

Affordable care act 2010

Introduction

The Patient Protection and Affordable Care Act (Act Patient Protection and Affordable Care), nicknamed "Obamacare" is a law passed by the 111th U.S. Congress and signed by President Barack Obama on 30 March 2010 . It is the main component of the reform of the welfare system in the United States, with the Health Care and Education Reconciliation Act (in) signed the same day.

Main provisions of the law

Qualified historical text, which received no opposition voices (a historic first for this kind of legislation), ensures health coverage to 32 million Americans who lack it. It remains well below the Barack Obama campaign promises because it does not include, in particular, universal public nor public insurance and leave 5% of U.S. residents (23 million people) without health coverage (against 15% before the reform) .

Under the adopted text, most Americans will be required to ensure that by 2014, under penalty of incurring penalties. Grants will be awarded by the federal government to help families with the lowest incomes to pay their contributions (income less than 88,000 dollars per year). Companies with more than 50 employees (SMEs and traders) who do not provide coverage will also pay a penalty . The basis for the provision of health care as part of the provision of government guarantees free medical care to citizens and territorial programs provide government guarantees free medical care to citizens not to be paid out of pocket citizens: 1) the provision of medical services, the purpose and use of drugs included in the list vital and essential medicines, medical products, blood products,

medical supplies, including specialized medical nutrition products, for medical reasons, in accordance with the standards of care (www.healthcare.gov).

In addition, the law prohibits insurance refuse to cover people because of their medical history. However, to achieve its purpose and to pass this law, Barack Obama responds to requests from the Senator Nebraska Ben Nelson, announcing he would sign a decree guaranteeing that the reform would not change the restrictions prohibiting the use of federal funds for abortions, which he did on March 24 after the promulgation of the law (www.whitehouse.gov). The reform is expected to cost \$ 940 billion (695 billion) over ten years. Its funding should be provided by taxes on high incomes and lower care costs [8] but also by additional taxes on business and investment income.

Merits and Demerits

The law affects some aspects of private industry public health programs and health insurance. Prohibits insurance companies bearing in mind pre-existing conditions or gender, require them to provide coverage to all applicants and present similar rates regardless of health sex or status. Additionally, the law seeks to develop coverage to comprise 30 million uninsured Americans with the help of subsidies, Medicaid growth and a planned increase in contribution into account the so-called personal mandate. The Congressional Budget Office projected that U.S. this law will reduce future deficits both as the costs of Medicare (www.gpo.gov).

This law was originally prepared by the Senate as a substitute to the Affordable care for America Act, 2010, which was approved by the House of Representatives 2 months before hand, on November 7. However, after the death of Senator Edward

Kennedy and the conquest of the bench by Republican Scott Brown on January 19, 2010, the Democratic Party had lost its qualified majority , and the House of Representatives decided to approve the Senate account and amend with a 3rd bill. This will allow the Senate to approve the amendments by a process of reconciliation by simple majority.

References

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