Obamacare
The Supreme Struggle: 'Obamacare' and the New Limits of Federal Regulation
Caseism.com
Obamacare
The Supreme Struggle: 'Obamacare' and the New Limits of Federal Regulation
Caseism.com
What is Obamacare?

- Signed into law by President Obama on March 23rd, 2010.
- Full name: The Patient Protection and Affordable Care Act
- Aims to make affordable health insurance available to more people.

Caseism.com
Significance in Passing of the ACA

- A political fight between Democrats and Republicans.
- A more Democratic approach to healthcare reform.
- Not many Republicans supported it—which says a lot; more criticism given by Repubs.
- Became a greater priority to implement a new health care reform since Medicare/Medicaid (from 70s).
- Another record to Obama’s legacy as President; one of the biggest.
Implementing in the States

- Fully cooperated with the ACA: California, Colorado, Connecticut, Hawaii, Maryland, Massachusetts, Minnesota, New York, Oregon, and Vermont, as well as the District of Columbia.

- Fully implementing the ACA insurance reforms but decline to expand Medicaid or manage their own health insurance marketplaces: Maine, South Dakota, and Virginia.

- Expanded Medicaid but decided not to have insurance exchanges: Arizona, Arkansas, Delaware, Illinois, Iowa, Michigan, New Jersey, North Dakota, Ohio, Pennsylvania, and West Virginia.

- Idaho is running its own health-insurance marketplace.

- Thirty-two states have implemented insurance reform only to the extent of helping the federal government enforce at least one of Obamacare’s insurance reforms.

- Alabama, Missouri, Oklahoma, Texas, and Wyoming have decided against involvement with Obamacare, refusing to implement the law at all.
Civil War Pensions (1862)
- Benefits for anyone directly affected by the war. This includes disabled veterans, widows and orphans.
- The first act of “Social Security” in America.

The ACA (2010)
- A brief history of the Patient Protection and Affordable Care Act.
- How the ACA affects Medicare and Medicaid.

The Social Security Act (1935)
- Signed into law by FDR as a direct result of the great depression.
- The law provided unemployment insurance, old-age insurance, and means-based welfare programs. In years following, changes were made to add child, spouse, disability, and survivor benefits.

Medicare (1972)
- When it was passed, Medicare covered seniors 65 years or older, who have paid into a payroll tax. Back then, it covered applicants hospital, hospice, and prescription expenses.
- Since then, (excluding Obamacare) it has grown to cover people with long-term disabilities of any age, end stage renal disease, amyotrophic lateral sclerosis, and those with incomes between 100% and 200% of the Federal Poverty Level.

Medicaid
- Covers:
  - mothers and children
  - children under 18
  - teenagers (under 21) living alone
  - Aged, blind or disabled

Medicare is mostly standardized by the federal government, while Medicaid varies from state to state.
The American Healthcare Act (AHCA)

The ACA
- no discrimination based on pre-existing conditions
- granted federal funds to Planned Parenthood
- prohibited insurers from charging seniors more than three times as much as younger patients
- tax penalty on large employers and individuals who do not buy insurance
- aid for out-of-pocket expenses
- insurers are prohibited from setting annual and lifetime limits on individual coverage
- insurers required to offer ten essential health benefits

("Obamacare")

The AHCA
- may charge patients with pre-existing conditions significantly more
- prohibited federal funds to Planned Parenthood for 1 year
- insurers may charge seniors up to 5 times as much as others (states may apply for waivers exempting this limit
- no individual or employer mandate (fees for not having insurance)
- no aid for out-of-pocket expenses
- Insurers may set annual and lifetime limits on individual coverage
- states can apply for waivers exempting insurers from the essential health benefits requirement

("Trumpcare")

"Caseism.com"

Opposition to

- Women can
- People with pre-existing conditions
Opposition to the ACA

- Must buy insurance or pay a tax.
- Tax dollars going to things like abortion that do not apply to everyone.
- Participants often had to change their insurers/doctors after the law (although this was largely out of the hands of the law, and the fault of insurance companies).
- Higher premiums in the short term, mainly for upper and middle class Americans.

Caseism.com
Why is Obamacare Important?

The ACA fills gaps that went previously uncovered:

- **Women** cannot be charged more than men
- **People with pre-existing conditions** cannot be charged more
- **Seniors** (aged 45-64) cannot be charged more than 3 times as much as younger participants
- More coverage of **preventive care**
- **Low-income** Americans now receive financial aid so that nobody is denied healthcare
- Helped further narrative that all Americans should have right to care regardless of race, age, gender, class, and medical history

Caseism.com