Human resource management course work

Business, Management



The Patient Protection and Affordable Care Act (PPACA) commonly known as the Obamacare was enacted on the 23 rd of March, the year 2010 as a reform to the healthcare plan. The Obama administration was being true to its campaign pledges in formulation, enactment and implementation (Alliance Defending Freedom). The Obamacare has been marred by a lot of legal as well as technical issues that were laid to rest on 28 th of June, 2012 when the high court ruled that Obamacare was indeed constitutional. The scope of this thesis shall be limited to the role of the federal government in regulating healthcare benefits and the mandate of the employer under the Obamacare.

Regulating healthcare insurance is one of the noblest acts that the Obama administration has undertaken in its four years at the reign. The Obamacare imposes certain sanctions on individuals, employers and states thereby regulating the benefits accrued in the healthcare insurance process. In relation to the individual, the act mandates that by the year 2014 all Americans should have Obamacare compliant medical insurance or face heavy fines from the federal government (Alliance Defending Freedom). The piece legislation further goes ahead to mandate large businesses to provide their employees with Obamacare compliant medical cover or face heavy fines imposed upon them by the federal government. In fact, the act further asserts that all employers must comply with the stipulations and provisions of the Obamacare or risked facing punitive measures. In addition to this, the act empowers the federal government to regulate al interstate commercial activities. Finally, in relation to the states, Obamacare stipulates that all states should set-up exchanges if they are to get federal subsidies.

In relation to business and employers, the stipulations of the Obamacare translate to increased operating costs. This increase in operation costs is justifiable given that the business community has the mandate of cooperating with the government for the general good of the society. The only contentious issue that arises as a result of implementation of the Obamacare is the fact that it will make abortion medical care legal in the US. Currently, abortion medical care is legal in some states while illegal in others. Other aspects of the coverage are directed of ensuring that most Americans have access to world-class healthcare cover.

Works Cited

Alliance Defending Freedom. <u>ObamaCare and its Mandates Fact Sheet</u>.

Factsheet on the Obamacare. Washington, DC: Alliance Defending Freedom, 2012.