

The affordable care act research papers example

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



Introduction

Affordable care act which is also known by the name ' Obamacare' was signed to be part of the law in the United States federal statute in the year 2010 twenty third of March. The key aim of this act is to ensure that health insurance is affordable to all individuals in the US. The main intention of the act is to ensure that there is lowered uninsured rate that is to be made possible by expansion of private and public coverage of insurance services. More so, according to the act, there should be reduced costs for the individuals and the government in the healthcare industry. Under this law, it is the duty of an insurance company to make sure that all the applicants are offered the same rate within the minimum standards. This is regardless of the sex of an individual or the pre-existing condition. Quality healthcare is targeted in this act so that there is an effective delivery of healthcare services (Morris, 2013).

The main issues that the act incorporates into its system are the fact that there are minimum standards for health insurance under the policies established. Through this, all the individuals gain access to quality rather than quantity service. The law also, guarantees coverage for all the individuals and the insurers are to abide by this even under pre-existing conditions (Hixson, 2012).

All the individuals not covered by Medicaid; Medicare and employer sponsored health plan should pay a penalty or have a secure approval from a private insurance policy. An individual is exempted from this only in the case that, he or she is under financial hardship or maybe belongs to the religious group that has exceptions in the internal revenue service. Through this, the

individuals under low income rates have subsidies hence; they are able to comply with the directive (Hixson, 2012).

The commencement of insurance exchanges in each state is to take off. This will serve as a measure of comparing and contrasting of the policies and buying of insurance. The expansion of Medicaid and eligibility to all the individuals having an income going up to 133 percent of the federal poverty level. This includes the adults without children depending on them and also the disabled adults. The process involved in state children's health insurance program has been made simpler (Koh et al., 2010).

Through this system, Medicare system that is involved in payments is meant to be more efficient and deliver quality through restructure of reimbursements from fee for service to bundled payments. This restructure ensures that only a single payment is made to a hospital and a group of physicians for a specific period. An individual thus has the advantage of only paying once to for Medicare. Through this, the gap has also been estimated to reduce and close completely by the year 2020 1st January (Latham, 2012).

Businesses that have employees that are over 50 in number should offer their employees health insurance otherwise; they are taxed a penalty. Under such a circumstance, the government subsidizes full time employee's healthcare via deductions of taxes or other eligible means which is chiefly known as an employer mandate (Koh et al., 2010).

I strongly support the act since the needs of all the individuals will be taken care of. These include the old, the children and the disabled in the society. The individuals living below the poverty level have also their interests

accommodated in this law. It is due to this the passing of this act that, there will be increased chances of survival rates, as opposed to death rates that have been experienced previously by maternal mothers, children and individuals who are living under the poverty level.

The less fortunate in the society like the disabled through this act will be able to correct some of the situations like the individuals who have not been able to take care of their dental or the optical health. These areas have always been considered being expensive, and only the rich in the society are able to go for such checkups. Moreover, through this act, the rich are able to counteract what the poor are not able to cover. As much as this may not be fair for rich individuals in the society, the health the United States individuals is likely to improve through quality provision of health to all the fraternities despite the limitations.

There will be more individuals paying less for healthcare than the individuals paying more to the health insurance. This is a measure of ensuring that all the individuals have access to healthcare services and that they are given quality healthcare. For the individuals working in a company that consists of more than fifty employees, the health insurance law for the ownership is in order. This is because; some organizations give very little to their employees to the extent that they are not able to take good care of their health.

A good example is the old woman at age 75 years from Maryland in the year 2009. This elderly woman died in her home, just next to our house. The main allegation was that; all her children had been away and she had nobody to take care of her. She was found dead in her house since she could not afford to pay the hospital bill to correct issues that were manageable. If this law

existed at that time, she could have been attended to due to the benefits gained in health insurance cover for such people.

Making sure that children gain access to health insurance cover has been made easier, however, before this was passed to be a law, there are instances that more children had delayed medical checkup or attention to disabilities that could have been taken care of. For example, children could undergo a very long process to get health insurance coverage to the extent that, a parent could offer for cheap service providers. This only means that the health of the affected child is put at risk. Dissatisfaction from the patients was widely experienced and thus, most of the individuals were delighted that the bill was eventually passed into law.

73 percent of individuals in the United States of America have reported that they are satisfied with this act. The survey was represented by all the individuals coming from varied backgrounds with different opinions and experiences with the health sector. This percentage agreed to the notion that, there is improved healthcare through affordable care act. More than ninety percent of the employers have also enacted a policy of covering the insurance for their employees. This has aided increased rates of quality healthcare services from the business organizations (Francis, 2013).

The health status has also been reported by the employees working for such organizations as much as there are cut-offs in some situations to have improved. According to the national association for business economics, 75% of individuals interviewed accepted that affordable healthcare has influenced expectations positively and planning made work easier to account for the costs for services that are to be provided in the year 2014. So far, since the

year 2014 began, there are numerous positive feedbacks based on planning, attendance and efficiency in the provision of quality health to all the individuals in the United States (Francis, 2013).

It is convincing that through the statistics from the surveyed sample from the national association for business that the affordable care act will do much better if it is implemented further. This is because; most of the positive feedbacks have recorded not less than fifty percent. There are only a few who are against this act, and this mainly constitutes the health insurance providers. This may be because; at some point they get to lose more than what they have been getting through health cover. This is because; there are more individuals intended to pay less than the ones paying more for the health insurance coverage.

Therefore, the affordable care act is meant to ensure that accessing quality, and affordable healthcare is equally available for all. This is meant to increase life expectancy for both the rich and the poor. The gap in life expectancy between the rich and the poor in the society is expected to reduce which is an indication that all the individuals healthcare needs are well taken care of. I would, however, recommend that, during the implementation process, the government should make maternal and childcare free of charge in all the states so that there is higher birth rates than death rates for the poor in the society. More so, it is vital that all the individuals take into action the policies regarding the act so that everything works according to the way it was planned and projected into the years to come.

Reference

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