

The affordable care act

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The Affordable Care Act The affordable Care Act (ACA) is Americas federal statute signed by President Obama into law on March 23, 2010. It forms the most significant regulatory revamp of the healthcare system in USA since the passage and implementation of the Medicaid and Medicare in 1965. The purpose of ACA is to improve the quality, accessibility, and affordability of health insurance, reducing the rate of the uninsured through expansion of private and public insurance coverage, and lowering the costs of healthcare for Americans and the government (Gruber & Newquist, 2011). The law introduced various mechanisms such as insurance exchanges and subsidies with the aim of increasing and improving healthcare coverage and affordability. Moreover, ACA requires insurance companies to offer healthcare coverage to all applicants in line with the new minimum standards as well as offer similar rates despite sex or pre- existing conditions. Further, the law reforms the healthcare system by reducing costs as well as improving healthcare outcomes (United States, 2010). This is achieved by shifting the system to focus on quality over quantity through regulation, increased competition in addition to incentives to rationalize the delivery of healthcare.

ACA exempts some individuals from the plan. These individuals excluded from the insurance mandate included illegal immigrants, citizens not registered in Medicaid even though being eligible, but opting to pay an annual penalty, citizens residing in states not covered by the program as well as the military, and the poor (Gruber & Newquist, 2011). The U. S. A. Supreme Court on June 28, 2012 upheld the constitutionality of ACA's individual mandate citing that it was within the Congress taxing power in a suit National Federation of independent Business V Sebelius. The Court, <https://assignbuster.com/the-affordable-care-act/>

however, upheld that individual states cannot be compelled to participate or engage in ACA's Medicaid expansion under in fear of losing their current Medicaid funding (Gruber & Newquist, 2011). Since its passage and the ruling, ACA has witnessed various challenges in its implantation within Congress, some states, conservative advocacy groups, small business organizations, federal courts, and unions.

Implementation of ACA

ACA's early implantation effort nearly received unanimously negative reactions from media and politicians. Moreover, HealthCare.gov, which is the website permitting citizens to apply for insurance coverage, crashed on the opening and faced a series of problems within first month of implementation (United States, 2010). However, that problem was resolved through the introduction of HealthSherpa, which is an alternative to HealthCare.gov. Moreover, many of the users have established the plans to be unappealing. In conclusion, I support the Affordable Health Care Act since it increases Americans accessibility to healthcare services irrespective of social status, poverty level, race, ethnic background, religion, as well as age. This improves Americans standard of living by ensuring the existence of a healthy population with efficient health care system.

References

- Gruber, J., & Newquist, H. P. (2011). Health care reform: What it is, why its necessary, how it works. New York: Hill and Wang.
- United States. (2010). The patient protection and affordable care act.