

Topic 4 DQ 2

The Affordable Care Act was signed into law by President Barack Obama in March 2010. Many of the provisions of the law directly affect health care providers. Review the following topic Resources:

- 1. "About the Affordable Care Act"**
- 2. "Health Care Transformation: The Affordable Care Act and More"**

What are the most important elements of the Affordable Care Act in relation to community and public health? What is the role of the nurse in implementing this law?

Answer:

The Affordable Care Act was enacted on March 23, 2010, for advancement of health equity in the United States. The purpose was to improve the health of all Americans, including women and families, kids, older adults, people with disabilities, LGBTQI+ and communities of color. Millions of Americans have gained health coverage without limits, and protections are in place for people with preexisting conditions.

People have access to essential health benefits, including preventive and rehabilitative care, prescription drugs, wellness visits and contraceptives, mental health and substance use treatment, among many others according to the U.S. Department of Health & Human Services, (March, 2022).

The Affordable Care act has “produced historic gains in health insurance, reducing the number of uninsured Americans by approximately 20 million, and extending Marketplace insurance or Medicaid expansion coverage to more than 31 million people as of early 2021,” U.S. Department of Health & Human Services, (March, 2022). “It protected more than 133 million people with pre-existing conditions, like cancer, asthma or diabetes, pregnancy, from being denied coverage for their pre-existing condition and mandated that most insurers cover 10 essential health benefits, including mental health and prescription drugs, and covered young people up to age 26 on their parent’s health plans,” U.S. Department of Health & Human Services, (March, 2022).

One of the most controversial aspects of the ACA involved the individual mandate, which required everyone to possess insurance or pay a penalty. The rationale behind the mandate was as follows: if both healthy people and unwell or at-risk people buy from the same health insurance pool, then costs would stay low. Otherwise, the cost of healthcare plans could increase significantly for older, vulnerable individuals, or anybody with a chronic health condition, according to Nurse Journal. (December 2022).