

PROVISIONS OF THE PATIENT & AFFORDABLE CARE ACT

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Introduction

The Patient Protection and Affordable Care Act (PPACA) that is also referred to as Obama care was signed into effect on March 23, 2010 by President Barack Obama with the objectives of increasing quality and affordability of health insurance, lowering the rates of uninsured through expansion of public and private insurance coverage and to minimize the costs of healthcare for the individuals and the government (HHS.gov, 2015). This paper focuses on Obamacare with particular attention being placed on the provisions concerning the Medicare, Medicaid, the individual mandate and the responsibilities of the employer.

Impact that the Affordable Care Act will have on the Uninsured Population in US

As already mentioned, the key aim of the Affordable Care Act is to ensure that quality and affordable health insurance became accessible to those who could not afford health insurance in the past. In that view, it is obvious that the numbers of the uninsured population within the US are to decline as some of the individuals who were not insured would be able to afford the health insurance premium after the prices declined. Indeed, that claim can be verified by the report by New York Times (2014) which noted that since the enactment of the Affordable Care Act, the number of the population that has being uninsured has declined with 25%. According to New York Times (2014), the decline can be attributed to the fact that the insurance has under the new law become affordable to many people even though not all people. To be precise, New York Times (2014) explained that the number of the uninsured has declined from 11 million to eight million.

In that perspective, it is thus expected that the number of those who are uninsured will continue declining as more individuals who have not being insured in the past gets insured.

Prioritization of the importance of the provisions studied to date

Individual Mandate

I believe that the individual mandate is the most important provision since without this mandate, there is a very high chance that some of the uninsured population who got insured after the Affordable Care Act came into force would not be insured. Indeed, the fact that the law demands that majority of the US citizens and the legal residents to have qualifying health coverage while those who do not have are required to pay a tax penalty of up to \$695 per years implies that most people have no option apart from getting insured (Obamacare Facts, 2015).

Medicaid and Medicare

Through the Affordable Care Act, Medicaid is expanded to all non-Medicare eligible individuals who happen to be under the age of 65 (Obamacare Facts, 2015). This is a major development considering that in the past, any person who did not qualify for the Medicare could not receive Medicaid.

Even though individual mandate has being ranked as being the most important, it can be explained that both Medicaid and Medicare are also important as well since if there was to be a situation where the individual mandate was there and Medicaid and Medicare were not in the provision, then the Affordable Care Act would not have had

the desired impacts. Thus, all the provisions are significantly important even though individual mandate seems to be more important than the others.

Potential Success or Failure of Affordable Care Act

As already pointed out, there is sufficient evidence to show that even though Affordable Care Act has only being in effect for a few years, the Act has already being a success as the number of the uninsured population has drastically declined. The successes of the Act on the other hand can be attributed to two main factors. One of the factors is the willingness of the uninsured to be insured as the health insurance premium becomes affordable to them while the other factor is the individual mandate provision that makes it mandatory for one to have a health insurance premium.

On the other hand, it can be explained that even though the Act has being a success, there is a likelihood that it could fail especially if the critics of the Act continue increasing as has being the case. In particular, as Pinsker (2015) reported, the number of people who are now signing up for noncompliant, short-term health insurance policies increased with more than 100% in the year 2014 as the option is less expensive even though they still assure those who have such policies access to quality basic medical care. Thus, the issue of price of the health insurance still needs to be considered since unless the prices paid for the insurance premiums are reduced, then there is a high chance that the Affordable Care Act would be considered as a failure in some years to come as people will end up opting for cheaper alternatives despite the fact that the government does not consider those alternatives to qualify to be referred as health insurance.

Future Implications of the Affordable Care Act

As far as the future of the Affordable Care Act is concerned, it can be noted that it is hard to really define how the future of the Act is specifically as the US is headed for an election. Indeed, if President Barrack Obama's party was to win the elections, then it can be said that the Act will still be in place though it will face some challenges.

However, if the Republicans were to win the presidency, then it will be likely that Affordable Care Act will come to an end as all the Republican candidates have openly opposed the Act and explained that they will be repealing and replacing Obamacare with other alternatives that are far much better than Obamacare (Sullivan, 2015).

One of the reasons why the future of the Affordable Care Act is not guaranteed is due to the fact that even though the Act has managed to get the number of the uninsured population decrease, the decline has not being big as was expected at the time that the act was being enacted. As a result, there are an increasing number of people who are of the opinion that there could be a better policy that would be enacted in order to help decrease the number of the uninsured population. However, if the Act was to stay, there would be need for the Act to be modified in order for it to be more effective. In particular, it can be mentioned that the only way that the Act is going to be effective is by ensuring that the costs of insurance premiums are minimized as majority of the uninsured fail to insure themselves due to the fact that they cannot afford the insurance premiums.

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