

Affordable Care Act of 2010
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We all know how expensive health insurance coverage can be. Health Insurance ensures a safety net for the citizens of the United States. Nobody wishes or plans on being sick, or receiving medical diagnoses, but unfortunately, it can all come crashing down on you so quickly. Thankfully, health insurance covers most essentials behind healthcare services and many other treatments, equipment or services you may need to maintain the healthiest and safest life possible. This health insurance can protect you from reoccurring, unexpected, or even just high medical costs.

In 2010, President Barack Obama introduced the Affordable Care Act of 2010, along with formally known Patient Protection. The newly introduced law was also known as Obamacare. Introducing the Affordable Care Act produced one of the biggest expansions of coverage since Medicaid and Medicare were introduced back in 1965 (KFF, 2013). Although Obama introduced the new law in 2010, most of public laws proposed did not become effective until near 2014. The Affordable Care of 2010 required all American citizens to be covered by some sort of healthcare, whether it purchased through your employer, covered through family members, or assisted by federal funding (KFF, 2013). By requiring this coverage, the hope was to expand coverage throughout the United States of America. The goal was to provide insurance options to all American citizens, including low income families, who could not necessarily afford premium plans offered through employers and focus on providing quality patient care regardless of insurance coverage.

In two short years, the uninsured population dropped nearly fifty percent due to the newly introduced Affordable Care Act. Prior to the newly introduced law, insurance companies were legally able to charge beneficiaries based on pre-existing conditions. Under this law, insurance companies were required to accept all applicants without considering pre-existing medical conditions or reoccurring medical conditions. The only downside to this new law was that if you did not obtain any sort of health coverage through you employer, or receive any sort of coverage through state or federal funding, you were expected to pay a hefty tax penalty. This impacted the structure of health insurance companies tremendously.

The Affordable Care Act of 2010 introduced many strong opinions between political parties. There were multiple attempts to repeal the act in hopes to increase the supply of labor and cut out the tax penalties punishments from the law. This caused conflict because the House was led by strongly influenced republicans and the senate was led by strongly influenced democrats.

Healthcare providers were impacted positively after the Affordable Care Act of 2010 was introduced by Barack Obama. Firstly, the new act provided a new demand for more doctors, nurse, and medical staffing throughout the United States. These companies relied on the new revenue from insurance companies to pay the staff during this high demand for medical practices. Under a high demand for care, this allowed medical staffing to provide and practice quality patient care. While expanding medical staffing, this created many more job opportunities for other careers such as health information technologies, secretaries and other in office staff members.

After the Affordable Care Act was introduced by President Barack Obama in 2010, there were many changes that were given to take place in the hospital settings. Many hospitals bought out private practices to save costs, new trainings were introduced to medical staffing, and one of the biggest changes being the new rules that were set in place regarding Medicare. The idea behind the Medicare law was to withhold Medicare payments from the hospitals who had a reoccurring of patients returning from being released within 30 days (Miller, 2018). This ensured that hospitals were performing their best by providing quality care and guaranteed that patients were in fact healthy enough to be discharged. If hospitals fell into this pattern, their Medicare payments were withheld. When it comes down to funding, there is no doubt that quality and guaranteed care would be fulfilled. This Medicare law also created job opportunities for many nurses because after patients were being discharged, nurses were expected to visit in home to be sure that patients were continuously following doctors' orders, and this gave them the opportunities to help those patients who may need it.

There were many people of the population who were affected by the newly introduced Affordable Care Act of 2010, when it began to take effect in 2014. One of the most effected population were the doctors around the nation. Although the focus was for the citizens of the United States of America to remain or become covered under a health insurance plan, this new law was important and could surely create new opportunities for our doctors and their practices. Under most circumstances, the Affordable Care Act was a new help to our doctors. Before the new law, there were many American citizens without health insurance. After receiving new benefits, many of those who were previously uninsured were now able to receive the care they needed. This created a rise in patients for the doctors,

and quite frankly, a rise in patients meant more money for the doctors and their facilities. The new law prohibited discrimination and refusal of care to patients. (RWJF, 2017). Those who could not afford the care prior to the law, or those who were not qualified for care before, were now able to seek the medical attention when they needed it. Although passing the Affordable Care Act was good for business, it had a fair share of negatives along with the good. There were some doctors who were only allowed to be shared with certain networks (RWJF, 2017). The downside was, with the patient increase, this could lead to a shortage of doctors. Especially when some of those doctors were only based on those certain networks, while there may be a high number of patients to be treated outside of each doctors' network (ConsumerAgentPortals, 2020). After being introduced while Barack Obama was in office, the Affordable Care Act mostly affected doctors in a positive manner, supported by an increase in patients needed to be seen, and in patients that were now able to be seen.

The Affordable Care Act of 2010 also affected many of the citizens in both good ways and bad around the United States. In the positive, those who could not afford medical insurance prior to the law were now able to be seen. In 2010, approximately 46.5 million people were not covered by any sorts of health insurance (Miller, 2018). Under the Affordable Care Act, many of those people gained health coverage and brought the rates of uninsured citizens to an all-time low in 2016, to 27.6 million people (Miller, 2018). Nearly 20 million people were able to gain health insurance under the Affordable Care Act. The new law also ruled out the ability to deny those who did not meet standard qualifications under many insurance companies. This allowed patients to receive the quality care they needed. Also, the new law eliminated annual limits on insurance coverages. Without

limitation on insurance coverage, patients were able receive quality care and doctors could provide thorough examinations, and as many screenings and treatments necessary for the patient to return to his or her healthiest state. Patients were no longer expected to wait for the new year to be provided with the care they needed due to the limitations being met before the end of the year.

Overall, the Patient Protection and Affordable Care Act introduced by Barack Obama in 2010 positively affected the United States. I believe that the intention behind the new law was in the favor of both healthcare professionals and the citizens of the United States. Obviously, all new things will have flaws, but that's how things grow. The goal was for more of the uninsured population to be able to be provided with health coverage, in hopes that they would be able to receive the medical care that they needed or couldn't afford prior to the Affordable Care Act being introduced. The doctors were the ones who gained a bonus benefit from the newly introduced law. More patients simply meant more business for them. With an additional 20 million patients to their workload, this provided job security for them and other medical staffing.

Bibliography

Brodnik, Melanie S, et al. *Fundamentals of Law for Health Informatics and Information Management*. Third ed., American Health Information Management Association, 2017.

This source was our book provided for the course. Although I found more information on how the Affordable Care Act effected healthcare using online resources, our book provided me with a good foundation understanding on what the Affordable Care Act entailed.

Consumer Agent Portal. "How Does Obamacare Affect Doctors." *TrustedChoice.com*, 2020, www.trustedchoice.com/insurance-articles/life-health/how-obamacare-affects-doctors/.

This online article provided the connection between how the Affordable Care Act affected Doctors directly after being passed in 2010. This source also enlightened me on doctors availability though different networks.

"How Have Providers Responded to the Increased Demand for Health Care Under the Affordable Care Act?" *RWJF*, 1 Nov. 2017, www.rwjf.org/en/library/research/2017/11/how-have-providers-responded-to-the-increased-demand-for-health-care-under-the-aca.html.

This online source provided details behind the new law on what and how the doctors could and not do as far as accepting patient and providing care.

Miller, Meredith. "Pre Existing Conditions before the Affordable Care Act." *First Quote Health*, 26 Jan. 2018, www.firstquotehealth.com/health-insurance-news/pre-existing-conditions-before-aca.

This online source provides me with physical numbers of those who were insured prior to the Patient Protection and Affordable Care Act. This helped me put the growth into perspective for the reader. This source helped me support that the new law passed created a positive impact on those affected.

Published: Apr 25, 2013. "Summary of the Affordable Care Act." *KFF*, 17 Dec. 2018, www.kff.org/health-reform/fact-sheet/summary-of-the-affordable-care-act/.

This online article provided me with information on how Medicare and the Affordable Care Act went hand-in-hand by supporting that the new law supported quality patient care and guaranteed services.

Outline

Affordable Care Act of 2010

- I. Introduction
 - a. Health Insurance Expenses
 - b. Basics behind health insurance
- II. Affordable Care Act
 - a. Obamacare

- b. Summary of Act
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- III. Who it Affected?
 - a. Private Practice vs Hospitals
 - i. Rules & regulations
 - b. Doctors
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 - c. Patients
 - i. Rules & regulations
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- IV. Conclusion
 - a. Who it affected?
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