

# [The would rise (neporent, liz). "now you can’t](https://assignbuster.com/the-would-rise-neporent-liz-now-you-cant/)

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The Patient Protectionand Affordable Care Act (PPACA), often called Obamacare, is a United Statesfederal statute enacted by the 11th United States Congress and signed into lawby President Barack Obama on March 23, 2010 (Patient Protection).

ThePatient Protection and Affordable Care Act is universal healthcare.  Universal healthcare is “ an organizedhealthcare system that provides healthcare benefits to all person in a specifiedregion” (Staff, Investopedia). Democratic Party Platform stated, “ Democratshave been fighting to secure universal health care for the American people forgenerations, and we are proud to be the party that passed Medicare, Medicaid, and the Affordable Care Act” (Health Care). Democrats over the decades have been fighting for the idea that everyoneshould have security in health care (Health Care).  Its other purpose was to make healthinsurance more affordable for individuals (Affordable).  “ Expand theMedicaid program to cover all adults with income below 138% of the federalpoverty level and support innovative medical care delivery methods designed tolower the costs of the health care generally” (Affordable).  Therehave been many issues with this act for many years.  Now that Donald Trumphas become president Obamacare might be repealed.

Should Obamacare berepealed and replaced because of the many issues involving it? Astudy done in 2013 by Carnegie Mellon University found that 86 percent of Americansbetween 25 and 64 did not understand Obamacare (Neporent, Liz).  ABC NEWSclarified that it works “ by offering consumers discounts ongovernment-sponsored health insurance plans”.  PPACA has changed the otherinsurance companies’ rules.  In the past when customers had diabetes oranother pre-existing medical condition they could be turned down for insurance, or the cost of coverage would rise (Neporent, Liz).  “ Now you can’t beturned down for any reason, and the hope is that costs will be contained” (Neporent, Liz).  There is also talk that if you do not buy insurance you arepenalized.

“ But any American who meets certain income-based criteria mustnow, by law, have insurance, Medicare or Medicaid or pay a penalty that will beleveled when you file your tax return” (Neporent, Liz).            The cost of Obamacare depends on five factors: your age, income, family size, location, and the type of plan you (Amadeo, Kimberly).  This is because they provide subsidies, whichis a financial assistance that helps people pay for something, formiddle-income individuals, families, and small businesses (Amadeo, Kimberly).  The first factor would be the planchosen.  Obamacare has four healthinsurance plans called bronze, silver, gold, and platinum.

Bronze has 60percent coverage, lowest premium, high deductible, and no cost-sharingsubsidies (Vore, Amy De).  Silver has 70 percent coverage, 2nd lowestpremium, separate medical and Rx deductibles, and cost-sharing subsidies (Vore, Amy De).  Gold has an 80 percent coverage, higher premium, no deductible, and no cost-sharing subsidies (Vore, Amy De).  Platinum is the highestpremium out of all of them with a 90 percent coverage, no deductible, and nocost-sharing subsidies (Vore, Amy De).  They all offer the same ten healthbenefits.

These benefits are preventiveand wellness visits, maternity and newborn care, mental and behavioral healthtreatment, services, lab tests, pediatric care, prescription drugs, outpatient care, hospitalization, and emergency room services (Amadeo, Kimberly).  Secondly, age can influence the cost.  Insurance companies are allowed to chargeolder people with higher premiums.

However, they cannot charge more than three times the premium of the cost for youngerpeople Amadeo, Kimberly). The second most important category cost is determinedby is where people live.  Some citieshave higher health insurance than others.

Finally, the most important categories are income and family size.  If they were to make 400 percent or less ofthe federal poverty level then they would receive a subsidy (Amadeo, Kimberly).  Now that we know how they determine the costwhat are some of the pros that have changed the way we look at it.            There are many pros that people donot consider.  Because of Obamacare, moreAmericans have health insurance.  Sixteenmillion Americans acquired health insurance coverage in the first five years ofthe PPACA (The Pros).  Before PPACA, insurance companies set limitson the amount of money they could spend (ThePros).

Now insurance companies canno longer pre-set a dollar limit on the coverage they provide theircustomers.  Some more pros would be morescreenings are covered and lower prescription drug costs (The Pros). Fifteen billion dollars were saved on prescription drugswithin the first five years of Obamacare (ThePros). Eventhough Obamacare seems to be a great thing it does come with its issues. Aaron Bandler from Daily Wire wrote 11 Biggest Problems With Obamacare. He first said that deductibles are increasing.  They are set to increase17 percent for silver plans and 6 percent for bronze (Bandler, Aaron).

The ones that do not qualify for the subsidies will be increased by 21percent (Bandler, Aaron).  One issue he pointed out said, “ There are alack of insurance options under Obamacare.  Seven states have only oneinsurer providing insurance through Obamacare due to the fact that majorinsurers like Blue Cross Blue Shield, United Healthcare and Aetna are allleaving the exchanges because of unsustainability.  As a result, there hasbeen less competition throughout the Obamacare exchanges, contributing to therise of premiums and deductibles and less consumer choice” (Bandler, Aaron).

So, one of the reasons that deductibles are going up is because of thelack of insurance options.  Another issue is Obamacare’s Medicaid hasbecome a burden to the states.  The cost has grown 49 percent higher(Bandler, Aaron).

This is due to the enrollment numbers for Medicaid. It was expected that only 5. 5 million people would sign up but actually, 11. 5 million signed up in 24 states (Bandler, Aaron).  The editors ofInvestor’s Business Daily wrote, “ States that expanded Medicaid will eitherhave to boost health costs, raise taxes or cut spending to cover this Obamacare’freebie'” (Bandler, Aaron).  This leaves States to be left with higherMedicaid bills since the federal government will not pay as much for it. This leading to a drain on state budgets (Bandler, Aaron).              The Medicaid expansion has caused many issues.

Oneis that it is resulting in a higher wait time in emergency rooms (Bandler, Aaron).  Many doctors are not accepting Medicaid because of the program’sbureaucracy for less than satisfactory compensation (Bandler, Aaron). This causes patients to go to the emergency room to obtain a doctor. It has also resulted in a shortage of primary doctors.  “ Doctorshave struggled to keep up with higher demand as 81 percent of physicianssurveyed by The Physicians Foundation in 2012 were “ over-extended or at fullcapacity” in terms of their ability to seek new patients- a real problem whennew doctors are not entering the field” (Bandler, Aaron).  Forty-sixpercent of doctors have rated Obamacare as a “ D” or an “ F”.

There is a huge issue that can only be stopped by thisyear.  “ Obamacare’s Independent Advisory Board(IPAB), more popularly known as the “ death panels,” is still on the books”(Bandler, Aaron).  Independent PaymentAdvisory Board was created to help reduce Medicare costs outside the influenceof political processes and pressures (IndependentPayment).  “ People seem to haveforgotten about IPAB. The House of Representatives actually passed a bill torepeal it in 2015, but it is still law and could go into effect, creating a15-member panel of experts that rations Medicare through price controls anddetermining the type of care that Medicare pays for.  Whatever IPAB recommends becomes law if Congresscannot garner a two-thirds majority vote to override it.  Even worse, none of IPAB’s 15-member panelcan be fired by the president, and if the appointments are never made, then theDepartment of Health and Human Services assumes the panel’s power – an alarmingcentralization of power.

There is only abrief window in 2017 when IPAB can be replaced, and if it’s not, then in 2020the panels edicts will be law, even if Congress attempts to overrides them”(Bandler, Aaron).              Democrats and Republicans have different stances onhealthcare policies.  Democrats support universalhealthcare and strongly support of involvement in healthcare (Democrat vsRepublican).  While Republicans believeprivate companies can provide healthcare services more efficiently thangovernment-run (Democrat vs Republican). This explains why Republicans want to repeal and Democrats want tokeep.  Democrats think that theinvolvement of the government in healthcare is great which is what Obamacareis.

On January 20, 2017, Donald Trump was sworn into office. Trump is known to be very outspoken and speaks his mind.  During hiscampaigning and before even being sworn into office he has always spoken outabout disliking Obamacare.

During his 2015 announcement speech to becomepresident he said, “ We have a disaster called the big lie:   Obamacare.  Yesterday, it came out thatcosts are going for people up 29, 39, 49 and even 55 percent, and deductiblesare through the roof.  You have to be hit by a tractor, literally, to useit, because the deductibles are so high, it’s virtually useless.  It is adisaster.

And remember the $5 billion website?  $5 billion we spenton a website, and to this day it doesn’t work.  I have so many websites, Ihave them all over the place.  I hire people, they do a website” (Thomas, Lauren).  Also, he talked about PPACA during his campaign trail in 2016. Trump said, “ One thing we have to do: Repeal and replace the disasterknown as Obamacare.

It’s destroying our country.  It’s destroyingour businesses. You take a look at the kind of numbers that will cost us in theyear 2017, it is a disaster.  It’s probably going to die of its ownweight.

But Obamacare has to go.  The premiums are going up 60, 90, 80 percent.  Bad health care at the most expensive price.  We have torepeal and replace Obamacare” (Thomas, Lauren).  New York Times analyzed new data that wasprovided by the McKinsey Center for U.

S. Health System Reform on weather or notPresident Trump is correct about Obamacare premiums (Park, Haeyoun).  McKinsey says that he was right because themedian rise in premiums for bronze plans was 18 percent (Park, Haeyoun).  However, he was also wrong because “ Abouthalf of Americans who buy their own health insurance qualify for subsidies thatinsulate them from the price increases. The subsidies are designed to increase if premiums rise.  For those customers, the cost of thelowest-price silver plan may actually go down compared with this year in amajority of counties” (Park, Haeyoun).

New York Times believe he is partly to blame for these causes.  Their evidence was that Trump has tried toend certain subsidies to insurers. Subsidies to insurers allowed them to give out discounts to low-incomeconsumers (Park, Haeyoun).  For them tomake up the lost funding they must increase the price of their plans.  Now that he has become president he is tryingto repeal and replace Obamacare yet again. One unexpected twist is that there are now some places that have thegold plan less expensive than silver. Some of these places would be Kansas, Wyoming, Pennsylvania, and most ofTexas.

Hisfirst attempt was called The Restoring Americans’ Healthcare Freedom ReconciliationAct of 2015 (Restoring Americans’).  The bill, however, was passed by Congress onJanuary 8, 2016, but was later vetoed by Barack Obama on January 8, 2016 (Restoring Americans’). If passed itwould have repealed the federal budget, such as the premium tax credits and theMedicaid expansion.  It would have alsosuspended federal funding for planned parenthood for a year.  It is also known that if it was enacted thechanges would have gone into effect in 2018 (Restoring Americans’).  OnFebruary 28, 2017, Trump gave congress five principles for Obamacarereplacement (Mangan, Dan).  His goal is to expandchoice, increase access, lower costs, and provide better healthcare(Mangan, Dan).

Trump’s five key outlines to replace Obamacare includedfirst, “ ensuring people with pre-existing health condition are guaranteed” access” to health insurance, “ and that we have a stable transition forAmericans currently enrolled in the health-care exchanged” (Mangan, Dan). Secondly, “ Giving people who buy their own health coverage tax creditsand expanded health savings accounts to help pay for their coverage, as well asflexibility about the design of their plans” (Mangan, Dan).  Thirdly,” Give states “ the resources and flexibility” in their Medicaid programs “ tomake sure no one is left out” (Mangan, Dan).  Fourthly, “ Legal reforms toprotect doctors and patients “ from unnecessary costs” that drive up insurancecosts, and to bring down the price of high-cost drugs” (Mangan, Dan). Finally, “ Creating a national insurance marketplace that allows insurersto sell health plans across state lines” (Mangan, Dan).  OnDecember 1, 2017, Republicans approved the repeal of Obamacare’s individualmandate.  This is a huge step towardending the unpopular part of the health-care law (Sullivan, Peter).  Senator John Barrasso said, “ Families oughtto be able to make decisions about what they want to buy and what works forthem – not the government.

I believe ifpeople don’t want to buy the Obamacare insurance, they shouldn’t have to pay atax penalty to the IRS” (Sullivan, Peter). During the voting, no democrat voted for the GOP tax bills (Sullivan, Peter).  It was not Senate FinanceCommittees original plan to repeal the mandate but President Trump and Senateconservatives made a public push for its inclusion. Trump is eager to return tothe repeal and replace push now that the final tax bill passes.  In late October Trump tweeted, “ We willRepeal & Replace and have great Healthcare soon after Tax Cuts” (Sullivan, Peter).  Also, Senator John Kennedybelieves that the mandate repeal puts the repeal and replacement a step closer. Its seem to be very unclear what the repeal ofthe mandate will do to Obamacare.

TheHill stated, “ Many experts and health-care groups warn that repeal willdestabilize Obamacare markets, leading to premium increases or insurers simplydropping out of certain areas.  Without afinancial penalty under the mandate for lacking health coverage, there is lessincentive for healthy people to sign up and balance out the costs of the sick”(Sullivan, Peter).   The Congressional Budget Office found thatrepealing this mandate saves $300 billion over ten years in subsidies thatwould have originally been spent on consumers (Sullivan, Peter).  They also estimate that 13 million fewerAmericans will have health insurance over the next decade and premiums willrise 10 percent (Sullivan, Peter).  Newsweekstated, “ If the mandate repeal does make it to the final bill, politicalanalysts have warned it could hit red states that voted for Donald Trump in2016 hardest” (Porter, Tom).

Many states only have one health insurance plan, and residents could have zero healthcare options if insurers refuse to sell inthe market without a mandate.  LA Timesinvestigation showed that Alaska, Iowa, Missouri, Nebraska, Nevada, and Wyomingwould be the states at risk (Porter, Tom). However, the bill still has to pass the GOP- controlled House ofRepresentatives, whose tax reform bill does not include the mandate’srepeal.  Ifthe bill is pulled Republicans are planning a bi-partisan bill to secureinsurance markets (Porter, Tom).  Bipartisanis the agreement or cooperation of two political parties that usually opposeeach other’s policies.  This could leadto a conflict with anti-Obamacare GOP hardliners (Porter, Tom).  Many people have collaborated with oneanother to create a bipartisan bill. Republican Senator Lamar Alexander and Democratic Senator Patty Murrayco-authored one which if passed, “ would restore billions of dollars in subsidiesthat health insurers use to reduce out-of-pocket costs for low incomeAmericans” said Newsweek (Porter, Tom).

Asecond co-authored bill, by Maine Republican Susan Collins and DemocraticSenator Bill Nelson, would create a $4. 5 billion fund to reimburse insurers forcovering health care for the sickest patients (Porter, Tom).  A health economist at the Kaiser FamilyFoundation named Larry Levitt said, “ Neither of these bills would do anythingto offset the increase in uninsured resulting from a mandate repeal.

The marketplaces would limp along without amandate but its probably not a stable place” (Porter, Tom).             In conclusion, Obamacare should berepealed and replaced.  This reason forthis is because there are more issues than there are pros.  One of the issues is that there is a lack ofinsurance options.  Because of the lackof insurance options, the less competition between them.  This leads to the rise in premiums and deductibles.

Also because of the Medicaid expansion, states will have to raise taxes, boost health cost, or cut spending to cover thecosts of this so-called freebie.  Anotherhuge problem is Obamacare’s Independent Advisory Board also known as deathpanels.  Just the nickname gives away howbad it could be if not repealed.  The15-panel members have to much power and control.  Even Congress cannot override them and theycan not be fired.  Donald Trump theformer president of the United States has even spoken out about his dislike ofObamacare.  He has also given his reasonsfor the disliking of it.  Trump likes totalk about in his speeches about how deductibles and premiums are rising.

The repeal of the mandate is even proof thatwe are one step closer to fully pushing the repeal of Obamacare.  His first attempt almost was a success butBarack Obama vetoed the bill.  Which Ithink is pretty unfair since he was the one who created it in the firstplace.  Of course, he is going to veto abill that would ruin his act that he put hours into creating.

On the other hand, now that Barack Obama isout of office and Donald Trump has taken his spot as President I believe thereis a good chance that this repeal of a mandate will be put into place.  It has already been approved by theRepublicans but it still has to pass GOP-controlled House ofRepresentatives.  This repeal shows thatwe are one step closer to having it completely gone.  The new replacement bill that Donald Trumphas put together is to expand choice, increase access, lower costs, and providebetter healthcare.  This is much better thanObamacare because they didn’t have many choices, high costs over the years, andhas overall never been a great healthcare.