

Obamacare vs. trumpcare

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Should Americans have to pay for health insurance? If you are a young adult in today's day and age the first thought that would come to mind would be to say yes. By saying yes you are standing for the Affordable Care Act aka, Obamacare; which includes a requirement called the individual mandate. This is the mandatory health insurance of any and everyone who can afford to pay for it, thus creating money for the ones who can not.

By saying no, you are agreeing that healthcare should be individual and that everyone should be held accountable for their own health and health care methods. These two concepts have been widely controversial for the past couple of years, with people disputing which is more unconstitutional than the other. The fact of the matter is that while the ACA may be socially and morally correct to most, it is much more unconstitutional, to say the least. THE AHCA IS SOMETHING THAT CAN CORRECT THE UNCONSTITUTIONAL NATURE OF THE ACA AND CAN HELP BRING JUSTICE, ACTION, AND CHANGE TO TODAY'S MEDICAL CRISIS. When the American people think of their own laws and rights, one of the biggest ones is our freedom of choice. If it wasn't for this crucial concept in our society, America as a whole would not be the same, so why is it mandatory to pay for anything, let alone something as expensive as health insurance?

Health insurance has always been expensive but because of the requirements in which the ACA demands, insurance is now higher than ever. For the people who decide to opt-out, a penalty fee is given in order to force people to consider getting insurance and to provide insurance coverage for the ones who can not afford it. This is unconstitutional as people are getting a penalty for making more than what is considered enough in the eyes of the

law. It also forces people to provide care for people they are not legally obligated to so, in the eyes of the law, this should be deemed wrong while in the eyes of society it can be deemed ethical. This penalty threat in turn ended up backfiring as many people decided to pay the fee instead of getting the actual insurance itself (Potter). 4 million people did this to escape the heavier prices that many insurance companies expect today (Amadeo). This shows that the American people do not see this as something that is just and should be paid for and would rather go without insurance. Going without insurance is a risk they understand as their own and are held responsible for any payments they may need to make in order to get health care. Listening to our people should be the number one concern and many of them have shown that paying for others insurance is not something they want to be a part of. The law causes many issues, especially for the middle class. The prices alone are enough to heavily affect the lives and spending habits of many American citizens. It is estimated that 3-5 million people lost their health insurance due to it not complying to the Obamacare requirements (Amadeo). This left 3-5 million people lost and on a search to find another provider.

This was another reason many people decided to pay the extra fee instead of going through the difficult process to find another insurance company which could, in turn, end up being much more expensive to fit all of the requirements and services that needed to be added to fit the new Obamacare standard. To fund this new plan, the taxes paid for by higher income families, middle-class families, and the health industry rose and created more of a stretch for cash for the middle-class families. Since they

make up much of American citizens the economy is struggling to keep up. It also created a rise in health care prices short term due to all of the new parts to the coverage and the increased usage of these services. The ACA has the ability to ruin the economy and can be the difference between adding millions of more dollars to our debt or finally demanding individual responsibility. This is what the AHCA is about as it teaches people to provide for themselves rather than rely on a country that is already trillions of dollars in debt. There are many concerns regarding the AHCA and what it truly entails. Many fear they will lose their health care or will not qualify to receive it. While this is an understandable fear for many, it is not exactly reasonable. AHCA is a law that is very similar to ACA. It still works to provide people with quality health care and insurance but simply thinks that not everyone needs to participate.

AHCA still uses many of the positive provisions that were provided through Obamacare, such as the non-discrimination of people with pre-existing conditions applying for insurance (Athar). This is something that was a big concern for many as they did not want to be turned away from insurance companies. The fear for many that are against AHCA is the quantity of health care providers that are available to help more people, what they are not looking at however is the quality of healthcare and how it is diminishing under Obamacare (Sataline). The quality of healthcare is slowly dwindling under the ACA, this is because there is a shortage of doctors willing to work under such conditions. It is estimated that the nation could be facing a shortage of up to 150, 000 doctors in the upcoming 15 years, which will, in turn, cause a higher demand for doctors and prices will, again, start to rise.

There is also a fear that because there will be such a shortage, that many patients will be turned away to focus on the more serious cases presented (Cusack).

This is a problem as it can actually mean that fewer people are being provided with adequate health care and more people will have to find alternative methods of care. Since more people have access to health insurance using the ACA, the misuse of it will also increase creating crowding in ER's, hospitals, and clinics which will further the diminishing quality of healthcare under Obamacare. In conclusion, the ACA provides many with health care and insurance that they may not have been able to receive before. However, this is at the expense of the millions of middle and higher income families and individuals who must pay extra to support the ones who can not support themselves. This causes confusion within the different groups about who should pay what and how much. The ACA has been shown to be unconstitutional due to its lack of regard for the people's freedom of choice, the strain it puts on huge groups in society, and lack of effectiveness it is having for most Americans.

Their efforts to get people to involve themselves in obtaining health insurance have been unsuccessful with many people finding ways around the bigger payments that must be made to the insurance companies. It is also hard on the companies as they are being forced to create plans that suit the Obamacare requirements and many are shutting things down completely. While this plan works in theory, in real life many people are not so care-free with their money and work hard to obtain it in order to pay for the things that they want or need. Regulating what we pay for is going against our <https://assignbuster.com/obamacare-vs-trumpcare/>

basic rights and our freedom of choice and because of that, it is unconstitutional in nature.