

Task: Provide a piece of grounded critique on the Affordable Health Care Act.

Topic: Critique of the Affordable Health Care Act

Type: Critical Essay

Length: 6 pages

Formatting: APA

Requirements: Analyze and evaluate the President Barack Obama's Affordable Health Care Act.

Critique of the Affordable Health Care Act

Name:

Instruction:

Critique of the Affordable Health Care Act

Question 1

For average American consumers, the Affordable Care Act gives them an opportunity to access health care insurance. Before the Affordable Care Act was enacted, millions of Americans were unable to afford health insurance because it was too expensive. The Affordable Care Act covers various important things such as offering new health care benefits and protecting the basic rights to Americans. Moreover, it sets up a health insurance marketplace where American citizens can buy subsidized and federally regulated health insurance during open enrolment (McCan, 2012). Furthermore, the Affordable Care Act improves Medicare while expanding Medicaid. Additionally, it also recommends that all American citizens should have health insurance coverage by 2014. The Affordable Care Act has introduced important and crucial reforms to the health care and insurance industries, which seek to curb rising health care costs and offer affordable health insurance to most Americans. Before its ratification in 2010, American citizen could be denied treatment or coverage because of their past medical history. Moreover, some people could be dropped in the middle of treatment for making simple errors the application forms, and in some cases, women could be billed exorbitantly. By expanding the Medicaid eligibility, the Federal Government helps the majority of uninsured working class families who could not afford health insurance to gain access under the new law (McCan, 2012).

Question 2

The 2010 Affordable Care Act affects professional nursing in various ways, which include providing increased funding for learning institutions to give loans to nurses who want to further their studies to become nurse educators. Under the Affordable Care Act, the Nurse

Faculty Loan Program (NFLP) gives nurses an opportunity to obtain loans for doctoral or Masters level education to enable them qualify as nurse educators. Specifically, NFLP places much focus on doctoral education programs.

Further, the Affordable Care Act enhances the Nursing Workforce Diversity Program with traineeships, stipends, and retention activities that are widely aimed at improving care for patients as well as cultural diversity among nurses through better representation of America's cultural communities. The Affordable Care Act also enhances the Nursing Student Loan Program (NLP). Essentially, NLP allows nursing students from financially disadvantaged backgrounds to tap into federal resources that give them an opportunity to train for nursing careers. A part of this program includes low-interest student loans. The increase in the number of Americans getting healthcare coverage under the Affordable Care Act leads to the increased demand for professional nurses. Nurse Education, Practice, and Retention program is also enhanced by the Affordable Care Act to encompass a refocused quality component, which gives practicing nurses a firm background in quality improvement of the entire process of health care delivery (Gruber, 2011).

Question 3

The Affordable Care Act promotes equitable care, by reducing health disparities through expansion of access to care and improving health care safety net. Primarily, it provides health funding that can be used to address disparities in health care access. The U.S health law provides a framework of strategies, which target economic, environmental, and social factors, which contribute to disparities in health care access (Davidson, 2013). The provisions of Affordable Care Act such as expanding Medicaid coverage to persons who earn up 133% of Federal Poverty

Level (FPL) promote equity. This provision extends eligibility to more Americans who would not be eligible before the enactment of Affordable Care Act. Subsidies and tax credits are now available to more families and individuals whose incomes are between 133% and 400% of FPL. According to McCan (2012), the Affordable Care Act does not ration health care. On the contrary, it discourages the rationing of health care, a practice that health care insurance corporations in the United States have been doing for a long time. Affordable Care Act obliges insurance companies to cover everyone without excluding anyone because of pre-existing conditions (McCan, 2012). Under the Affordable Care Act, patients do not co-pay for preventive services as it focuses on the provision of universal coverage and emphasizes on the affordability of health care coverage to families and individuals. The law promotes access to effective, patient-centred, efficient, and equitable care.

Question 4

Affordable Care Act presents both challenges and opportunities for American citizens and other stakeholders. The Act helps increase disposable family income, brings down unemployment, and boosts demand. As the number of American citizens who are able to select a plan in the insurance marketplace increases, nearly eighty percent of them are able to pay their premiums because of tax credits. Due to affordability of Affordable Care Act, many Americans are able to meet their health care needs and attend to other needs (Gruber, 2011). In the past 25 years, especially before the enactment of Affordable Care Act, small businesses listed the high cost of health insurance as one of their major challenges. The high cost of health insurance reduces business competitiveness as it increases employee compensations. Affordable Care Act has provisions, which seek to reduce spending growth.

Ideally, the Affordable Care Act has succeeded in significantly reducing the per-capita costs of health care. From 2011 to 2013, there was a 0.5 % reduction in health care expenses which amounts to savings of about \$135 per person in America in 2013 (Davidson, 2013). Following the enactment of Affordable Care Act in 2010, the increase in health care costs has slowed down significantly. The act also improves the financial security of American families with healthcare insurance coverage because it assures Americans that falling sick should not lead to financial problems.

References

Davidson, S. (2013). *A new era in U.S. health care: Critical next steps under the affordable care act*. New York: Prentice Hall Press.

Gruber, J. (2011). *Health care reform: What it is, why it's necessary, how it works*. Oxford: Oxford University Press.

Health Reform in Action. Retrieved November 1, 2014 from
<www.whitehouse.gov/healthreform.>

McCan, L. (2012). *Citizen's guide to health care reform: Understanding the affordable care act*. Stanford: Stanford University Press.

Overall Impression

Well, this is not so bad. I mean, you've got some serious problems with phrasing, and some of the words you use are, in the best case, misused, archaic, or uncommon; still, I could clearly understand what you were trying to say, which is nice. It is communicating a message that is important after all, ain't it? Overall, your paper is better than about 80% of the stuff I get to read every day, but you've still gotta work more on your English skills. So much more.