Affordable Care Act: Annotated Bibliography

Lanisha Johnson

Instructor: Alfonso Barreto

POL 201 American National Government

2/17/2019

1. Topic: Affordable Care Act

The Affordable Care Act plays a significant role in my life as a citizen and will be even more critical in my future life in receiving health benefits. The Affordable Care Act has generated considerable anxiety for the American people. It's a rule that everyone should buy insurance. Another feature of the Legislation that I especially like is that unless you have a pre-existing condition, you cannot be turned down for benefits. Individuals who do not have health coverage fear their income taxes being garnished to pay the penalty for losing health cover.

1. Rosenbaum, S. (2011). The Patient Protection and Affordable Care Act: Implications for Public Health Policy and Practice. *Public Health Rep*. 126(1). Retrieved from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3001814/>

Rosenbaum (2016), asserts that through a set of laws that provide payment and cost-sharing incentives, establish new guidelines for the health insurance industry, and create a new system for the purchasing of health insurance, the Affordable Care Act allows health insurance cover a reasonable requirement on the part of U.S. citizens and those lawfully present.The quid pro quo with constitutionally assured near-universal coverage is the requirement to protect it since it is not possible to extend such insurance coverage without a responsibility to compensate the companion. The obligation applies to all U.S. citizens, but people who are not lawfully residing in the U.S. are exempt from both the compensation provision and the coverage requirement. The law also provides exemptions for persons for whom enrollment is contrary to religious belief, or remains unaffordable or a difficulty. The mandate extends to all people; therefore creates an order making universal coverage feasible because, without it, large numbers of healthy people will be able to do so (Rosenbaum, 2016).

1. Fine, T. S., & Levin-Waldman, O. M. (2016). American government (2nd ed.). Retrieved from <https://content.ashford.edu/>

The separation of powers ad how checks and balances are controlled is relevant. The branches in the government are; the legislature, executive, and judiciary. The council makes the laws. The executive, headed by the President, implements the requirements while the judiciary comprised of the Supreme and other courts. The tribunal also ensures that no arm of the government will be granted too much power. With the regulation, people's rights are protected (Fine, Levin-Waldman, 2016).

1. Facts, O. (2014). Obamacare facts: Facts on the affordable care act. Retrieved from <https://obamacarefacts.com/obamacare-facts/>

The service is done by expanding Medicaid to single adults, expanding employer coverage, requiring insurers to cover pre-existing conditions, offering premium cost assistance, and out-of-pocket costs on plans sold on state Health Insurance Marketplaces and the federal HealthCare. Gov., a marketplace, allowing young adults to remain on their parents. Depending on considerations such as family size and income, many single individuals and children apply for insurance premium support or free or reduced-cost benefits under Medicaid/CHIP. Once you sign up for health insurance through the exchange or an accredited provider on the trades, you can find out if you apply (Facts, 2014).

1. Gardner, D. B. (2016). Election 2016: where are we with the affordable care act?. *Nursing Economics*, *34*(5), 251.Retrieved from <https://www.nursingeconomics.net/necfiles/2016/SO16/251.pdf>

Voting comes with various advantages and disadvantages. One can describe the ACA as having three primary objectives. First, it is intended to help lower the rate of uninsured Americans by providing subsidies to individuals who make up less than 400 percent of the federal poverty level (less than $46,000). It also offers federal money to be used to expand state Medicare programs. A second primary aim of the ACA is to make it easier for consumers to understand buying health insurance and thus make more precise choices through exchanges. Of quality and value considerations, tiered insurance plans are provided to customers along with those parameters. Besides, the ACA sets standards to ensure that insurance plans meet certain minimum benefits and are available to consumers with pre-existing benefits (Garner, 2016).