HealthCare System and ACA Presentation

Melenni

[Institutional Affiliation(s)]

Author Note

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The Affordable Care Act (ACA) was intended to expand healthcare coverage for Americans, reduce health costs and to create more transparency in the system. The Presentation will discuss the importance of understanding the healthcare system and identify some prevailing issues within it. It will further provide evidence to support the continuation of the ACA program

# Understanding the Healthcare System

The US healthcare system is one that is constantly pressured and shaped by market pressures and healthcare reforms. The system is enormously complex due to its complicated design and its dynamic and unpredictable nature. The community psychologist is entrusted to work with the community at a broader level to address systemic barriers to their wellbeing, identify and reduce inequalities, and to advocate structures and systems that empower communities. Thus, raising awareness regarding systems which inhibit pathways to better health and enable exclusion and disadvantage, remains a core part of the community psychologist’s role (Gridley & Sampson, 2010). A better understanding of the healthcare system would enable them to help consumers make decisions with regards to their care, inform them about the type of services available, and advocate on their behalf in response to emerging health challenges.

# Issues with the Healthcare system

The US healthcare system relies on a combination of private health insurance and a direct-fee system. One of the major issues with the system is the large number of uninsured people, higher overall costs, and a greater number of health problems compared to other Western healthcare models, despite spending the highest amount per capita on health. Furthermore, private health insurance leads to higher administrative costs due to increased record-keeping and billing requirements. Furthermore, healthcare professionals are allowed to charge an unregulated amount for their services, while budget cuts frequently lead to physician and nurse shortages (Schmitz, 2012). The system is also marred by issues associated with the managed-care system such as medical fraud, hospital errors, and racial inequalities. Consequently, U.S. citizens are less likely to receive preventive care and remain at a greater risk of life-threatening illnesses.

# ACA should not be Repealed

The ACA allowed the US to join the ranks of other industrialized economies that are already committed to providing universal healthcare coverage to its citizens. In only a few years since inception, the uninsured rate dropped from 17% to 11% which especially helped lower-income families, young people, and minorities (Martin, 2017). The ACA also covered Individuals under the age of 65 who were living in poverty and lacked access to insurance. Repealing the ACA would lead to an estimated 52 million people, who are under the age of 65, lose their coverage due to their pre-existing conditions (KFF, 2016). Furthermore, the ACA substantially expanded Medicaid by covering 100% of the initial costs of expansion, followed by 90% after the year 2020. This removed the state caps on Medicaid budgets which earlier resulted in denied coverage to over 20 million people. In addition, it established state and federal bodies to deploy the latest technology to support healthcare, drive innovation, and to identify best practices (KFF, 2019).

The ACA also brought about reforms to the private insurance market wherein insurance companies would earlier compete for profits and market share through duplicitous tactics such as covering already healthy subscribers, delaying reimbursement and care services, or deny coverage to people on grounds of pre-existing conditions. The ACA incentivized companies to compete in terms of service, outcomes, quality, and price (Manchikanti, Helm, Benyamin, & Hirsch, 2017). It retained the market insurance system to maintain the quality and efficiency which is inherent to the system while incentivizing it to achieve quality alongside that efficiency. The ACA successfully restructured the insurance market to reward better health outcomes, lower costs, as well as efficiency in a manner which utilized the power of free-market economics to improve the nation's health.

In conclusion, the ACA was designed to harness American's strength to tackle the health care costs, access, and quality issues in a manner which crossed partisan lines. The system's strengths are evident from the statistics to the extent that even the current administration is rethinking its decision to repeal the Act. Although it is far from being a perfect plan, however, the solution is to revise and improve features of the Act rather than repealing it all together, in order to avoid falling into the earlier cycle again.

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