

Federal health care policy



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Federal Health Care Policy Patient Protection and Affordable Care Act (Obamacare) Public health statistics indicate that hundreds of thousands of Americans die every year because they are unable to access and pay for their health insurance plans. This implies that millions of Americans do not have comprehensive medical cover plans, and some people are dropped from their current health insurance plans because of their employers. This has called upon the federal government to introduce an ideal health care policy, which ensures that all Americans access adequate health insurance plans to access adequate and effective health care. The Patient Protection and Affordable Care Act (Obamacare) is an example of federal health policy that was passed and enacted in March 2010 (Cronin & Aponte, 2012). Over the past decades, federal health care policies have been criticized based on their implementation, effectiveness and consistencies with the constitutional framework of federalism. This paper, therefore, primarily aims at describing how the Obamacare raises the question of federalism, including the pros and cons in debates about the policy. It also provides the effectiveness of this policy and its consistency with the constitutional framework of federalism. President Obama signed the Patient Protection and Affordable Care Act into law, in March 2010 (Cronin & Aponte, 2012). He outlined that Obamacare program will introduce tax credits that will help small businesses offer insurance to their employees, restrict insurance firms to drop or limit a patient's coverage due to illness, enable individuals with pre-existing conditions to qualify for insurance, and allow people of up to 26 year remain on their parent or guardian's policies (Cronin & Aponte, 2012). A number of reforms, under this bill, have been implemented while others are scheduled for implementation, in the next few years. Both the Democrats and

Republicans have since criticized the bill, even after it was passed by congress. They argue that this bill will only reduce the access and quality to healthcare, and reduce a person's ability to purchase health insurance (Cronin & Aponte, 2012).

The debate about Obamacare concerns its effectiveness in enabling all Americans access and pay for their health insurance plans. People supporting Obamacare argues that this legislation builds on the existing health care system, and uses the available medical providers, doctors and plans. It also provides affordable and accessible healthcare for Americans (Jacobs & Skocpol, 2012). Patients will be able to negotiate about health care decisions with their doctors, under this program, unlike before when they were barred by insurance firm officials (Cronin & Aponte, 2012). For instance, people without health insurance have a choice of obtaining new and affordable health insurance options, and nothing changes for those who like to continue with their current health insurance plans, with an exception that costs will reduce by as much as \$2, 500 per year (Jacobs & Skocpol, 2012). Critics of this policy, who are mostly Republicans, identify that the reforms will not reduce the federal deficit, and will only reduce access and quality to health care. They further argue that the plan will even challenge its “individual mandate” to face a penalty or purchase health insurance as unconstitutional (Jacobs & Skocpol, 2012). Some Democrats also feel that the program did not reform health care effectively as it was intended. In spite of critics about this legislation, I feel that it has to some extent managed to achieve some of its purposes successfully. For instance, many Americans are currently under health insurance plans organized by their employers. Additionally, patients are allowed to make health decisions with

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their doctors, unlike before when this was prevented by the insurance firms (Jacobs & Skocpol, 2012). Therefore, I redeem this policy as effective.

Obamacare is a national or federal policy, but state and local authorities do its implementation. State and local legislators play key roles in implementing this plan from passing the law, which structure insurance coverage, to making budget decisions about health care (Woodward, 2012). However, there are a number of instances when reforms, under this plan, conflict with a state's health care reforms. For instance, Romney and his supporters claimed that some reforms of Obamacare mirror the healthcare system of Massachusetts State (Barber, 2011). According to Romney, health care reforms should be implemented on a state-by-state basis, but not a federal one-size-fits-all plan (Barber, 2011). In spite of Romney claims, the U. S. Constitution permits the federal government to formulate national policies, which are implemented by state and local legislatures. This is because the federal government is supreme to state and local governments. Therefore, Obamacare is consistent with the constitutional framework of federalism.

References

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