

# Obama healthcare reform

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Running head: Obama Healthcare reform Obama Healthcare reform In President Obama signed the healthcare insurance reform legislation bill that would change the face of the American healthcare system. The bill, which will completely come to law by 2014, has a number of reforms that are meant to help salvage the current medical care systems; Medicaid and Medicare. However, even though many people, especially the poor view this as fair and welcoming, a chance to receive quality medical care services without digging too deep into their virtually non-existent pockets is not practical. However, insurance companies and medical practitioners feel cheated by this new proposed system. Not only will they be regulated, their earnings will be such that they will no longer be able to enjoy some of the luxuries that come with their prestigious trades. Unless they have special skills that can be applied in the current society to treat ailments or to improve the quality of lives for people in certain classes in the society, for instance the need for plastic surgeons by the rich and elite. Many experts have predicted doom for the new health system, saying I spelt doom for doctors, hospitals, insurance companies and other patients. Furthermore, they argue that this system will increase fraud, will reduce the quality of medical services, and will lead to huge losses in the long run. However, many are the people who welcome the new healthcare system. Although it has been argued that this system will mainly benefit the poor, it is a fact that the current medical care system is too expensive even for the ordinary citizen. Medical insurance premiums are so expensive that people in the lower parts of the social chain go without it, hoping that nothing will happen to them to require their visiting the emergency room (Trumbull, 2010). If they do fall sick, they encounter such big hurdles just to get medical

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attention, mostly in overcrowded clinics run by the government or non-profit making organizations. With the Obama Healthcare reform, this will not be the case for people such as these, who cannot afford medical insurance. With the new reform, patients can walk into an emergency room and receive treatment without paying a cent. Despite the fact that this can be abused, on the other hand, it will benefit greatly those people who require urgent medical attention, yet they are not in a position to afford insurance or pay cash to get to see a doctor. Proponents also put forward the argument that the Obama health care reform would be beneficial because it is cheaper in the long run. It is without doubt that medical procedures are becoming more expensive as the years go by. This further makes the situation worse for people who cannot afford medical care now; it just gets worse in the future. However, with the reformed healthcare system by President Obama, the government will kill two birds with one stone. First, there will be an increase in the number of people receiving quality medical insurance at very affordable rates. This is because the reform targets to increase the number of people in Medicaid over the years. This translates to more poor people being able to improve their lives through an affordable healthcare plan. On the other hand, the government ends up spending less on medical care than it would have without the health care reform (Libbi, 2009). Although the reform bill will end up spending more on Medicaid than if the bill was not passed, the margin will not be very significant, with the upside that more people will be covered at the same rate of medical care in the future. Furthermore, some of the money that will go into this reform will come from higher taxes which will be charged on very wealthy individuals. This will help reduce the deficit in the government's budget, while at the same time offer

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benefits to citizens in terms of better quality of life. This is after all the mandate of any government in power; protecting its people and ensuring their lives are better. Healthcare insurance reform legislation will also help millions of Americans save their hard-earned money. This is especially true of citizens who are struggling to pay their bills and also the senior citizens who are vulnerable but have limited resources with which to pay their medical expenses. One reason for this is that with the reformed healthcare system, prescription drugs will be much more cheaper than it is now. With the high cost of medication, many people are usually in a dilemma on whether to buy food and other basic necessities or to buy medication that has been prescribed for their illnesses or conditions (Trumbull, 2010). For many people, especially those with families or the elderly, they prefer surviving rather than spending money on medication, hoping their illnesses will go away, or because it is human instinct to try to survive first. Whichever the case, many of these people's health deteriorate faster leading to fatalities. With the health care reform, such situations are avoided since prescriptions become cheaper (Walker, 2011). The middle-income earners also manage to save up on their expenses. With the previous Medicaid system, people who could afford medical care ended up partly footing the bills of those whose medical expenses were subsidized. The middle-income earners paid exorbitantly for their medical services because they were footing other people's bills. With the healthcare reform, everyone is covered equally and everyone is covered for what they can afford (Alonso-Zaldiver, 2011). This means that everyone takes care of their own bills, saving money for the middle-income earners as well. In conclusion, the Obama health care reform has its advantages and disadvantages, just like the previous medical <https://assignbuster.com/obama-healthcare-reform/>

care policies and others to come. In the end, what is beneficial to all should be the deciding factor for all policies. References

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