

Politics in Healthcare: The Benefits of The Affordable Care Act

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INTRODUCTION

The introduction of Medicare and Medicaid in the 1960s expanded access to healthcare for select individuals across the US population. Despite these programs being put into place, there were millions of US citizens going without proper care for decades, due to the financial burden it imposed. With the enactment of President Obama's Affordable Care Act (ACA) in 2010, the quality and access of health care was further reformed in an effort to aid in the prevention and treatment of health conditions that are commonly seen among the underinsured. With these new laws set forth, there came a revamped set of responsibilities within the nursing community that needed to be carried out to continue serving patients at the highest standard.

SIGNIFICANCE

- "By 2013, the year before the major coverage provisions of the ACA went into effect, more than 44 million people lacked coverage" (Garfield et al., 2019)
- It has been estimated that, "60 percent of the coverage gains occurring in 2014 and 2015 can be attributed to the Medicaid expansion" (Courtemanche et al., 2020)
- "According to a 2019 study, Medicaid expansion was associated with 19,200 fewer deaths among older low-income adults from 2013 to 2017; 15,600 preventable deaths occurred in states that did not expand Medicaid" (Rapfogel et al., 2020)

POSITION STATEMENT

Individuals have gone without medical treatment due to a lack of financial resources or appropriate insurance coverage. The Affordable Care Act serves to minimize this issue and has allowed healthcare to be more accessible to those who can not afford it.

SUPPORT FOR POSITION

"The ACA's coverage gains occurred across all income levels and among both children and adults, and disparities in coverage between races and ethnicities have narrowed" (Rapfogel et al., 2020).

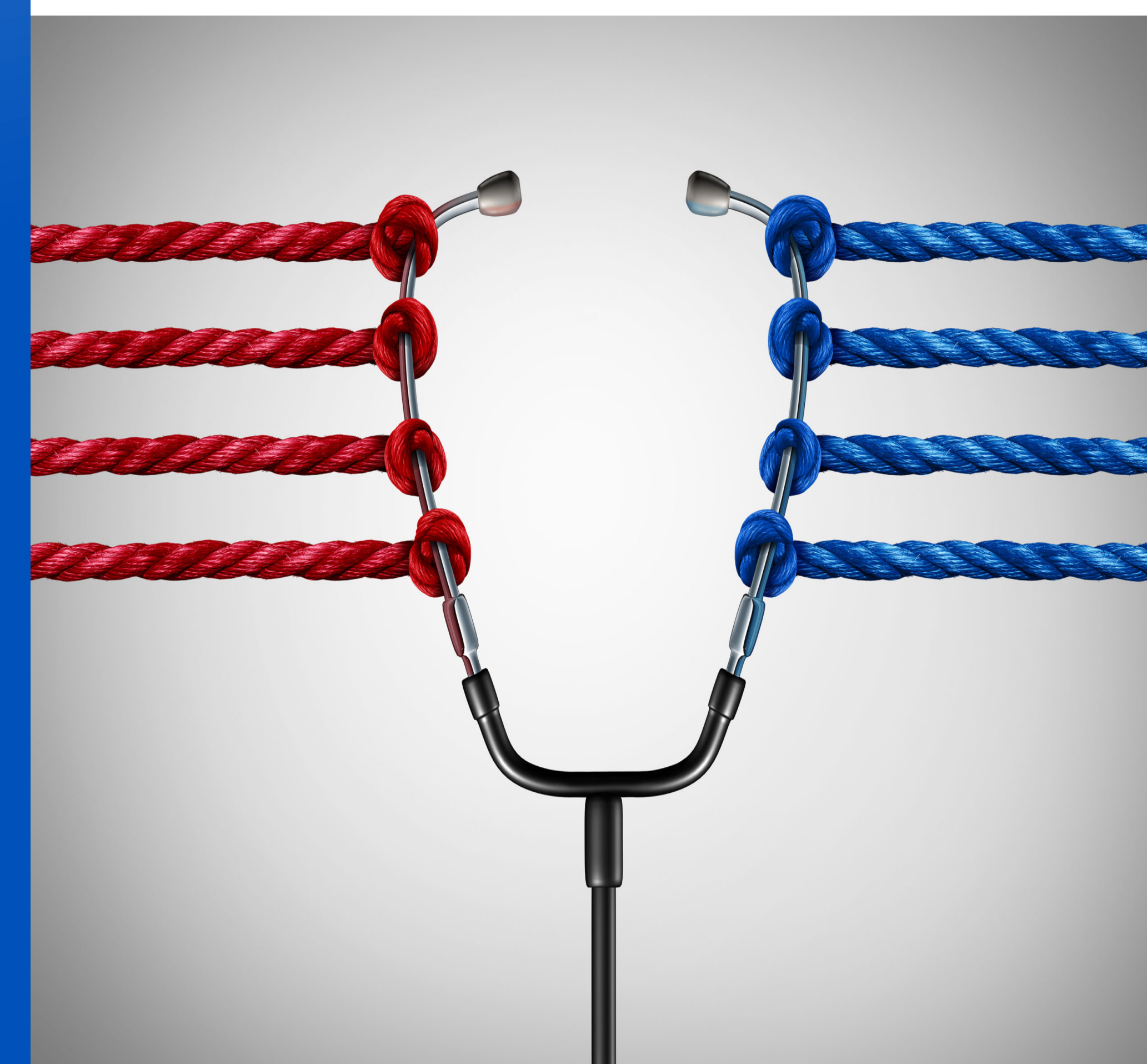
As of 2017, "More than 11.8 million Medicare beneficiaries have received discounts over \$26.8 billion on prescription drugs – an average of \$2,272 per beneficiary – since the enactment of the Affordable Care Act" (CMS, 2017).

If the ACA was repealed:

- Nearly 20 million people in the US would lose coverage, raising the nonelderly uninsured rate by more than 7 percent
- 135 million Americans with preexisting conditions could face discrimination if they ever needed to turn to the individual market for health coverage
- States would lose \$135 billion in federal funding for the marketplaces, Medicaid, and the Children's Health Insurance Program (CHIP)
(Rapfogel et al., 2020)

IMPLICATIONS FOR PRACTICE

- With the increase in access to treatment and overall insurance coverage, this can lead to a rise in the number of visits to inpatient facilities. Due to this, nurses should be prepared to take on higher patient ratios.
- The new complex insurance system can be difficult to navigate; nurses need to be knowledgeable of the specific qualifications in order to help patients enroll in the proper coverage and receive the care they need.
- Since hospital-acquired conditions are not covered by Medicare, nurses must provide exceptional holistic care for their patients, reducing incidences of secondary diagnoses and further treatment. The added complication of infection, or a pressure ulcer may lead to more deductibles being paid by individuals who require additional visits.



(Anonymous)

CONCLUSION

Countless Americans, without health coverage, have suffered through debilitating medical conditions with no treatment. Attention has been largely focused on the issue with programs like the ACA and the numbers of those affected have been greatly reduced. When it comes to the role of the nurse, they must be able to provide the best care possible to an influx of new patients being seen in order to minimize further costs. Nurses also need to educate patients on what type of coverage they are eligible for.

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