

AFFORDABLE CARE ACT AND WHY IT WORKS

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Abstract: Beginning in 2008, President Obama made it known that every American citizen should have access to affordable health care. His plan to overhaul the health care industry took plenty of criticism, but as great leaders do in the face of adversity, the team stayed persistent in its' efforts to change America for the better. Since its' implementation into law in 2010, the Affordable Care Act or Obama Care has made great strides towards improving the American population quality of life. By making universal healthcare available to all Americans, many individuals believed that this major overhaul to health care reform would prove to be a massive disaster. However, studies show that the number of people now with health insurance is much greater than before the enactment of Obama Care. Resulting from of the Affordable Care Act, over thirty-two million Americans would not have been covered by insurance are now insured, and Americans citizens will continue to have affordable access to coverage shortly. As with all new programs and laws, there will be issues with them, but overall, the good outweighs the bad. The Affordable Care Act has had a significant impact on the lives of many Americans.

Keywords: Access, Healthcare, implementation, population, quality, reform.

1. INTRODUCTION

Before President Obama stepped foot into office, one of his primary campaign objectives was the creation of universal health care for all Americans within the United States. Health care reform was a huge marketing campaign for both his 2008 term and a huge reason for him being reelected in 2012. Under the provisions of the Affordable Care Act, beginning in 2014 the Federal Government will begin paying states to add residents who do not have the means to afford health insurance to Medicaid programs within those states. Those individuals who are not financially able to purchase coverage will receive healthcare coverage. With that being said, the overall impact of the Affordable Care Act has paid substantial dividends, especially to the low-income families. Throughout this essay I will focus on the main topics that have a direct impact on the Affordable Care Act, which includes uninsured Americans, should having healthcare be a right, preventive care, issues with individual policies and the benefits of healthcare reform.

Uninsured Americans:

Access to quality care has been a problematic issue for the U.S for many years. Many Americans struggle each and every day with life-altering ailments that could be lessened with access to quality health care. The need for a universal healthcare system in America was an item required for many years, in fact, former President Bill Clinton proposed his health care plan over 20 years ago. Starting in January 2014, including benefits which will become available for Americans who currently don't have healthcare coverage, there will be a mandate in effect that will require all Americans who can afford health care coverage to obtain a plan or face penalties in not doing so. The number of uninsured Americans has dropped significantly since the implementation of the Affordable Care Act. The number of uninsured Americans declined by 8.8 million in 2014, the first year the major insurance reforms of the Affordable Care Act (ACA) took effect, according to a new federal survey of 98,000 adults released by the U.S. Census Bureau today. Using data from the Current Population Survey (CPS), the Census reported that 10.4 percent of the U.S population, or 33 million people, were uninsured in 2014, down from 13.3 percent in 2013 (Collins, Gunja, & Beutel, 2015). With the access to

International Journal of Novel Research in Healthcare and Nursing

Vol. 3, Issue 2, pp: (173-176), Month: May - August 2016, Available at: www.noveltyjournals.com

care issues and new policy in place raises this question, is it a right for every American to have healthcare? Depending on the individual, healthcare can be either a human right or a privilege. Unfortunately, healthcare is not believed to be of importance within the constitution. The provision of health care is not mentioned in our Constitution or the Bill of Rights. Our Founding Fathers rightfully focused on life, liberty and justice (Gallagher, 2013). Looking at the topic from that perspective, America is a country based on free will and choices.

The choice for having healthcare should be a right for all citizens. The Affordable Care Act is a form of universal coverage for the United States, also, a first of its' kind. The Affordable Care Act was met with opposition as predicted, especially by the money driven insurance companies who control the healthcare market. However, this still has not stopped the drive for a more successful America, which would not only enable easy access to hospital services but also make it affordable to everyone. In reality, is it feasible to deny individuals access to quality care by their demographics, social status, and financial situation? Many naysayers will look at the facts in which the government currently cares for the poor and elderly through Medicare and Medicaid, but this does not cover all Americans. Statistics show that 83.7 percent of all Americans have healthcare. Although there are certain segments of the population without coverage, the vast majority do have healthcare coverage (Gallagher, 2013). For example, the state of Vermont believes that it is a human right to have healthcare, so the state proposed legislation (National Economic and Social Rights Initiative, 2011).

Preventive Care:

Preventive care focuses on the overall health status of individuals, communities, and distinct populations. The primary goal is to protect, enhance, and maintain health and well-being and to prevent disease, disability, and death. Through the Affordable Care Act, a key provision is a requirement that private insurance plans cover recommended preventive services without any patient cost-sharing (Health Reform, 2015). Preventive care has many benefits, and now that there will be no extra charge through Obama Care, it adds much more value to the coverage. Some typical preventive care treatments for adults includes blood pressure screening, alcohol counseling, diet counseling, and sexual counseling. Over the course of therapy, having this type of coverage can drastically reduce a cost of not having the preventive care plans. The federal HHS Assistant Secretary for Planning and Evaluation (ASPE) estimates that approximately 137 million people (55.6 million women, 53.5 million men, and 28.5 million children) have received no-cost coverage for preventive services since the policy went into effect. While the number of individuals who have gained coverage for no-cost preventive services is large, public awareness of the preventive services requirement is relatively low (Health Reform, 2015). Overall, preventive health care is a cost-saving tool; one study found that preventive services such as daily aspirin use, tobacco cessation support and alcohol abuse screening can potentially save 2 million lives and nearly \$4 billion annually (Currie, 2010).

Benefits of Healthcare Reform:

With the passing of the Affordable Health Care bill, in turn, there will be a need for more qualified health care workers. The need for not only more providers but more technicians, nurses, administrators and secretaries as well. The new influx of patients is expected to create thousands of more jobs throughout the nation. The health care industry was already critically low in many areas before the passing of the Affordable Care Act, now with an expected 30 to 34 million newly insured individuals the need becomes more significant. The Bureau Labor Statistics forecasts Physician Assistant jobs will grow 30% to more than 108,000 from 2010 to 2020; registered nurses will increase 26% to more than 3 million. "One way that people will be able to get access to primary care will be through nurse practitioners and physician assistants," Turner says (Wieczner, 2013). Healthcare reform is a major benefit to the nursing community, who were already near record low shortages throughout the U.S. When the patients start flooding in, nurses will be relied upon heavily to handle a bulk of the work, as they do currently. The U.S. Bureau of Labor Statistics forecasts demand for registered nurses (RNs) will result in 3.5 million nursing jobs by 2020, marking a 26% increase over ten years (Spetz, 2014). More than ever, employers will have a greater need than ever before to seek out and hire more qualified individual to fill these critical positions of need. Currently, with staffing shortages in various places throughout the country, shifts are operating with fewer nurses than ever before, which in itself is a huge problem that needs to be addressed. Hiring more workers can and will be a significant factor in improving patient outcomes and overall workplace efficiency.

Another benefit of healthcare reform is the slight reduction of emergency room use by mid-aged adults that lacked health coverage. About 79.7% of adults visited the emergency room due to lack of access to other providers, significantly more

than the 66.0% who visited due to the seriousness of the medical problem (Gindi, Cohen, & Kirzinger, 2011). Of all the new Obamacare enrollees, 25 percent of those individuals are young adults between the ages of 18 to 35 years of age. The majority of these young adults were the many occupants in emergency rooms across the nation. These young adults used the emergency room as their appointment or primary care doctor, unfortunately. The problem is this causes longer wait times for everyone, including those that go for emergency issues, and not a procedure that could've been handled on an outpatient basis. In May 2014, the Centers for Disease Control and Prevention reported average emergency department wait times (about 30 minutes) and treatment times (about 90 minutes), which add up to roughly two hours in the ER. Patients with immediate, emergent and urgent needs are seen sooner (and treated longer) than urgent, semi-urgent or non-urgent patients (Esposito, 2015). The Affordable Care Act has worked hard over the years, starting in 2010 to alleviate these long and unnecessary wait times across hospitals and clinics throughout the United States of America. Unfortunately, the goal was to limit emergency room visits drastically, but that has not been the case a few years into the bill. President Barack Obama's health care reform law, the Affordable Care Act, has brought the number of people lacking health insurance to a historic low. It also aimed to reduce visits to emergency departments, where the uninsured would often go to receive care but which are often strained with high volumes of patients and deliver more costly services. In giving millions more people access to health insurance coverage, the creators of Obamacare theorized that patients would seek medical help earlier with their doctors as symptoms develop, rather than rush to the emergency room during a time of crisis (Leonard, 2016).

2. CONCLUSION

President Obama's regime has made health coverage more accessible and more affordable to Americans, who before the bill being mandated had issues acquiring health insurance at fair and reasonable costs. The United States of America as a power country globally, there shouldn't be any citizens that lack health insurance. Health insurance is not just a political agenda, but it is necessary to maintain some degree of overall health. Prioritizing focus on prevention efforts to avoid long-term health deficiencies and the continuing of research, the Affordable Care Act has resulted in our country's evolution towards solving major issues that have held our great nation back far too long. Providing each and every American the same opportunity to have affordable health care coverage should be the standard in which should be set for all. The Affordable Care Act, since its' implementation, has changed the lives of many for the better. As America continues to progress towards the future, the main objective is for all citizens of this great nation to have reaped the benefits and rewards of this healthcare reform policy. As predicted, there has been issues here and there, with some being more severe than others, but that is to be expected with the implementation of any new policy. In the coming years, there has been discussion to potentially overhaul the system in which we have currently. Getting rid of the policy altogether would be a huge mistake in my opinion, as the reform bill has changed the lives of many families.

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International Journal of Novel Research in Healthcare and Nursing

Vol. 3, Issue 2, pp: (173-176), Month: May - August 2016, Available at: www.noveltyjournals.com

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