Affordable Care Act

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Affordable care act was implemented in 210 and is also known as Obamacare. The act created a minimum level of coverage for insured Americans for their wellness and healthcare benefits. It has brought many benefits to the workforce. Aging of the labor force in American institutions has increased the complexity of health care needs. Escalating healthcare costs has caused concerns among employers for chronic diseases (Anderko, 2012). The inclusion of workplace wellness funding in the affordable care act has increased potential for healthcare programs in organizations. Socially supported structures of wellness programs in organizations will improve the declining health of the aging demographic.

With the implementation of the affordable care act, the subsidies have made it less expensive to purchase health insurance. It is a positive change to spend eighty percent of the premium value of insurance policies on healthcare. The act has made it difficult for insurance companies to cancel the insurance benefits any time in the future if there is a mistake in the application process. They cannot deny they cannot deny the coverage as well based on the maturity of the plan. Americans under 138 percent of the poverty level having no insurance coverage will also enjoy the benefits of the reforms package in states expanding their program for medical aid.

On the other hand, the act has increased trouble for people having private plans because many private plans have been canceled due to noncompliance with the act. Holders of such plans will have to purchase new plans approved under the act (Anderko, 2012). Many companies have to abandon sponsored plans and reduce their networks to cut the costs to make their plans according to the affordable care act. Despite the negative effects of the act it proved to be more positive than negative. It has provided people with greater relaxation in healthcare benefits.

**References**

Anderko, L. (2012). Promoting Prevention Through the Affordable Care Act: Workplace Wellness. *Preventing Chronic Disease*, *9*. https://doi.org/10.5888/pcd9.120092.