Paper Title

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**Is the PPACA legislation an improvement or a liability to our health care delivery system?"**

The Patient Protection and Affordable Care Act which is also referred to as the Affordable Care Act was revised by the Health and Education Reconciliation. It became an active law on May 2013 by the then President Barack Obama. The law was fully implemented in January 2014 when all the health department took it seriously, and subsidies began to flow for the employees and other citizens. The supporters of this law believe that although politics in America is quite difficult almost after 50 years there was the possibility of a more reliable and affordable health care system for all the Americans. The foundation for this law was established in 2010 in the form of the Affordable Care Act or ACA. The ACA widens handling and amendments were made in funding plans from fee-for-service to valuable results and health enhancement of all the citizens. When the law was enacted American communities were building on this foundation, and they were also contributing their experiences for the improvement of future policies. The ACA finally became a law by the Democratic members and President who believed that if they do not do it, then nobody will take the initiative. Because by that time the healthcare facilities were quite expensive and not all the facilities were readily accessible to all Americans due to their higher expense. So the Congress took the initiative to introduce a more reliable and friendly law for all the citizens of America.

But when the law was presented then every single Republican Congressman chose to oppose this law; therefore, it became difficult for the Obama administration to implement the law. Before the enactment of this law in 1988, Medicare Catastrophic act was passed which added benefit and improved the Medicare facilities for the masses. Within a year this law was repealed because of the tax payment on every new healthcare facility introduced by the healthcare administration. By 2009 everyone in the $3 trillion-a-year American healthcare health industry realized that things need to change. Even the American Medical Authority pledged to bring reform to the medical system. Members from both the parties worked hard for the healthcare reform, and finally, President Obama took advantage of the work and showed his willingness for the implementation of this now or never a task. This law made sure that the dysfunctional relationship between doctor-patient and also the extraordinary rewards for specialization and other tests and drugs must be affiliated with healthy people and enhanced healthcare facilities (Durenberger, 2015).

The PPACA was signed by President Obama in 2010, and it was officially enacted in 2013. It is believed among the majority of Americans that the PPACA is an improvement in the present healthcare system. Since its implementation, the PPACA has revolutionized the healthcare insurance industry in a number of ways, and the impact that it has on such industry is vast and wide. This act forms reasonable consumer protection and also required the insurance companies to operate more transparently. Thus it ensures that a fair rule establishes between the consumers and the insurers. The law is helpful because it empowers the States by giving them the driving seat while implementing the rule. Also, the PPACA is improving the healthcare system because in this case, the PPACA is improving the healthcare experience and also it is reducing the barriers due to cost for individuals obtaining insurance coverages through the healthcare exchanges. Since the implementation of this rule, it has been reported that a significant increase in the percentage of patients who reported a personal healthcare provider. Also, it was observed that delay in medical treatment due to the higher cost of the facility was also reduced at a significant rate. Also due to the implementation of PPACA it was also reported that significantly higher number of American citizens felt that they have a place to go when they fall sick, and also more people received medical help and advice for quitting smoking. These findings are proof that PPACA is improving the healthcare facility by outreaching the people at the time of need. Another integral part of this law is the triple aim of the law which is based on the improving individual’s health and experience, enhancing the overall population health and also reduction in per capita cost of the healthcare. Another unique program in this law is the value-based program for Medicare; this program inspires hospitals to become a well-known and quality based business model (Affairs (ASPA), 2013).

Since its implementation, the PPACA is making sure the people are better informed what their basic rights are and once they claimed for any healthcare facility if that is denied by the state then full liberty was given to them to know that why their claim was denied. Under this the law the consumers had the right to be informed about why their claim was denied for medical facility and also how you can appeal that decision, which was not present in the prior laws. Under this new law you can ask the insurance company to review their decision, and if your claim is urgent, then you can even ask them to speed up their process. Under the PPACA a third part/reviewer was also included to review your case if that is also denied in the internal reviewing process to make the case more transparent the third reviewer will look at your case and the insurance company policies and neutrally make a decision. Under this new law young people can stay with their parents until the age of 26. Once this law was implemented, the uninsured young people rate was dropped by 47% (Medicare, Baltimore, & Usa, 2013).

The law played an important role in improving healthcare facilities by giving priority to women for their medical treatment. According to the law, women gained more comprehensive treatments for their reproductive healthcare. Such treatments for women included well-women visits, contraceptive coverage and also women with higher risks of breast cancer. Also, other patients who had already gained healthcare facilities will not be denied or reduced benefits. Another prominent feature of this law was that Medicaid was expanded to reach adults under the age of 65 with low-income resources.

The above-mentioned points of the PPACA make it very distinct and friendly law that has ever introduced to improve the facilities provided by the healthcare. Ten important healthy aids are needed in all the insurance which includes prescribed medications, motherhood care and also mental fitness. The plans have reach everyone including the insurance company but not to charge the sick people. While in case of the AHCA States can reach for waivers to lower important profits or guidelines on charging the patients more. The changes are applied to only those sick people who did not have continuous coverage. While according to the BRCA States can apply for waivers to significant benefits but not for refusing patient’s applicants or taking more money from them ("How ACA, AHCA, and BCRA compare," n.d.)

It is noteworthy that the PACCA has increased the health insurance rates especially premium costs and deductibles. It is also encouraging the health payers to use value-based care contracts with reliable organizations to improve quality and reduce the costs. As a result of PPACA, more than 20 million Americans have now healthcare access which leads the healthcare to become the basic right of patients and citizens than a privilege. Through the inclusion of many concerns in this healthcare law, it is now possible for the health payers to overcome the obstacles and stabilize the increasing health insurance rules. So given the discussion, it is now safe to say the, unlike the old laws PPACA is a more reliable law in the healthcare delivery system.

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