**Health Policy Brief**

Name

Institution Affiliation

Course Name

Instructor

Date

**Health Policy Belief**

**Introduction**

The United States has an expensive healthcare system that is considered to be among the most expensive in the world. The advancement in healthcare is leading to increased costs to access quality services. Millions of U.S. citizens are vulnerable to these high costs, especially the low-income earners who opt for low healthcare (Majerol et al., 2015). This is why the government attempted to solve the disparity in healthcare by introducing the Affordable Care Act or Obamacare.

**Issue Identification**

The Affordable Care Act (ACA) has been promising health coverage among uninsured Americans. According to the Health Policy in Brief (2021), there are 2.2 million uninsured adults in the U.S. Majority of this population comprises persons earning an income below the poverty line. The population caught in the Medicaid "coverage gap" in 2019 comprised parents taking care of kids, workers, older and younger adults from different races and ethnicities. The majority of these people live in states that have failed to embrace the Affordable Care Act's Medicaid expansion. This has happened even after significant federal financial incentives leaving these persons without means to acquiring affordable coverage. Health Policy in Brief (2021) states that the majority of the population in the coverage gap earns a low, making them ineligible for subsidized health insurance coverage. Also, they are ineligible for Medicaid according to their states' rules. Extending health insurance to close the coverage gap will benefit the population earning income below the poverty line, uninsured, and cannot access affordable coverage. Advanced Practice Nursing is a field that protects the lives of patients by ensuring that quality healthcare services are provided. With the introduction and implementation of the affordable healthcare policy, the purpose of having a safe and healthy society is reached since everyone can access quality healthcare.

**Strengths and Weaknesses of Healthcare Coverage and Access**

There have been several debate sessions on implementing the Affordable Care Act (ACA) since 2010. The market is continuing to change with the healthcare reform debate takes place. Several health insurance firms that lacked information left the ACA's marketplaces to ensure financial stability but returned after the marketplace stabilized (Facts, 2015). However, the affordable care act has different strengths and weaknesses, which are often debated on. The strengths associated with ACA are; first, it offered a subsided healthcare financial help. ACA is cheap for individuals who qualify. It implements the 80/20 rule, which means that 80% of the amount is used for healthcare services. Second, ACA offers preventive care and wellness, guaranteeing no copay or coinsurance (Facts, 2015). Thirdly, according to ACA, insurance firms are not required to deny coverage for individuals with pre-existing conditions. Forth, Medicaid is considered to be inclusive for a larger population, especially for states with an expanded program (Facts, 2015). However, ACA has a variety of weaknesses. First, the cost of healthcare has not been reduced for all. Individuals who do not qualify are likely not to receive affordable coverage, thus paying for plans like maternity care. Secondly, several insurance firms shrunk their networks (Facts, 2015). The purpose was to narrow the provider networks by cutting the costs as they implement ACA requirements. Thirdly, some companies sponsoring healthcare coverage are likely to be lost (Facts, 2015).

**Solutions**

To solve the problem, there is a need to close the Medicaid coverage gap. Mostly, even 100% awareness is not likely to help. The greatest problem with the low-income earners, especially young adults, is the failure of their states to enhance Medicaid expansion to make healthcare coverage available to everyone (Yu, 2020). Some serious consequences facing such individuals include increased taxes making it difficult for them to receive proper healthcare. Therefore, strategies should be put into place to ensure everyone is accessible to effective and affordable healthcare coverage. The Federal Government needs to achieve universal coverage by matching the state coverage funding for low income earning population. The federal government should allow small businesses and uninsured persons to purchase affordable insurance coverage (Health Policy in Brief, 2021). It should make it possible for individuals to benefit from federal employee health benefits programs. The federal government should ensure that every business provides healthcare to their workers and lower the amount individuals need to pay for the coverage programs. Employers can contribute funds to cater for coverage for their workers to support their future health status. The Federal government should ensure companies offer health benefits to their employees.

**Ways to Advocate for the implementation of Healthcare Coverage Policy**

As an advanced practice nurse, I have a significant role in ensuring that patients get affordable insurance coverage. I need to push for an expansion of existing programs focusing on covering low-income adults and children. There needs to be the development of an insurance pool covering the self-employed and small business operators. I need to advocate for a reduction of premiums for low-income earners and help them access medical care without ease.

**Conclusion**

Americans receiving affordable healthcare can be a dream come true. This will reduce the risks of people suffering from diseases due to lack of income to cater for their health. Decreasing the uninsured population need to be a big goal for all federal and state governments. This way, everyone will be safe and live a healthy life as they contribute positively to the government's economy. With various benefits attached to the Affordable Care Act, the remaining governments need to advocate for implementing the policy to allow their people to receive the best healthcare services in any facility without paying.

References

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