**Social Welfare Policies & Services II (SWPSII)**

**Policy Analysis on the *Patient Protection and Affordable Care Act (ACA)***

**INTRO:** *Working Thesis: Advocacy/lobbying needs to be implemented to stop the repeal of ACA and encourage GOP to focus on repairing the current issues the bill has to improve it all together.*

**ABSTRACT:** n/a

**BODY:**

1. HISTORY & BACKGROUND
	1. **Description of how ACA was designed to make US health care more accessible to people who aren’t coverage from their employers and by US health programmes for the poor and elderly**
	2. Affordable Care Act (ACA) has (3) primary goals: **expand access to health insurance, protect patients against arbitrary actions by insurance companies, and reduce costs**
	3. History of the ACA:
		1. When was ACA enacted, who signed it into law: **enacted by the 111th United States Congress and signed into law by President Barack Obama on March 23, 2010**
		2. Who sponsored it and who supported it: **Congress and the Dean of the House, John Dingell of Michigan…In 1989 the idea for the "individual mandate" that every household obtain adequate health care was proposed by a conservative think tank known as the Heritage Foundation and supported in congress by high profile republicans Newt Gingrich, Orin Hatch and Charles Grassley in 1993.**
		3. Who was against it – was it controversial? **Republicans; imposes too many costs on business, etc.**
2. STRUCTURE & DESIGN OF THE PROGRAM
	1. Gilbert & Terrell’s choice model \/ **Policy Analysis Gilbert, N. & Terrell, P. (2013). Dimensions of Social Welfare Policy (8thed.).**
	2. Chapter 3: A framework for social welfare policy analysis
		1. What is the basis of *allocation*: **Selectivity *[nuance it b/c the focus is on universal health in insurance]***
		2. What are the benefits (*nature of social provision)*: **expand the health care benefits being offered to the 55 million Americans with no health coverage, as well as millions more who are underinsured**
			* **Outpatient care**
			* **Drug coverage in every category and class**
			* **No preauthorization for ER, and more http://www.aarp.org/health/health-insurance/info-08-2013/affordable-care-act-health-benefits.html**
		3. How are the benefits delivered *(delivery system)*: **online health insurance marketplace for New Jersey, navigators, insurance agents, and brokers near you to help understanding your options for coverage under Obamacare or signing up for a plan (free assistance)…*(Also expanded Medicaid [only certain states expansion]***
		4. How is the program *financed*: **paid for with a combination of cuts in government spending and new revenue from several sources, including tax increases *[look into Cadillac plans…higher income people gets into the pool]***
	3. What are expenditures on the ACA: **lowering total health-care spending, even as it expands coverage to unprecedented levels**
	4. How many people receive services through ACA: **nearly 6.4 million Americans have selected Obamacare policies, an average of 11.4 million people are expected to be in Obamacare policies during 2017 (dropped policies during the course of the year b/c consumers find coverage elsewhere through job/spouse)**
	5. Variation by state/locality: **NJ on Medicaid/Medicare**
	6. Any new developments or recently debated points: **Repeal**
3. ANALYZE ACA POLICY W/IN THE FRAMEWORKS DISCUSSED
	1. How does ACA fit with American values about social welfare policies: **the law’s policies are far from compassionate toward the uninsured and Americans with low and modest incomes http://www.heritage.org/health-care-reform/report/how-obamacare-undermines-american-values-penalizing-work-marriage**
		1. And, how is this policy framed to make it appealing to American values? **establishes common-sense consumer protections and creates a more transparent marketplace**
	2. How does ACA address/not address the conundrums inherent in all social welfare policies?
		1. ***Equality, equity, and adequacy*** *apply differently to the ACA. In equality, ACA* ***equalizes*** *the distribution of resources & opportunities, it does so by promoting opportunity for millions of uninsured persons to participate in the US healthcare system. ACA achieves its objective by making health insurance, and ultimately, health care itself more affordable. In return it alleviates the severe financial burdens that fall on the uninsured, which have a disproportionate negative impact on communities of color, low-income persons, and other disadvantaged populations. As for equity, ACA promotes health* ***equity*** *by prohibiting insurers from discriminatory enrollments. In other words, the act prohibits individuals from being subjected to discrimination, excluded from participation, or denied benefits on the basis of race, color, national origin, sex, age, or disability. With the passage of the Affordable Care Act (ACA), there has been important progress to reducing health inequity. Finally, ACA developed an essential new federal network* ***adequacy*** *protections for plans in the marketplaces. Many states have laws and/or regulations to help ensure that networks are adequate to meet consumers'*
	3. How does it fit w/in perspectives on the causes of need in our society? n/a
	4. How does it fit w/in the individual vs. community perspectives on social welfare policies? **ideology of a collectivist**
	5. Who supports this policy? Who might be against it? **Republicans discussing proposals to replace the Affordable Care Act, public support for the 2010 health care law has reached its highest level on record, approximately 54% approve of the health care law passed seven years ago by Barack Obama and Congress, while 43% disapprove**
4. IS ACA EFFECTIVE
	1. What has research found about the effects of ACA? **Affordable Care Act is no longer affordable**
		1. Address the explicit goals, implicit goals, and any unexpected consequences
			* **No. of Americans w/o health insurance went down but recently has gone up**
	2. What are the critiques of the program? **people wondered if the government stepping in to help manage health care was the best way to go**
		1. Are the critiques based on research or ideological differences? **Both**
	3. What recommendations have been made to improve the program?
		1. **1. Allow employed parents greater access to the new marketplaces, and allow employers greater flexibility to offer—or not offer—health insurance coverage,**
		2. **2. Hire a new corps of 10,000 full-time federal enrollment assisters to help Americans enroll in Medicaid or the new marketplaces, and**
		3. **3. Offer “public option” early Medicare coverage within health insurance marketplaces to people over 60 http://democracyjournal.org/magazine/38/improve-and-repair/**
		4. You may also provide your own idea about how this program may be improved… **Key Proposals to Strengthen the Affordable Care Act https://tcf.org/content/report/key-proposals-to-strengthen-the-aca/**
		5. **Recently there’s been significant publicity about “consumer-directed” health plans. At Aetna, we believe these plans are defined by putting consumers in the center of the health care equation, with the insurer and health care practitioner playing the supporting roles http://www.aetna.com/producer/data/sbc/nj\_sbs.pdf**

**CONCLUSION:**n/a

1. References:
* Fitzgerald, M.P., Bias, T.K., & Gurley-Calvez, T. (2017). The affordable care act and consumer well-being: Knowns and unknowns. *The Journal of Consumer Affairs, 51 (1)*, 27-53. doi:10.1111/joca.12059
* Glied, S., & Jackson, A. (2017). The future of the affordable care act and insurance coverage. *Public Health Policy, 107,* 538-540. Doi:10.2105/ajph.2017.303665
* Gollust, S.E., Baum, L.M., Niederdeppe, J., Barry, C.L., & Fowler, E.F. (2017). Local television news coverage of the affordable care act: Emphasizing politics over consumer information. *Public Health Policy, 107 (5)*, 687-693. doi:10.2105/ajph.2017.303659
* Graves, J.A., & Nikpav, S.S. (2017). The changing dynamics of US health insurance and implications for the future of affordable care act. *Health Affairs, 36 (2)*, 297-305. doi:10.1377/hlthaff.2016.1165
* Schoen, C. (2016, February). The affordable care act and the U.S. economy: A five-year perspective. *The Commonwealth Fund*. Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2016/feb/aca-economy-five-year-perspective
1. Figure(s): n/a