

A DISCUSSION ON THE SIGNIFICANCE AND EFFECTS OF THE AFFORDABLE HEALTHCARE ACT

Keywords: Affordable Care Act, health insurance, access to care, health care The purpose of this article is to revisit the causal impact of the ACA on .. Also discussed further in the appendix is an alternative specification to.

I think at the end of the day, at the practical level, at the consumer or individual level, not much has changed. Gaining insurance coverage also increased the probability of having a usual place of care by between . The inclusion of a third postreform year leads to 2 important insights. One consequence is that it is now possible to compare changes in health insurance and health outcomes in expansion versus nonexpansion states. To understand why eligible individuals remain uninsured, several studies have explored consumer experiences with the exchange Marketplaces and Medicaid expansion 16 , 23 , 24 , 26 , 29 , 30 , 40 , 41 , 74 , The law ensures that states will never have to pay more than 10 percent of costs for their expanded Medicaid population; few if any states would be able to pick up the remaining 90 percent to keep their programs going. Based on the sample means for the outcomes reported in Table 1 , these results imply that the full ACAâ€”including the Medicaid expansionâ€”reduced the uninsured rate by 8. The initial rollout of the ACA varied across states during that period, depending on how well state websites and enrollment processes operated in the early months of , as well as whether states chose to participate in the Medicaid expansion. Employers would sometimes refuse to cover certain conditions, and companies would have to decide if they would drop any of the conditions they are now required to cover. Image Signs encouraging patient enrollment in a clinic in Jersey City. A better strategy is not cost-shifting. People who are newly insured through the ACA are much less likely than uninsured people to report that they are unable to get care or delayed getting care because of cost. First, most assessed limited follow-up time, with some relying on only 6 to 12 months of post-ACA data. After gaining Medicare coverage, however, the health status of the previously uninsured improved to levels comparable to the insured An existing medical condition includes such common ailments as high blood pressure or asthma, any of which could require someone buying insurance on their own to pay much more for a policy, if they could get one at all. Early impact of the Affordable Care Act on health insurance coverage of young adults. The ACA requires all health insurance plans to cover minimum essential benefits. Recently published studies in many areas have looked at more narrow population groups e. Many Republicans also promised to keep this provision of the law, although exactly how was unclear. Low-income individuals who are eligible for benefits continue to be uninsured because of ongoing affordability concerns, either because they live in a state that refuses to expand its Medicaid program despite the availability of substantial federal funding or because they are undocumented and prohibited from ACA benefits. Imbens, Guido W. On an individual basis, gaining insurance coverage through the ACA decreases the probability that a person will report not receiving medical care because of costs by . Daw, Jamie R. Future research can help policymakers better understand how these policy shifts affect state experiences with Medicaid expansion. What are short- and long-term costs of excluding those whose legal status is not regularized from access to health care? Washington, DC: It will likely take longer for the effects of the law to become evident. When there is more competition in the market, there is actually a greater downward shift in medical costs.