

Plagiarism REPORT

by A A

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Low Income

Student's Name

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Low Income

2. Affordable Care Act expansion

The government and the opposing argument

3 With the affordable Care Act (ACA) intervention, **the** government is targeting to increase Medicaid coverage for uninsured people in the United States especially low-income adults (Blumenthal, Abrams & Nuzum, 2015). By doing this, the government will be reducing the number of uninsured people through the continuous provision of affordable coverage options. However, the information about market failures suggests that insurance companies now in the united states are providing various benefits covering individuals with preexisting conditions (Sommers, Gunja, Finegold & Musco, 2015). As a result, the premiums have risen for a lot of people with health insurance.

Who has the intervention benefited and affected

The affordable care Act intervention has helped two categories of people in the United States. The first category is the people without health insurance and the second one is the individuals who buy insurance on the market (Blumenthal, Abrams & Nuzum, 2015). All the people in these two categories belong to the poorest segment of the population. However, taxpayers are now paying more as the government is trying to generate more funds to fund the ACA (Blumenthal, Abrams & Nuzum, 2015). Therefore, the taxpayers are now on the receiving end because they are paying more than before. Since the wealthy or the working-class people are the once paying the taxes, they are therefore feeling the burden.

The unintended consequences

One of the unintended consequences of affordable care act expansion is the destruction of jobs. Existing evidence shows that most businesses in the United States are reducing the number of hours that employees work to avoid covering for employees (Sommers, Gunja, Finegold & Musco, 2015). With the businesses having more than 50 full-time employees expected to pay for all the employee's health coverages, businesses are reducing the hours that employees. By doing this, a business will have most of its employees on a part-time basis and it will not be forced to pay for their health expenses. This has negatively affected the income level of employees.

The number of participants increasing

The implementation of the ACA happened in 2010 after it was signed to law (Blumenthal, Abrams & Nuzum, 2015). Since the implementation of the ACA, the number of people benefiting from reduced health insurance coverage has been increasing every year. For example, at the end of the first year of its implementation, more than 7 million people were reported to have been covered (Sommers, Gunja, Finegold & Musco, 2015). This is a major improvement especially given that before the Implementation of ACA, the affordability ² and access to care in the United States had been ranked last among the developed countries because majority of low Income Americans have been struggling a lot to afford quality healthcare services at a cost that's more affordable to them.

Economist's opinions

Despite the challenges with the cost, many experts are of the view that the act has been successful since its implementation. First, experts argue that the number of people with health coverage has been increasing every year since the implementation of the ACA (Blumenthal, Abrams & Nuzum, 2015). Also, it's reported since the implementation of the ACA, the rates of

uninsured in the United States have fallen by a third (Sommers, Gunja, Finegold & Musco, 2015). In doing this, the out of pocket costs for many preventive services have been eliminated and also, the act has allowed many states in the United States to expand Medicaid to cover uninsured adults.

Recommendations

Even though the affordable act has been enhanced health coverage in the united states, many Americans are still struggling with the cost. The reason behind this is that the actions of the government in an attempt to generate more funds have created instability leading to increased costs (Blumenthal, Abrams & Nuzum, 2015). Therefore, to reduce costs, I recommend that first, a permanent insurance program to be created. With reinsurance programs, the government will be able to prevent extremely high medical claims that make patients pay huge bills by stabilizing premiums in the individual market.

References

Blumenthal, D., Abrams, M., & Nuzum, R. (2015). The affordable care act at 5 years.

Sommers, B. D., Gunja, M. Z., Finegold, K., & Musco, T. (2015). Changes in self-reported insurance coverage, access to care, and health under the Affordable Care Act. *Jama*, 314(4), 366-374.

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