

While thus helping to regulate cost and quality.

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While the law itself can be confusing to read, the average person thinks of “ObamaCare” as the ACA.

The first phrase, “Quality Affordable Health Care For All Americans”, contains most of the new rights, benefits, and protections. It has newer rules for insurance companies and insurance exchanges with more regulation. It contains rules for tax credits, mandates, and cost-sharing reduction subsidies. There are more rules for businesses such as the amount of hours needed to provide an employee with insurance. The law includes most of the other provisions heard about except Medicare, Medicaid, new taxes, and a few other exempt programs.

The Affordable Care Act is separated into titles; each title is then further broken down into subtitles; subtitles are broken down into certain sections that contain provisions or amendments to other laws already in place or being proposed. Provisions are parts of the law that affect Americans in their day to day lives. The goal of these provisions is to make it so the average person can read and understand and read them and make sense of the law. The first two sub-titles of the law contain considered improvements to the healthcare system. Many of these provisions work as temporary solutions until the provisions could be fully implemented. The next four subtitles are in direct relation to the rules for businesses, insurance exchanges, mandates, cost assistance, and some miscellaneous provisions.

The ACA attempts to create a competitive insurance market in the U. S. now known as the health insurance marketplace. All Americans are able to choose their insurance from certain designated plans.

Every person has access to the same set of care through the Affordable Care Act, this tries to help ensure that all Americans receive quality health care. Those that wish to purchase private health insurance can do so with all the new and improved benefits and protections of the new law. All consumers that participate in the exchanges pay into the Affordable Care Act; the insurance exchange pools into a larger fund and allow individuals to afford more private insurance plans. These plans have to compete for the consumers business, thus helping to regulate cost and quality.