

Will affordable care
act be considered a
success or failure of
president obama re...

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The Affordable Care Act is also known as the Patient Protection. However, its most common name is “ Obama care”. This is a federal statute of the United States which was signed into law on 23rd of March 2013 by President Obama. This Act represents one of the most important United States Healthcare System overhaul since Medicaid and Medicare passage in the year 1965 (Tate 22).

The Affordable Care Act (ACA) was passed with three main goals in mind. One, to reduce healthcare costs to both the government and individuals in the country, two, to lower the rate of the uninsured by offsetting the expansion of both private and public insurance coverage, and three, to increase the affordability and the quality of health insurance (Atlas 19). This Act introduced various mechanisms which include insurance exchanges, subsidies and mandates. All these mechanisms are meant to increase affordability and increase coverage. In addition, this law requires all insurance companies not only to offer equal or similar rates in spite of difference in sex and pre-existing conditions, but also to cover all health insurance applicants within the new set minimum standards. The Act also introduces a number of additional reforms which are aimed at improving the outcomes of healthcare and reducing costs by shifting this system from quantity to quality through the increase of regulation, increased competition and additional incentives in order to streamline healthcare delivery in the country (Atlas 27).

There are numerous provisions contained in the Affordable Care Act. These provisions are meant to achieve the goals of the Act. The first provision is Guaranteed Issue. This provision ensures that no insurer denies any person

or the government an insurance coverage because of any pre-existing condition (excluding tobacco). It also ensures that insurance companies offer similar or equal premium rates to individuals of the same age and geographical location without any regard of gender (Tate 34). The second provision establishes minimum standards for policies related to health insurance. The next provision is referred to as Individual Mandate. This provision requires every person who is not covered by Medicare, Medicaid or any health plan sponsored by the employer such as Tricare to secure a private insurance policy or end up paying a penalty. However, this provision excludes people with low incomes and those who belong to religious sect groups whom the Internal Revenue Service exempts from the same. Nevertheless, the government provides subsidies for people with low incomes to secure private insurance cover (Tate 39).

The next provision is called Health Insurance Exchanges. This provision applies to every state. The exchange is an online marketplace where small businesses and individuals buy insurance and compare policies. Here government subsidy is applicable here there is eligibility. The other provision applies to families and individuals who have low incomes. The classification includes those who have federal poverty level ranging between 100% and 400%. They will receive federal subsidy. These individuals and families will then buy insurance via an exchange. Nevertheless, those people who have poverty level between 133% and 150% will be subsidized such that their premium costs will be 3% or 4% of their income (HHS. gov/healthcare). Another provision is related to Medicaid eligibility. It states that Medicaid eligibility expanded to include families with incomes which are up to 130% of

the federal poverty level. This includes adults without disabilities and without dependent children. This law also provides a 5% income disregard which goes ahead to limit the eligibility for Medicaid to 138% poverty level (HHS. gov/healthcare). In addition, this provision simplifies children's insurance by simplifying the State Children's Program of Health Insurance. The reforms by the Obama care on the payment system of Medicare is meant to increase efficiency in the delivery system of healthcare by restructuring reimbursements of medical expenses to bundled payments from free-for-service. Under this new payment system, one single payment is paid to both a physician group and the hospital for the defined care episode such hip replacement. This is in contrast to the former payment system where individual payments were made to individual service providers. Employer Mandate provides for tax penalties to businesses which have employed fifty people and more but do not provide a health insurance cover. Nevertheless, this provision was delayed unilaterally for a whole year by President Obama (HHS. gov/healthcare).

The provisions above are meant to not only improve the delivery of healthcare system in the United States but also to achieve the discussed goals. Healthcare system in the country has been a subject of much debate even before Obama got into power. Therefore, the Affordable Care Act is a relief for very many Americans who have been unable to afford health insurance. Cases of people dying in hospitals because they were unable to afford the health care have been rampant and sometimes the cases go unreported. Whether this law will bring sobriety to the healthcare system and ensure reforms are implemented is yet to be known. Debate about it is

still ongoing. To understand whether it will work or not, background check must be done. The failure of this system squarely depends on the executive and not on policy makers as is normally misunderstood. The policy makers have done their job by setting a statute meant to improve the lives of millions and Americans. This can be done only when the law is implemented to the latter. Whether this will be a success or failure to the Obama administration is still on debate and depends on the implementation. To know this, a background check must be made (Tate 44).

Obama care or the Affordable Care Act or as sometimes known, Patient Protection, is a combination of measures which are aimed at reducing costs for both the government and individuals in the provision of healthcare. This can be done by increasing coverage both in private and public insurance and increasing Medicare and Medicaid coverage. The insurance must also be subsidized to make it affordable for all and sundry. This concept goes way back to 1989 when it was first introduced and proposed. This proposal was made by Conservative Heritage Foundation and gave an alternative to the single payer system which at that time was considered to be not only obsolete, but also to be inefficient. The proposal received major support from Republican senators and conservative economists who used market based approach to the reform of the healthcare reforms. Since every hospital is required to provide healthcare solution to any emergency, the government usually bore the burden of costs for individual who have the inability to pay for the services. That is why this stride towards affordable healthcare system started a long time ago.

In 1993, then the President, Bill Clinton introduced the healthcare reform bill

which sought to make employers to provide healthcare coverage to all its employees by the use of regulated marketplace organizations. However, Republicans rubbished this proposal and instead gave a contrast proposal which required individuals, not employers to buy insurance cover. Due to lack of common ground, in the same year, John Chafee, a Republican senator, introduced an alternative proposal that sought to introduce government subsidy into the picture. Individual mandate and employer mandate were therefore incorporated into one. The Bill however failed to pass because arguments arose over technicality of implementation and the details in the bill were scarce (Atlas 29).

Universal healthcare was and still is one of the goals of the Obama administration. Health policy professionals and experts like David Cutler and Jonathan Gruber and congressional Democrats argue that in order to implement the policy of Guaranteed Issue, it would require both an individual mandate and community rating to ensure “ free riding” and/ or adverse selection to rewind the death spiral which occur due to the uncontrolled healthcare system. Therefore, after much persuasion, congressional leaders convinced Obama to accept progressive congressional plans such that Medicare (single-payer) would provide filibuster-proof support in the senate. This they did to deliberately gain bipartisan support. The central component of the proposed healthcare reforms therefore became the adoption of individual mandate. The Democrats gave their support. However, the Republicans opposed it and went ahead to threaten to filibuster the bills. Mitch McConnell, the minority leader led the republican congressional leaders against the support of the Bill and worked tirelessly to prevent any

defections which (HHS. gov/healthcare).

This law has been long overdue. Many Americans living below the federal poverty line have cried because of the unaffordable health insurance cover. Health is a very important factor in any country. Without a healthy population, productivity would be less and the GDP would not be enough. The United States is the richest country both economically and militarily in the world. It is therefore a big shame when its own citizens are unable to afford healthcare. The premature deaths, both infant and otherwise are easily preventable by simply adopting President's Obama's Healthcare plan. The Affordable Care Act is a groundbreaking law which all Americans must support. Since it has already become law, the enactment and subsequent implementation is the daunting task ahead. The president therefore deserves full support to ensure that this plan becomes reality and all Americans are able to afford good healthcare delivery. Some may argue that the lack understanding about the whole law and its detailed implications. Nevertheless, it is quite simple to understand. There are major points which all and sundry must comprehend. One, Obama care is about coverage. It seeks to end the inclusion of pre-existing conditions and the exclusion of children when taking insurance coverage. While still on this point, it also seeks to cover all young adults under the age of 26. In addition, it ends arbitrary withdrawals of coverage and guarantees a person the right to appeal. The next point is about costs. This healthcare plan seeks to end lifetime limits insurance coverage, review premium increase and helps to reduce administrative costs which are primarily premium costs.

The next point is on care. The Affordable Care Act seeks to cover preventive

care without any costs whatsoever. It also seeks to protect individuals and the government against doctors which are unworthy. Here the patient is given a choice to choose their own doctors. The last bit of the point of care seeks to remove barriers related to insurance companies with emergency provision. This states that an American is free to seek emergency at any hospital. which may or may not be outside the specific health plan's network. All these are provided for in details in the healthcare plan.

This law has already been adopted. Whatever remains is now the implementation thereof. President Obama used this as his campaign tool for both his terms. Though he found it hard to use it as a campaign tool for his second term in 2012, people still supported him. The main reason was because though he had promised to deliver the healthcare overhaul within his first term in the office, he was unable because of lack of congressional support and technicalities concerning the details of the reform agenda. However, it eventually sailed through with majority of congressional support. The lawmakers who opposed this bill mentioned financing as the main reason why they did not want to give their support. Nevertheless, after making provisions in the federal budget for the financing of the plan, some gave their support. If this plan is implemented to the latter without any hiccups, though that is expected, Obama is going to go down in history not only as the first black president of the United States, but also as the only president that was able to bring sobriety in the vast healthcare system of the U. S.

The provisions of the law have been discussed above. They are meant to not only improve the delivery of healthcare system in the United States but also

to achieve the discussed goals. Healthcare system in the country has been a subject of much debate even before Obama got into power. Therefore, the Affordable Care Act is a relief for very many Americans who have been unable to afford health insurance. Cases of people dying in hospitals because they were unable to afford the health care have been rampant and sometimes the cases go unreported. Whether this law will bring sobriety to the healthcare system and ensure reforms are implemented is yet to be known. Debate about it is still ongoing.

This plan or Act has the ability to prove Obama's leadership skill and his ability to deliver his promises. If it works (it has the capacity to do so), it will prove a success to the president's presidential tenure. However, if it does not work, it will prove a failure to him. Its capacity to be successful is more than its capacity to fail. All the president needs, since it has already become a law and is envisaged in the constitution as a statute, are to push for the implementation in phases. It is consequently more likely to be successful. The success nevertheless depends on the implementation which is already ongoing.

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