

Affordable care act and its controversies

Law



On March 23, 2010 President Obama signed the Affordable Care Act (ACA); this date is when the growing debate began. The Affordable Care Act is also commonly known as Obamacare. A large issue between the opposing sides is the future of small business under this bill. “ Many small businesses are going to be absolutely crushed by the provisions in Obamacare that require them to provide expensivehealthinsurance coverage for their employees.” (Snyder, Michael) “ 3. 2 million small businesses — employing 19. 3 million workers nationwide — were eligible last year for tax credits worth \$15. 4 billion or \$800 per employee.” (LOLGOP)

These separate articles counteract each other, one claiming that small business is doomed while the other promises a happy future for small business. Another issue between the sides is the fact that neither has a full grasp of the bill and therefore only builds their opinions upon what they like versus dislike of the provisions. This debate seems to be based between Republicans, who are stereotypically anti-Obamacare and Democrats, who are stereotypically pro-Obamacare. This essay will use different sources to describe the largest provisions and the varying stances on these provisions between the two sides.

In Snyder’s article he destroys the ACA and shouts the predetermined catastrophic problems America faces with the ACA. His article is entitled “ 15 Reasons Why The Obamacare Decision Is A Mind Blowing Disaster For America.” Through this article, Snyder lists reasons as to why the ACA is a poor decision. Quotes from this article include the likes of, “ It is hard to have any faith in the U. S. Supreme Court,” and “ Supreme Court that is dominated by judges that have very littlerespectfor the U. S. Constitution.”

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Snyder's article lists reasons ranging from governmental power, new taxes, and possibly most extreme: decrease in life expectancy in the United States. Finally, this article ends on the note that " Obamacare will add more than a trillion dollars to government spending over the next decade. Considering the fact that the U. S. government is already drowning in debt, how in the world can we afford this?" The largest issue that people have with the bill is the mandate, which was described by Reddit poster CaspianX2 in a comment thread.

The rough description of the mandate is that it requires a person to have healthcare, and if any person who can afford healthcare chooses not to have it, they can be fined. The Supreme Court tested the constitutionality and through changing the words around a bit, the Court declared it constitutional. (CaspianX2) The biggest anti-Obamacare points include: the increase in governmental strength, the new taxes upon the American people it will impose, the mandate, and governmental spending.

" AHarvardstudy found that 45, 000 Americans die every year for lack of insurance." (LOLGOP) This shows that though the individual mandate is debated, it shows the pro-ACA viewpoint saves American lives. This article on eclectablog. com gave 18 reasons as to why the ACA is an achievement for the middle class. The healthcare reform puts a vast construct on the changes of insurance companies themselves. " Insurance companies can no longer cap the dollar amount of care you can receive in a lifetime," and, " Health care insurers will no longer be allowed to charge women more than men for their coverage," are two examples of the changes insurance companies will be facing with this bill.

This bill makes insurance more accessible for more people, as the same eclectablog. com article states, “ Up to 30 million Americans who are currently not insured will be covered, saving thousands of American lives.” (LOLGOP) A different article by Joshua Holland, titled “ Up to 30 million Americans who are currently not insured will be covered, saving thousands of American lives,” highlights the concept that people can build different opinions of the bill, depending on how much they know about it. This article offers 10 things the common person may not know about the Affordable Care Act ranging from, the richest Americans will be paying more taxes, to how this bill benefits women, to people getting checks to help pay for their insurance. This article offers these points in a positive-bias perspective.

Holland discusses how people with an income over a certain amount will be having a higher tax rate, rather than the lower-than-average rate they have now. This bill, similarly to the article by LOLGOP on eclectablog. com speaks to the idea that insurers can no longer charge women higher than men. Those with an income lower than a certain mark will be getting tax credits and subsidies to help pay for their insurance, is another point of Holland’s in this article. The largest pro-Obamacare points include: the newly regulatedequalitybetween insurers charging men and women the same price, the raising or lowering of taxes depending on income, and how much more accessible healthcare is going to be with this bill.

Many of the controversies between the sides seem to cancel each other out, where one side says something, and the other says something that directly refutes it. An example of this is with the effect the bill will have on young people. In an article by Brian Klonoski entitled, “ 13 Reasons Why

Obamacare Sucks So Far,” he states, “ Obamacare is more formally known as The Affordable Care Act, so it should make healthcare more affordable, right? Well, sorta. It definitely makes healthcare more affordable for some people, but it also raises premiums for others — most notably, young, healthy Americans.”

In a different article, by Todd Essig, he discusses why Obamacare is good for the young and healthy. The three reasons he lists are as follows: they will have health insurance should catastrophe strike, they'll get prescriptions for routine care, and they'll have more skin in the game of self-care. (Essig)

Both sides of healthcare reform has extremist opinions, one being that of the tea-party conservatives and the other that of the radical liberals. However, not republicans are anti-ACA and not all democrats are pro-ACA; though, most do fit the stereotype. Whether a person is anti-ACA or pro-ACA, they should learn the in-and-out of the bill, and not just pick and choose which issues to argue and make decisions about. Doing that will lead to well-rounded opinions and eventually, decisions made on this largely debated healthcare reform.