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The US healthcare reform was signed into law on March, 2010 after extensive debate within congress, at regional governments and at the national government.

A great part of the healthcare reform was aimed at eliminating malpractices and inequalities propagated by insurance companies (BBC 2010, 2). The Obama healthcare reforms were however achieved after a number of previous healthcare reforms were undertaken by previous governments. For example, in 1965, the then president, Lyndon Johnson introduced healthcare reforms that were to cater for hospitalization and general insurance for senior American citizens only (in the course of their retirement) (New Tech Media 2010). Afterwards, the same regime also introduced a Medicaid scheme to take care of poor American citizens. In 1985, new healthcare reforms were also introduced through the employee retirement security act to provide health insurance to Americans who had left employment (New Tech Media 2010, p. 3). These reforms were later followed by new healthcare reforms introduced in 1997 by the State insurance healthcare program to cater for children below the poverty line (New Tech Media 2010).

After these healthcare reforms, the Obama healthcare reforms were birthed. The kind of healthcare reforms undertaken by the Obama administration is to make healthcare more affordable to all Americans, as opposed to previous programs where discriminatory health insurance was practiced. The above mentioned healthcare reform changes (that occurred in previous years) defined the only two large-scale healthcare insurance programs that existed before the Obama healthcare reforms (Medicaid and Medicare). This means that before the healthcare reform process; it was up to individuals to look for

their personal healthcare arrangements. In fact, most of working Americans got health insurance from their employers while others had to make their own private arrangements to pay for their health bills. It was also a requirement in existing health insurance schemes that people pay regular premiums throughout the course of their coverage but when it came to payment of health costs by the companies, some required the insured individuals to shoulder part of the costs before they paid their part. This sort of practice contributed to the ills that were plaguing the American healthcare sector.

The Obama healthcare reforms were brought about by a number of challenges which existed in the US healthcare system. For instance, it was estimated that the cost of healthcare in the US was exorbitantly high when compared to other countries in the Organization for Economic Cooperation and Development (OECD) (BBC 2010, 3). Past estimates gathered in 2007, reported that the US spent close to 2.

2 trillion dollars in healthcare alone (BBC 2010, 3). This was an equivalent of 16.3% of the total country's gross domestic product (GDP) (a figure which was estimated to be roughly twice as much as countries in the OECD regional block spent) (BBC 2010, 3).

The Obama healthcare reforms were also brought about by the realization that more than 40 million of America's population (out of the country's 300 million) was not covered in any given healthcare scheme (BBC 2010, 3).

These kinds of estimates were derived from 2008 national healthcare reports. Nonetheless, from the 40 million (plus) people who were uninsured,

it was estimated that 9 million of them were immigrants while about twice the number earned more than \$50, 000 per year (BBC 2010, 3). However, it should be understood that also among the number of people estimated to be insured, a good majority were also presumed to be “ underinsured” (BBC 2010, 3). The rationale for choosing Healthcare reform as an important topic for this study is based on the fact that the healthcare reform debate elicited a lot of mixed reactions within congress and within the public as well. The debate was therefore an important national issue that affected practically every American citizen. Furthermore, there were increased concerns in some quarters that the healthcare reform changes were going to increase the federal budget deficit by a considerable amount (BBC 2010, 3).

In fact, there was no consensus in voting for the bill (before it became law) because a number of democrats opposed the bill while no republican congressman supported the bill. The selection of the topic was also motivated by the fact that the healthcare reforms were an important policy issue that practically determined the performance of the Obama administration in handling national issues. Moreover, the healthcare reform was also an issue that affected many electoral candidates, parties and the electorate in general.

Some of the problems observed during the analysis of this topic were the legal hurdles that surround the understanding of the implications of the healthcare reforms. A glimpse of the potential hurdles experienced when understanding this topic can be evidenced from the critiquing of the healthcare reform, which was evidenced from intense debate that shifted from congressional and parliamentary levels to a constitutional matter

(Fitzpatrick 2010, 3). Debates on the constitutionality of the bill could be evidenced from the conflict that existed in the implementation of the healthcare reforms. This could be evidenced from the Virginia Healthcare Freedom Act which was signed into law before the Obama healthcare bill was signed into law (Fitzpatrick 2010, 3). There was therefore ensuing debate about the constitutionality of the healthcare bill with the Virginia attorney general vowing to challenge the law based constitutional grounds (Fitzpatrick 2010, 3). This sort of constitutional debate (regarding the legality of the healthcare reforms) becomes quite complex for ordinary citizens and it was equally divisive to the legal fraternity with a number of law experts noting that such sort of legal challenges were bound to fail while others noting that they were likely to succeed eventually (Fitzpatrick 2010, 3).

However, through thorough research on the subject and extensive consultations with faculty members, and other knowledgeable individuals, the understanding of the healthcare bill became much clearer. These channels are only some of the sources that will be used to understand this topic in detail but other sources to be used will be sourced from media excerpts and congressional records. These factors withstanding, I have high expectations in understanding the dynamics of the healthcare reforms and understanding how it is going to impact the American public and me as an individual. More importantly, it will be very interesting to see how the insurance companies are going to adjust to the new healthcare reforms.

Actual Experiences with Healthcare Reforms

The healthcare reforms are bound to save Americans from the burden of shouldering increased healthcare costs. Considering the cost of healthcare is

increasing worldwide, the new healthcare reforms are bound to shoulder most Americans from absorbing such financial costs individually. Current statistics show that the government used to spend nearly 4% of the total GDP on Medicare and Medicaid healthcare schemes (in 2007) (BBC 2010, 7).

Due to the increasing healthcare costs, the total cost the government is projected to spend in healthcare would surpass 7% of GDP in 2025 (BBC 2010, 7). In 2050, the figure is expected to increase further to 12% of GDP (BBC 2010, 7). This kind of estimations are expected to set healthcare costs as one of the biggest cost driving factors in the increasing level of US budget deficit. However, due to the fact that the US healthcare reforms are on course, there is enough consolation to the American citizenry that the increased healthcare costs would not be shouldered on an individual level, but rather on a governmental level. This is a better situation when compared to previous times where uninsured individuals would have been forced to dig deeper into their own pockets to shoulder their healthcare costs.

This is also a very good consolation for most Americans because it will save them a lot of economic and social burdens arising from financial costs incurred in healthcare. For instance, it is estimated that half of all bankruptcy cases in the US are specifically caused by some health-related financial costs (BBC 2010, 7). The healthcare reform is therefore set to offer a reprieve to people suffering from such risks. Insurance companies which had perfected the art of health insurance discrimination, based on how much financial muscle one had, are set to be kept in check by the new healthcare reforms. This is true because the healthcare reform seeks to favor tougher regulations for health insurance companies so that a universal medical scheme is

achieved in future. The new healthcare reforms are also set to establish individual mandate in the sense that every person will be required to have an insurance scheme and those who didn't enjoy any insurance scheme (in the past) were to enjoy an insurance exchange program. It is also worth noting that the new healthcare reforms are set to offer subsidies to those who cannot effectively shoulder their health costs; a strategy that is to be achieved by simply saving on the wastage that was experienced in the Medicare health insurance scheme.

However, in spite of the adverse opportunities the healthcare reform brings to the American population, there is still debate regarding whether it was advisable to undertake the healthcare reforms, as opposed to establishing a public healthcare scheme that would be run by the federal government. From a personal point of view, the healthcare scheme, advocated by the Obama administration, was the best alternative for Americans because it seeks to increase the efficiency of medical schemes in the entire country. This is to mean that the reforms are meant to reduce the level of fraud, mismanagement, waste and abuse that was synonymous with previous healthcare institutions in the country. Moreover, Americans lagged behind in establishing a universal healthcare scheme when other developed countries had successfully managed to do so. The healthcare reforms were therefore practical and an achievable dream in ensuring Americans enjoyed an affordable healthcare scheme. The new healthcare reforms also seek to increase the insurance coverage for most Americans; meaning that most Americans would find reprieve in paying for their health premiums, and more businesses would be encouraged to provide healthcare because of the

incentives and subsidies that are to come from the healthcare scheme. Since most insurance companies were synonymous to establishing caps, limitations, and exclusions in their medical schemes, the new healthcare reforms are likely to put the accessibility of healthcare services for all Americans at a uniform level. This means that many Americans who had initially been discriminated against because of having a pre-existing medical condition, or any other exclusionary criterion would receive medical insurance, like someone who did not have such conditions.

Instances of medical impoverishment (which is only characteristic of the American population when compared to other developed countries) will be eliminated as well (BBC 2010, 9). My personal take is that the whole healthcare debate has been blown out of proportion by critics who are out to politicize the issue at the expense of finding possible solutions to remedy the ailing American healthcare sector. The healthcare reforms have therefore been politically criticized and seemingly, many of the critics may be having a political agenda as opposed to developing a long-term solution to the health problem. This is why congress had been torn alongside political lines, with the opposing team coming from the republican side while those for the reforms came from the government side. This clearly shows that a majority of the law makers were not objective about the issue but were rather out to make political statements that would either taint the image of the government or over-magnify the commitment of government in changing the country's healthcare sector. It is therefore important that reason prevails as the new healthcare reforms take shape as opposed to excessive politicking (which is shifting the focus away from the real issues underlying the

healthcare sector). Moreover, the issue should not be looked at from a personal point of view, but rather on a national point of view. It also goes without saying that a number of people have analyzed the issue from a personal point of view, in the sense that, many are viewing the reforms as a personal strategy of the president, either to build his image in the eyes of the American public, or rather in a manner to suggest that he is fighting a personal battle.

These insights abound, it is important that the healthcare reforms be analyzed objectively and not politically.

Reference List

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