

Free essay on obama healthcare issues

[Economics](#), [Insurance](#)



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Millions of uninsured Americans will be provided with more rights and protections as well as wider access to affordable quality healthcare through the healthcare reform program known as The Affordable Care Act or ObamaCare. Signed into law on March 23, 2010, the Patient Protection and Affordable Care Act law requires that by 2014, all Americans must obtain health insurance which can be purchased through the State' s Health Insurance Exchange Marketplace. It requires all Americans to purchase a private health care plan, get an exemption or pay 1% - 2. 5% tax penalty of their taxable income. Those who cannot afford health insurance will qualify for Medicare, Medicaid and CHIP or obtain assistance through tax credits or direct costs through the state's Health Insurance Exchanges (HIX). The new health care law enforces benefits, expanded coverage, fraud reduction, cost-cutting and improved care for a promise of a better quality health insurance system. However, the newly created insurance exchanges have been muddled with problems and confusions. Challenges vary from constitutional, ethical and moral, tax, privacy and political issues.

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Constitutional Issues

The debate over the constitutional concerns of Obamacare lies in the questions of whether the federal government has the power to require all Americans to purchase federally regulated health insurance. The power of the federal government does not include the authority to force individuals to purchase specific products which may establish a compulsory or monopolistic system. The individual mandate goes beyond the Commerce Clause which is considered an offense to the constitutional government.

Ethical and Moral Issues

Critics of the Affordable Care Act argued that it is unethical to require all Americans to meet certain standards to be able to purchase health insurance. In addition, the cost-cutting measures of the Independent Payment Advisory Board which include limiting Medicare cost by rationing of health care for seniors that could deny life saving treatment is considered morally wrong. This health care rationing which is also called “ death panel” could threaten the Medicare program and the Constitution’s separation of powers.

Tax Issues

Obamacare imposed excessive and unfair taxes on big corporation workers that would hardly hit those with lowest wages which could drive the labor markets out of proportion. Some critics argued that ObamaCare mandate is a tax which is filled with new higher taxes imposed on investment income, Medicare taxes, tanning services, medical equipment, comprehensive health coverage, flexible savings accounts and health savings accounts.

Privacy Issues

In requiring all individuals to have health insurance or pay a fine, the Internal Revenue Service regulates their eligibility for a tax credit in covering their premium. In seeking for tax exempt status, the expanded power of the Internal Revenue Service has been auditing conservative groups. Although the U. S. Department of Health and Human Services affirms that the Internal Revenue Service has no access on medical records of an individual, existing concerns about privacy has been argued because this could lead to abuses and privacy violations.

Political Issues

ObamaCare has created political issues among Republicans and Independents in which according to polls, 42% support the law while 52% disapprove. Republicans are working against the program by focusing on defunding the Obamacare and on shutting down the government.

While more Americans disapprove of Obamacare, majority of them wants the healthcare system issues resolved. Creating alternative programs based on market principles, consumer's choice and financial discipline would be a better approach and would more likely deliver a positive outcome.

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