



Fake news and Alternative facts. In the modern political and social media landscapes, where these concepts dominate discourse, the 'truth' seems to have lost its innate and incontrovertible meaning. The truth has suddenly become doubt worthy, and the embrace of lies has seemingly become preferable to accepting reality. In the world of partisan politics, there is no topic that most exemplifies this more than health care and the Affordable Care Act (ACA).

The common cold is labeled as such for a reason. The [National Institute of Health \(NIH\)](#) [estimates](#) 62 million cases of the viral disease annually. Moving to more serious infections, the [center for disease control posits](#) that 200,000 Americans are hospitalized annually for the flu, accounting for over ten billion dollars in costs and fees.

This doesn't even begin to come close to the [incidence rate for cancer](#), which hovers around 1 in 3. Compared to the ten billion average associated with the flu, the NIH predicted that the collective annual cost of cancer treatment will hit the 150 billion dollar mark by the end of the decade.

Cancer, the flu and the common cold represent just a small subsection of health maladies dealt with by the American citizenry. In 2016, National health care [costs exceeded](#) 3 trillion dollars. This astounding figure is equal to combined nominal Gross Domestic Products of the 130 poorest nations on earth.



Bringing these figures into the micro perspective, an [average 2016 family](#) had to pay \$18,142 in health premiums. With that same family averaging a combined income of \$52,000, that's over a third spent on medical care. For most, this is not financially tenable, which has given rise to [medical tourism](#), as well as the raging health care debate in the United States.

Not every country has approached universal health care the same way as the US. The United Kingdom has had 100% coverage since 1948, while Japan achieved the same in 1962. Comparatively, the United States has endured a long and drawn-out political battle over the issue. While the Clinton health care act of 1993 ended up as a

non-starter, President Obama successfully passed the [Patient Protection and Affordable Care Act](#) in 2010.

While it has functioned as the most critical piece of health care legislation since 1965, the ACA has suffered from a poor public image since the moment of its inception.

Having been negatively dubbed 'Obamacare', the nickname has become so pervasive that people have had difficulty reconciling the tenants of the bill with the name itself. In fact, [in a 2017 poll](#), it was found that 35% of Americans were not aware that the ACA and 'Obamacare' were one in the same.

With so much uncertainty involving the name, as well as any given truth, a more detailed breakdown of the ACA seems prudent. Rather than being a government-funded system à la Medicare and Medicaid, the ACA is a comprehensive set of regulations making health care both more affordable, and easier to obtain, for the average American citizen.



It has been successful in this. Prior to the bill's passage, over 40 million were uninsured. Today, that number has been reduced to 28 million. While still a far cry from the 100% coverage rate enjoyed by 20 nations around the world, the current rate of 91% is nothing to be ashamed of.

The ACA has achieved this coverage rate by employing a series of regulations upon existing private health insurance companies. Among them, these companies can no longer reject an applicant based on pre-existing conditions, such as Diabetes or Addison's Disease.

Furthermore, it has extended the maximum age at which children must leave their parents' plan to 26. Before the ACA, that limit was 19, or in the case of full-time university students, 23. It has managed to do these things while also decreasing annual expenditures by an average of 15% per person since its implementation.

In addition to broadening *who* can be covered, the ACA has also expanded the basic coverage itself. It is now regulated that all health care packages, regardless of company or the insured's age, health, income level or gender, must include the following:

- Outpatient Care
- Emergency Services
- Hospitalization, Surgery
- Pregnancy, Maternity, Newborn Care
- Psychotherapy, Substance Abuse Services
- Prescription Drugs
- Rehabilitative Services
- Labs
- Preventative/Wellness Services
- Full Pediatric Services



The new White House administration has made it a priority to both repeal and replace the existing ACA infrastructure. After seven years, with its attendant regulations and benefits well in place, a new question has come to the fore; [What would an 'Obamacare' repeal look like?](#) For the most part, the answer to that question is still unknown.

The 12 million people who have gained insurance under the current system would — presumably — not instantly lose coverage, but rather [new priorities will likely be put in place](#). The ACA has turned the once discriminatory insurance industry into a far more egalitarian landscape. Under proposed replacement concepts, which have not yet become legislation, age and gender could become factors once again, with young men in particular paying markedly less than they do currently. Older women would be on the flip side of that arrangement.

On the other hand, legislators in support of the repeal/replace have vowed to retain the more popularly perceived aspects of the ACA. These include the aforementioned maximum age extension, as well as the attitude towards pre-existing conditions.

The issue of health care in America is obviously one that is ever-evolving. Everyone needs it, but no one can seem to agree on how to best put a plan into action. For the 55.4% of the population that are [insured through their jobs](#), it is an issue that can recede in the background. For the rest, each policy change may mean the difference between life and death.

Depending on family size, age, income and a myriad of other factors, one can be eligible for special rates if browsing between plans on [healthcare.gov](#). If one resides outside of the critical brackets, then browsing privately is an equally acceptable alternative. Depending on what is right for the given situation, our [health insurance reviews](#) could be a great place to get started.