

The Implication Of Federal Law On Healthcare

Posted on October 22, 2019

Many Americans have been finding it hard for them to get the best health care that they are supposed to have. But after the federal government enacted the Affordable Care Act, many Americans, rich and poor, now have a sigh of relief on their faces. This health care legislation ensures that ordinary Americans have better health security than he is entitled to, as well as a comprehensive insurance policy that people enjoy health insurance. This law helps to keep insurance companies in check as they are held accountable if a citizen does not get the right health care. At the same time, all Americans are entitled to affordable and quality healthcare.

The primary purpose of the Affordable Care Act is to ensure that health insurance is affordable for all who have little or no insurance coverage. To some extent, the legislation aims at the underinsured people who have healthcare coverage that does not protect them well from high medical costs (Aro & Mooney", 2010). The Affordable Care Act intends to cut costs that American citizens incur when they are in the hospital. This legislation wants to ensure that a large percentage of Americans who did not have health insurance get it so that they also can enjoy medical care.

The main characteristic of the Affordable Care Act includes one, which is the length of coverage under a parent's health insurance policy. It ensures that children who are still under their parents can get medical care under their parent's health insurance until they reach the age of twenty-six. Secondly, there are Medicare benefits, this where there is an assured Medicare benefit that people will get for free. The free Medicare benefits that a person will get if he goes to the hospital include a test for cancer, immunization, and mammogram tests. Thirdly, the law originally included a federal individual mandate requiring most people to maintain health coverage or pay a tax penalty. Congress reduced the federal penalty to zero beginning in 2019, although some states have their own coverage mandates.

The majority of the citizens have mixed feelings concerning the Affordable Care Act. Most of the working class does not care about it in any way because everything is the same. The immigrants who are working in America feel it should include them because they are taxpayers. The natives who are jobless also have welcomed the act because they are the ones the act favors because they feel it is their right to good and affordable health care (Oberlander, 2010). The rich people who can afford health care do not care about the act because it does not affect them in any way.

The Affordable Care Act has gotten a lot of support at the grassroots level as most people have been educated about the importance of this bill and the benefits that it will give Americans. So many consumer groups, community health centers, and health care providers have educated most of the people, and they have agreed to it as it is the only hope that they have to reform the health sector.

The Affordable Care Act has received more and more support in recent years because the majority feel that with it, the majority of Americans will be able to enjoy medical care that they were not able to have. However, in some places, a bunch of people feel that the Affordable Care Act will be costly for the government to run the program.

Since the introduction of the Affordable Care Act, the majority of people have been cooperating with the government as most of the people enroll so that they can be eligible beneficiaries of the healthcare law (Kuttner, 2011). People who are sick can get medical attention without worrying about how they are going to pay. However, those migrants find the idea of the Affordable Care Act to be a savior for them because they have been included in enjoying such rare opportunities. Those who see the act as a burden also benefit from it in one way or another, which makes it a good act for all American citizens.

Government agencies such as the Center for Consumer Information and Insurance Oversight have been given responsibility by the federal government to oversee implementation related to private health insurance as well as ensure that new market rules for protection are followed. This agency is also given the mandate to ensure that all state insurance commissioners and stakeholders have the best laws that are not harmful to the American people. There is also the Center for [Medicare and Medicaid](#) Services, which has been given the responsibility of administering Medicare to all people who are over 65 years old, as Medicaid has been given responsibility for regulating health care for low-income individuals and families. All these agencies help the government ensure that the Affordable Care Act is implemented in America.

The following are ways that the government can bridge the gaps in the Affordable Care Act. One is the mandatory purchase of insurance policies, this forceful purchase of insurance will ensure that most people have got medical insurance. It will be easy for the government to know who they are dealing with and how they can help him if he comes from a humble background (Chait, 2010). Secondly, to improve Medicaid for low-income people, the Medicaid agency should ensure that Medicaid payment rates are not too high so that those income earners can afford them.

Since the introduction of the Affordable Care Act, the majority of people, especially young adults who used not to get medical care, are now happy with the law, which has put them under the umbrella of their parent's medical insurance policies (Cox, 2012). The Affordable Care Act has improved the health care of many individuals who used not to get medical care. This law has been counted as a success for most Americans, both rich and poor.

Some agencies have been specially given the mandate to evaluate the success of the Affordable Care Act. These agencies include consumer assessment of healthcare providers and systems and [electronic health records](#) that ensure, along with other agencies, that the Affordable Care Act is evaluated and monitored well.

The Affordable Care Act has successfully achieved its intended goal, as the majority of Americans who were jobless are now capable of getting medical care. Also, those uninsured people can now get

medical care without being disturbed by the hospital. Those young adults who have always been discriminated against have obtained the right to health care through their parent's insurance policy. All this has been made possible by this new policy of health care for all.

Congress enacted the Affordable Care Act to expand access to insurance, provide financial assistance to eligible households, broaden Medicaid eligibility in participating states, and establish consumer protections. The law does not provide free health care to every American, and eligibility, premiums, deductibles, and other costs vary by program, income, location, and insurance plan.

In conclusion, the Affordable Care Act has been the redeemer for most Americans who were not able to have medical care. Since the Affordable Care Act was enacted, the health care of most Americans has kept on improving. Thanks to Congress and the Senator Health Committee, which passed this law that regulates the charges that citizens are charged, they have also made sure that insurance compensates insured Americans on time. The Affordable Care Act is the best law that allows all Americans to enjoy equality.

Bibliography

Aro, M., & Mooney". (2010). Brief reconciliation. *Pelosi Defends Health Care Fight Tactics*, 43-63.

Chait, J. (2010). *Obama's Moderate Health Care Plan*. New York: The New Republic.

Cox, A., Desantis, A., & Jeremy White (March 25, 2. ". (2012). *Fighting to Control the Meaning of Obama Care*. New York: Globe Publisher.

Kuttner, R. (2011). *RomneyCare vs. ObamaCare*. Boston: Boston Globe.

Oberlander, J. (2010). *"Long Time Coming: Washington: Washington Press.*