

Passing of the ppaca argumentative essay

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In 2010, the American health care system was completely overhauled with the implementation of the Patient Protection and Affordable Care Act; amended later by the Health Care and Education Reconciliation Act of 2010. In these changes, a broken system that left many American citizens uninsured will gradually become the means by which all Americans will receive health insurance, for better or worse. The primary points of the PPACA include the restructuring of the American health care system into one where insurance companies are held more accountable for their actions, and health care costs are reduced for the average individual. Since everyone is forced to get health insurance, steps are taken to make this process more affordable, including the allowance of coverage for preexisting conditions and the expansion of Medicare and Medicaid. The PPACA is currently passed and signed into law, integrating a wide variety of services over the next four years. By the time 2015 hits, the complete set of laws will be in effect. The PPACA is meant to address the pervasive issue of the increasing number of Americans who live without insurance. Due to economic recessions and downturns, as well as high unemployment, increased self-employment, and increasingly cost-prohibitive insurance costs, many Americans do not have access to affordable health care. The PPACA is meant to address these issues by opening up the risk pool of those insured by mandating that everyone have insurance - this is meant to bring costs down and allow greater access to insurance, thus increasing preventative care and driving down medical costs altogether. In the passage of the PPACA, American citizens will experience free preventative services, the ability to remain on a parent's health insurance plan until 26, and tax incentives for purchasing insurance.

Employers also receive these tax credits (mostly small businesses), and retirees must be more adequately be cared for. Insurance providers can no longer discriminate against those with preexisting conditions, and premiums must be lowered to the point of affordability. The point of the plan is that there are no uninsured American citizens; people are forced to purchase a health care insurance plan by 2014; this is why the whole system has been made more affordable. Medicaid and Medicare services are expanded, and prescription drugs are also reduced in cost. Because the risk pool is so low, however, insurance companies will not have to charge as much to effectively cover emergency services and those who do not pay. The media depiction of the PPACA varies depending on political party; conservative media decries it as "socialism," and uses the term "Obamacare" as a pejorative. Supporters of the bill state that it will make health care more affordable and allow those who need healthcare to have it; it prevents predatory insurance providers and a bloated healthcare system that costs an arm and a leg for the simplest procedure. However, there are also those who state that there has not been enough research done on the ramifications of this services. They believe that health care should be privatized, and that the government should not be given that much control over the health of their citizens. These media outlets claim that the government is trying to create "socialized healthcare," when in fact the PPACA is creating a free market solution by mandating a larger client base; the media's mischaracterization of the bill causes a great deal of miscommunication. I believe that the PPACA is a great change; ideally, both liberals and conservatives should like it, because it creates a free market solution to a pervasive social problem. More people will be able to get the

health care they need, and insurance companies will benefit from more overall customers, and a consumer base that is actually mandated to buy from them. I formed that opinion by looking at the lay media's portrayal of the PPACA from both sides, as well as my own personal preferences and compassion for people who need help. I also worry about the high cost of insurance, and to that end I do not get checkups as often as I can; the PPACA might make preventative healthcare more affordable for me.

I think the biggest impact on our health care system will be the aforementioned requirement that all Americans will have a basic health care plan. In essence, it will cost a great deal less to many Americans if they can get affordable, persistent and preventative care; as it stands now, many Americans simply wait until something goes wrong to get treatment, and then it may be too late (or far too expensive to afford). At the same time, that will lower the demand for high-cost and complex medical procedures and equipment, as prevention will lower instances of emergency surgery and operations. With the PPACA, more Americans will be encouraged to maintain good health habits and take care of themselves, leading to a happier and healthier American public.

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