

## US Health Care Reform

### ***Introduction***

The health care services in the United States of America are divided between the public and private. The country does not have a single, national system. The largest provider of health services is a competitive private sector, level of assurance, input suppliers and health providers. Health systems are facing major challenges. In recent decades, various healthcare institutions have sought worldwide best ways to regulate, fund and deliver health services. A variety of countries, at all levels of development and with all political systems, has made reform processes in their health systems in the sense of eminent innovation. In this topic, the fact finding technique would be employed to explore the health reforms that have been taken in USA. The main topic of the healthcare reform in this regard selected for this topic is ObamaCare, an act implemented by the US President Barack Obama for meeting the healthcare needs of the US Citizens. Therefore, all the main features related to US Healthcare reforms will be discussed in detail.

### ***Background of the “Obamacare”***

President Obama signed a law related to the effective accessible health care, ("Affordable Care Act"), which resulted after decades of ideas from both the government and the industry of health care. The idea was first presented in 1989 by current law opponents Heritage Foundation. ObamaCare itself was designed after "Romney Care", basically a nickname related to the reform of health laws implemented in the state of Massachusetts by then-Governor Mitt Romney. After

more than a decade of changes in the U.S. health care system in 2000 and 2001 reappeared two major problems: coverage was reduced, resulting in an increase in uninsured and underinsured, and increased health expenditures in the public sector and private, in the direct costs and co-payments. The law of accessible health contains over 2000 pages of amendments made in the insurance industry and health care sector in order to reduce costs of these services, thus providing help of low-cost health insurance to all Americans. Despite its size and complexity, the vital reforms are contained in the first 140 pages of the document. Though, these reforms need to go through a lot of assessment in the coming years in order to determine its overall success in the future (Murray & Frenk, 99).

### ***Detailed Description of the ObamaCare***

Before this law, a citizen was denied coverage or treatment, but today all Americans have access to an unprecedented amount of new benefits, rights and protection. In 2013, about 44 million Americans lacked health insurance (about 16% of the population). Most were working families who could not afford it. One of the greatest achievements of ObamaCare is to help these people get their insurance extending Medicaid eligibility, and provide assistance to Americans who cannot afford health care through an insurance market. By the end of open enrollment in 2014 less than 13% of Americans were still uninsured. The Law of accessible health services (Affordable Care Act) has reformed Medicare. This includes giving all registered new benefits, rights and protection in addition to Medicare reform and removing dysfunctional aspects of the system. Subsidies for premium coverage have reduced overall costs are available for individuals and families earning less than 400% of Federal Poverty Level (FPL) through the Insurance

Market (Health Insurance Marketplace) for the state . Small businesses with fewer than 25 full-time employees earning less on average \$ 25,000 per year are also eligible for subsidies (Orszag & Emanuel, 603).

By 2016 large employers must provide health coverage to all full-time workers. That will help cover those who are not subsidized or protected by the expansion of private Medicare insurance. In 2014, most Americans must have health insurance or pay a monthly fee on their annual tax not to be insured. Many Americans are eligible to be subsidized cost of such insurance which can range from 0% to 9.5% of their reported income. The Health Insurance Market (also known as an exchange) is a website where Americans can compare prices online to purchase affordable health insurance and quality as well as receiving assistance under quotas and reduced prices and even apply for Medicaid. President Obama says that over 85% of Americans with health insurance are already experiencing the benefits of this program from three years ago. It is said that the new health program benefits and preventive services without additional costs, and mandatory coverage for pre-existing conditions in effect from 2014 in all plans without affecting old plans (Rittenhouse, 2303).

Some of the important details of Obamacare that carries immense value are:

- ObamaCare has made significant improvement in quality of healthcare received by all the American Citizens. It has assisted in increasing the overall standards of health coverage.
- ObamaCare eliminates pre-existing conditions and gender discrimination, i.e. that no one would be charged or deny health insurance coverage.

- ObamaCare gives access to quality health care to tens of millions of low-income Americans by giving them discounts through Market Health Insurance (Health Insurance Marketplace) also known as Health Insurance Exchange (Health Insurance Exchange).
- Although the Act Affordable Healthcare or "Affordable Care Act" (ObamaCare) signed into law in 2010, the health reforms are being made every year until 2022. Many of the biggest reforms are just practicing in 2014.
- ObamaCare helps ensure that all legal US residents can have quality health insurance that would not otherwise have through their employers. Their accesses to health insurance are no longer in the hands of insurance companies.
- ObamaCare increases consumer protection. This helps in protecting the person from being rejected when he or she is sick, and prevents being denied care for pre-existing conditions; American also offers better legal position to the insurance companies.
- ObamaCare extends Medicaid to 15 million more low-income Americans uninsured.

The implementation of ObamaCare has certainly provided a lot of benefit to US Citizens. Though, further evaluation of this law is a necessary requirement in order to explore some of the issues in this new US healthcare reform. Despite of all efforts and innovative mechanisms, reforms of the 90s did not achieve its main objectives: controlling costs and health care costs, and increased coverage. However, there are high hopes for the current reform implemented by the US President Barack Obama and provides a better future for the US citizens (Orszag & Emanuel, 603).

## *Conclusion*

The development of reforms, whether it is a health sector or an education sector is certainly a vital component for any country. This is the reason why, the detailed analysis was carried out regarding the current US Healthcare Reforms. The implementation of the Obamacare is a right step towards future in order to meet the future healthcare needs of the US Citizens. This is a necessary requirement in order to enable the US state mechanism in addressing the needs of the citizens and making lives easier for them in this regard. Therefore, all the issues and aspects related to US Health Care Reforms have been discussed in detail.

## Works Cited

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