**Health Care Reforms Bill**

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This article talks about the Affordable Health Care Act. How it was passed into law, some of the facts and figures about it, and how the public has varied views about the implementation. Some of the facts that are in the article are as stated below:

The bill was passed in the house of representatives by a vote of 219 to 212. There were no Republicans who voted for the bill within this number of votes, and all democrats apart from 34 members also voted for it. After implementing this bill, a total of 32 million Americans who were uninsured were likely going to benefit from this bill (Berger, 2019). These 32 million was a projected figure of how the bill was likely to increase the insurance covers of most American citizens. This increase in health coverage came with a cost. The increase in insurance cover meant that a total of 940 billion dollars would be spent on these health care reforms in the next ten years after implementing the bill. This would be 143 billion dollars less than the cost of health care that would have been used if the bill had not passed.

From this reduction, 53 billion dollars out of the 143 dollars saved would be channeled towards the retirement benefits of retired government officials. Seventy billion dollars out of the remaining would be used to support the government’s run in the long-term care for the elderly and those that require the services of nursing homes, such as children with chronic illnesses and disabled persons (Berger, 2019). The bill has created an avenue where those American citizens with pre-existing conditions can be insured. It prohibited the insurance companies from denying insurance covers to those patients who have pre-existing conditions have they had been doing before.

Through the bill, the health coverage increased the age limit to 26, where the insurer would be required to provide insurance covers for non-dependent children up to the age of 26. The Affordable Healthcare Act was to give a solution to an insurance problem called the doughnut hole. The doughnut hole is where insurance companies stop to cover drug costs of a patient after a plan, and the beneficiaries have to spend up to 2,830 dollars on prescription drugs (Berger, 2019). Therefore, insurance companies start to pay for the insurance covers after an individual has paid over 4000 dollars out of their own pockets.

The taxation plans that have been imposed as a result of the implementation include a 40% taxation on insurance companies that offer Cadillac health care plans to both individuals and families. An increase in the taxation of Medicare tax by 3.8% for individuals earning over 200000 dollars and couples making over 250000 dollars. The increase in taxation was projected to generate over 210 billion dollars in three years (Berger, 2019). The bill also included fines for failure to have an insurance cover. In other terms, the bill wants to make it compulsory for citizens to have insurance covers or else pay a fine of 2.5% of an individual’s income or 695 dollars, whichever was more significant. The only people who were exempted were destitute American citizens who could not afford the insurance coverage.

Companies with more than 50 employees must pay 2000 dollars per employee if they do not provide insurance coverage. After this payment, the employees would receive a federal health subsidy. The bill still maintained the initial stand on abortion that limits the use of the national fund for abortion purposes (Berger, 2019). However, this can be changed at any time by any president for any reason. Assessing the benefits and challenges that come from the bill, many Americans have a wide variety of opinions regarding its services and setbacks. The majority of the people think it is a good idea while others think it has more disadvantages than advantages.

**Reference**

Berger, R. (2019). Health care reform bill--26 facts and figures. The Dough Roller. <https://www.doughroller.net/news-analysis/health-care-reform-bill-facts-figures/>