



Embracing Culture



## **Affordable Care Act (ACA)**

On March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act (ACA) into law. The ACA's purpose is to make preventive care more accessible and affordable for many Americans. Some rights and protections in the ACA apply to plans in the Marketplace or individual insurance. ACA enrollment began on October 1, 2013 but coverage will not begin until January 1, 2014.

Starting in 2014, insurance companies can no longer turn down or charge their customers more because they have pre-existing conditions, although individual health insurance plans (insurance bought by yourself) do not have to cover pre-existing conditions. In the past, insurance companies had put a lifetime cap on the amount of care they would pay for. They would deny coverage in some cases and find "mistakes" in the paperwork as

an excuse to cancel a person's coverage. The ACA is making it illegal for insurance companies to cancel coverage because an honest mistake or information was left out on the application that has little bearing on the applicant's health. In ending limits on care, the ACA will allow patients with chronic illnesses to continue to receive medical care and not have their insurers drop them because their health care expenses have reached a limit imposed by insurance companies.

Above all the ACA will make health care insurance more affordable. The Health Insurance Marketplace ([www.healthcare.gov](http://www.healthcare.gov)) will offer a way for people to find coverage that fits their budget and meet their needs. At the Marketplace, people will be able to compare their option based on price and benefits. Affordability is to provide many Americans with health insurance which in turn offers them preventive care. Preventive care are measures taken to help people stay healthy and avoid or delay health problems; which can create a bigger financial problem down the road if people's health condition gets severe enough. With the 80-20 rule, if the insurance companies do not spend at least 80% of the money they take in on premiums, they will have to offer a rebate to their customers.



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It does take some time to understand the offerings of the ACA but its main goal is to improve the quality of life. In the graphic novel - *Health Care Reform: What is, Why It's Necessary, How it Work* - one of the many sources to understanding the ACA, Jonathan Grulere writes, "The major accomplishment of the Affordable Care Act is to provide true security to the insured in the U.S. It forces the insurance industry to abandon practices that had been central to their business strategy for more than 50 years."