64:24 special 23:8 30:4 specific 20:9,10 78:11 specifically 6:5 6:10 63:7 spend 23:15 27:21 spiral 5:18 66:21 68:10 spirals 67:9 spoke 57:3 square 9:16 stand 4:13,16,20 24:3 32:19 62:23 79:6 standard 17:11 77:24 standardized 74:19 75:7 standing 25:25 30:9,12,22,25 32:16,17 34:13 37:2 standpoint 22:13 start 8:2 11:5,7 14:25 60:18 80:22 started 32:13 starting 26:3 state 6:15 21:14 54:12 59:7 statement 21:2 statements 65:10 states 1:1,22 5:10,24 6:18 48:13 59:5,17 61:21,23 62:3,7 62:11 66:8 71:6 71:10 76:17</p>	<p>80:15 statute 7:18 8:11 10:22 14:2 15:12,16 19:2,5 19:7 21:14,14 22:5,11 31:10 40:11 45:3,13 50:10 66:2 67:14 72:9 73:19 74:7,10 78:22 81:10 82:20 83:14,14 statute's 73:19 statutory 30:4 38:1 39:2 40:7 40:9 stay 78:24 82:12 staying 32:12 stick 12:19 stop 24:23 49:8 straight 9:6 50:24 strains 18:9 strange 33:15 street 39:20 stricken 36:9 43:14 45:10 strike 7:14,24 8:8,10 10:8,18 15:18 21:19,23 22:6 25:14,16 25:17 26:9 28:9 35:10 36:14 44:17 46:5 79:5 80:18,19 82:25 strikes 36:5 striking 6:19 36:15 47:20 strong 16:7 strongest 15:13 struck 10:13 14:3 21:16 22:8 23:11 26:16 29:13 30:15 31:14 33:13,15</p>	<p>42:18 43:1 44:22 45:4,12 46:13 55:25 56:12 71:1 76:17 83:15 structure 38:2,5 44:12 47:25 48:1 54:3 60:13 66:25 structured 20:5 stuck 83:8 stuff 23:2,24 24:5 55:17 subfinding 81:4 submit 39:3 submitted 83:25 84:3 subsidies 60:6,8 60:13 61:5,8,12 61:14 62:9 subsidized 51:24 55:15 subsidizes 61:18 subsidy 60:10 73:3 74:23,24 74:24 75:13,24 79:24 80:1 substantial 43:11 68:1 81:15 substantially 53:8 substantive 44:13 subtitle 82:5 sue 72:6 sufficient 66:16 suggest 11:3,8 16:18 18:11 23:7 25:18,20 36:6 65:1 82:10 suggested 39:16 49:17 suggesting 8:23 67:15 suggestion 68:19</p>	<p>68:20 suggests 24:13 45:19 53:21 suit 33:14 suitable 51:14 support 60:25 83:22 supports 13:22 13:25 suppose 17:15 33:20,21 supposed 12:3,4 12:22 18:4 23:12 41:21 48:2 Supreme 1:1,22 sure 9:10,23 17:8 18:7 21:8 24:3 25:7 52:12 73:4 surely 16:23 suspect 26:24,24 27:9 31:20 sweeping 28:23 sweet 7:4 system 56:17,19 56:20 57:24 58:9,23 59:6 61:11 64:6 69:9 69:13 73:2 systems 71:6</p> <hr/> <p style="text-align: center;">T</p> <hr/> <p>T 3:1,1 take 7:4,7 8:24 9:2,6 11:19 18:17 22:20 29:8 32:14,19 45:23 52:25 55:5 61:4 69:13 71:24 73:18 74:4,8 75:16 79:13 81:16 taken 7:19 takes 83:3 take-title 76:18</p>	<p>talk 21:3 57:12 59:12,13 talked 42:15 75:18 talking 16:20 23:25 27:10 32:12 44:9 65:5 65:8,14 69:14 71:8 75:4 78:2 79:18,21,22 82:6 talks 9:24 46:17 67:12,17 task 7:16,18,20 39:3 83:13,15 tautological 19:12 tax 16:2 24:18,18 28:7 30:23 31:21,21 33:12 33:12,15 51:15 51:16,23 53:10 55:14,16,16 taxes 30:23 taxpayer 30:12 30:12 tell 6:16 16:22 41:10 82:8 telling 10:21 44:6 tells 20:1 81:7 tended 71:10 term 66:8 terms 47:24 test 9:21 17:9,24 18:3,11,25 19:22 23:12 49:20 testimony 54:13 tests 18:14 text 11:5,8,15,19 12:3 38:3,4 39:22,23 42:7 44:12 47:24 54:3,11 55:7 textual 11:9,13</p>
---	--	---	--	---

<p>18:20,22 62:21 textually 15:25 18:15 Thank 28:11,16 56:2 80:5,6 83:19 theory 21:19 thing 8:9,14 14:8 20:22,25 21:24 22:3 23:23 24:4 29:11 30:6 32:23 46:11 48:2 55:19 58:17 60:23 61:16 74:22 75:21 79:4,16 things 7:2,7,8 11:20 14:20 15:1 16:20 20:6 30:1 35:15 46:17,24 52:20 52:21 53:14,17 54:8 55:9 57:11 57:22 60:7 61:3 62:14 71:7 76:15 think 5:23 7:2,3 7:7,21 8:19 9:4 10:24 11:8 12:2 12:16,21,25 13:8,14,22,24 14:13,21 15:3 15:10,14,18,19 16:7,8 18:8,16 18:18 20:19 21:10,11,12,15 21:21 22:1,12 25:19 26:2,15 27:15,23,23 28:4,8 29:15 30:20 31:20 32:8,24 33:3,9 34:18 35:18 36:16,19 37:16 37:25 40:1,1,5</p>	<p>40:5,13 41:12 41:12 42:10,19 42:21 43:19 44:8,25 45:7,8 45:12 46:4,8,20 47:8,21 48:15 51:11 52:13,16 53:14 54:2 55:9 56:10 59:3,15 62:17 63:1 64:12,20,25 66:13,16,21 67:6 68:15,17 68:23 69:10 70:7 71:15,20 72:5 73:5 74:5 74:8,11,12,16 76:13,15 77:22 77:24 78:19 79:9,11,17 82:3 82:18 83:16 thinking 31:19 31:20 62:11 thinks 47:1,1 74:14 third 60:23 thought 9:11 14:9 38:19 39:1 48:19 thoughts 70:4 three 37:20 48:10 52:21 54:8 60:7 61:24 throw 16:16 throwing 15:8 thrown 48:24 ticks 20:22 tied 11:11 15:23 24:12 time 27:22 28:10 39:6 51:24 60:4 60:5 67:13 72:2 83:6 times 18:9 37:21 43:6</p>	<p>title 25:1,16,17 25:17 26:4 50:24 66:3 82:20 titles 22:24 46:10 46:10,11 today 48:21 70:17 74:3 told 62:25 83:9 tool 76:4,7,9,12 78:20 80:15,18 80:24,24,25 81:1,1 tools 76:14 80:16 80:19 top 54:20 total 24:8 totally 38:15 toto 35:14 touched 21:18 traditional 55:14 55:17 traffic 66:4,10,11 66:12 tried 5:24 6:18 16:22 22:5,10 true 5:6 10:2 30:6 53:5 61:4 64:22 77:7 try 8:11 20:8 39:18 42:8 47:5 47:5 62:14 83:5 83:7 trying 55:1,10 62:22 81:16 82:19,23 tumbling 73:2 turn 24:17 37:23 47:2 62:16 turns 21:15 two 9:19 13:23 15:9 19:17 32:25 37:7 47:22 48:8,10 48:23 50:24</p>	<p>54:19 56:14 57:11 62:9 67:5 68:11 76:18 78:15 tying 54:8 type 70:20 typically 62:3</p> <hr/> <p style="text-align: center;">U</p> <hr/> <p>unable 11:14 56:23,24 uncommon 46:9 unconstitutional 4:13 5:13 15:18 17:21 25:10 28:25 31:7,24 33:22 35:21 70:10,11 72:11 83:18 undercut 64:3,6 65:18 underserved 23:5,22 24:5 understand 11:4 18:23 37:19 43:9 51:25 52:3 53:24 understood 75:25 underwriting 13:4 75:23 unhealthier 58:16 unhealthy 57:21 uninsured 54:22 United 1:1,22 66:8 76:17 unobjectionable 27:16 unquestionably 14:20 49:24 unrealistic 34:19 38:16 50:14 unrelated 17:17 46:3 50:1 51:19</p>	<p>unresponsive 25:21 unsuccessfully 22:11 unsustainable 58:24 60:25 unwind 49:2 upward 5:4 usage 66:1 use 26:3 29:25 55:14 67:2 useful 63:24 64:11 66:15 76:25 uses 65:12 66:8 usual 73:21 Utah 12:8</p> <hr/> <p style="text-align: center;">V</p> <hr/> <p>v 1:6,14 4:5,6 34:15 76:17 validity 29:16 30:3 77:15 value 61:19 variance 62:7 variety 51:17 various 5:11 6:16 18:8 21:16 vary 5:7 vast 29:2 vehicle 16:24 venality 10:16 Vermont 21:17 21:21 veto 14:18 view 11:19 31:13 69:24 violate 10:15 virtually 21:2 vision 13:1 visits 49:4 volume 26:8,18 vote 10:21 27:11 27:13 78:11 voted 17:20 35:1</p>
---	---	---	--	--

<p>50:9 votes 27:8,18 35:4,6 72:21,23</p> <hr/> <p style="text-align: center;">W</p> <hr/> <p>wait 41:5 60:4 want 7:17,17,20 9:4 10:9 12:10 12:18 17:25 18:11 19:21 25:20 26:1,23 27:21 28:3,8 32:18 38:8 39:1 47:21 53:19 66:10 67:13,24 68:3,9,11,11 77:4,5,17 79:15 82:1,1 wanted 8:10 9:9 9:18 21:22 34:25 35:1 54:18 56:21 63:9,11 78:5 wanting 20:20 wants 15:4 17:15 17:16 63:3 73:20 75:1 Washington 1:18 1:25 2:3,5 wasn't 69:1 way 11:2 12:2 14:13 21:21 22:6 32:9 35:8 35:12 47:4 50:5 58:17 59:19 65:17 66:8 68:5 70:19 74:23 78:5 82:13 ways 46:4 51:13 51:17 Wednesday 1:19 wellness 77:10 went 31:15 80:12 weren't 50:16 we're 5:8 7:5,23</p>	<p>7:24 8:3,10 9:5 9:16 29:12 32:12,22 38:16 39:16,17 44:5,6 50:13 65:14 70:17 71:23,23 72:4,5,14 we've 20:12,14 23:25 26:16 42:15 whatnot 51:22 whimsical 68:16 whip 39:7 willing 72:5 wise 37:8 woodenly 19:11 word 14:3 23:3 37:14 63:21 64:8 65:13 66:21 79:23 work 8:2 9:14,15 12:3 19:18 24:16 25:2 29:7 46:19 55:4,6 56:21 59:8 71:7 71:7 76:5,7,10 76:15 81:1 82:16 worked 22:12 71:12 83:10 works 7:7 58:17 world 30:17 worse 12:18 22:3 53:2 54:25 67:21 wouldn't 7:1 15:19 19:21 27:17 39:13 73:17 wreck 32:22 wrecking 15:6 write 67:24 wrong 5:18 19:19 20:23,25 42:1 42:11</p>	<hr/> <p style="text-align: center;">X</p> <hr/> <p>x 1:2,9,11,17 31:22,22,24</p> <hr/> <p style="text-align: center;">Y</p> <hr/> <p>Y 31:21 year 23:15 60:5 80:2,3 years 16:15 42:5 53:12 67:20 83:5,10 year-old 61:25 yesterday 23:25 48:21 York 76:17 young 58:19 younger 76:22</p> <hr/> <p style="text-align: center;">\$</p> <hr/> <p>\$100 80:3 \$12,000 62:1 \$217 53:12 \$350 42:4 \$4,000 62:1 \$700 41:20</p> <hr/> <p style="text-align: center;">1</p> <hr/> <p>1 17:16 62:8 80:3 1.5 62:8 10 5:7 16:15 42:4 53:12 10-year 41:19 10:19 1:23 4:2 11-393 1:5 4:4 83:25 11-400 1:13 4:6 84:1 11:50 84:2 150 52:4</p> <hr/> <p style="text-align: center;">2</p> <hr/> <p>2 17:16 48:8 2,700 38:9 20s 79:11 200 60:9</p>	<p>2009 67:10 2012 1:19 72:11 2014 72:2 2020 80:2 21 66:3 25 61:25 250 61:16 26 48:9 26-year-olds 48:20 2700 16:17 27:13 28 1:19 3:7</p> <hr/> <p style="text-align: center;">3</p> <hr/> <p>3 67:19 30 5:8 30s 79:11 300ga-1 82:10 300ga-2 82:10 32 49:3 350 41:21,23,24 42:2 43:12,12</p> <hr/> <p style="text-align: center;">4</p> <hr/> <p>4 3:4 22:10 67:11 80:7 40 83:5,10 42 63:4 65:12 43 65:12 43a 6:9 11:22 63:4 81:4</p> <hr/> <p style="text-align: center;">5</p> <hr/> <p>5 16:15 56 3:10</p> <hr/> <p style="text-align: center;">6</p> <hr/> <p>6 82:7 60 72:21,23 60-year-old 62:1 64A 75:2 68A 75:4,12</p> <hr/> <p style="text-align: center;">7</p> <hr/> <p>7 19:13 43:13</p>	<hr/> <p style="text-align: center;">8</p> <hr/> <p>80 3:13 60:10 801 66:3</p> <hr/> <p style="text-align: center;">9</p> <hr/> <p>90s 59:17 62:3 922(q) 63:25</p>
---	--	--	--	--