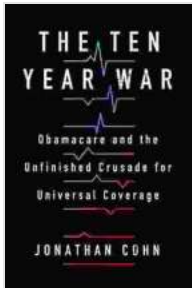


# Obamacare and the Unfinished Crusade for Universal Coverage



## The Ten Year War: Obamacare and the Unfinished Crusade for Universal Coverage by Jonathan Cohn

★★★★☆ 4.6 out of 5

Language : English  
File size : 1647 KB  
Text-to-Speech : Enabled  
Enhanced typesetting : Enabled  
X-Ray : Enabled  
Word Wise : Enabled  
Print length : 408 pages  
Screen Reader : Supported



The Affordable Care Act (ACA), commonly known as Obamacare, represents a significant chapter in the ongoing quest for universal healthcare coverage in the United States. Since its enactment in 2010, the ACA has expanded access to health insurance, introduced key consumer protections, and sparked a national debate about the role of government in healthcare. However, despite its successes, the ACA's journey towards universal coverage remains **未完待续**.

## Expansion of Insurance Coverage

One of the ACA's primary achievements has been the expansion of health insurance coverage to millions of Americans. Through Medicaid expansion and the creation of health insurance marketplaces, the uninsured rate in the United States has dropped significantly. According to the Centers for

Disease Control (CDC), the uninsured rate among adults aged 18-64 decreased from 16.0% in 2010 to 8.8% in 2019.

Medicaid expansion, which allowed states to extend health insurance coverage to low-income adults, has played a particularly important role in reducing the uninsured rate. As of 2020, 37 states and the District of Columbia have adopted Medicaid expansion, providing coverage to over 12 million individuals.

## **Consumer Protections**

The ACA also introduced a series of consumer protections that have strengthened the healthcare system. These protections include:

- Prohibition on denying coverage for pre-existing conditions
- Limits on annual and lifetime out-of-pocket costs
- Requirement for insurers to cover essential health benefits
- Establishment of an independent review process for denied claims

These protections have made health insurance more accessible and affordable for millions of Americans. They have also helped to reduce the financial burden of healthcare costs, especially for individuals with chronic or pre-existing conditions.

## **Challenges and Controversies**

Despite its successes, the ACA has also faced challenges and controversies. One of the most significant criticisms of the law has been its impact on insurance premiums. While the ACA has expanded coverage,

some individuals have experienced increases in their health insurance premiums, particularly in the individual market.

Another challenge has been the ongoing debate over the individual mandate, which requires most Americans to have health insurance coverage. The mandate has been a source of controversy since its inception, and it has faced legal challenges and political opposition.

### **Unfinished Crusade for Universal Coverage**

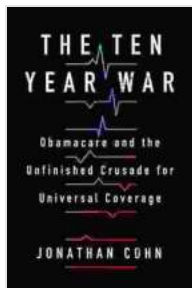
While the ACA has made significant progress towards universal coverage, there is still work to be done. Millions of Americans remain uninsured, and healthcare costs continue to rise. Ongoing efforts to expand coverage include:

- Further expansion of Medicaid
- Creation of a public option
- Reinsurance programs to lower premiums
- Medicare buy-in options

These proposals aim to address the remaining challenges of the ACA and move the country closer to the goal of universal healthcare coverage. However, the path forward is likely to be complex and politically challenging.

The Affordable Care Act has been a transformative piece of legislation that has expanded health insurance coverage, introduced consumer protections, and sparked a national debate about the role of government in healthcare. While the law has faced challenges and controversies, it has

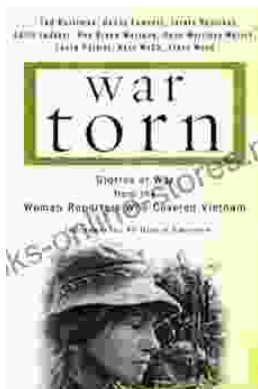
also made significant progress towards universal coverage. The unfinished crusade for universal coverage continues, and the ongoing efforts to expand access to affordable, quality healthcare for all Americans remain crucial.



## The Ten Year War: Obamacare and the Unfinished Crusade for Universal Coverage by Jonathan Cohn

★★★★☆ 4.6 out of 5

Language : English  
File size : 1647 KB  
Text-to-Speech : Enabled  
Enhanced typesetting : Enabled  
X-Ray : Enabled  
Word Wise : Enabled  
Print length : 408 pages  
Screen Reader : Supported



## Stories of War from the Women Reporters Who Covered Vietnam

The Vietnam War was one of the most significant events of the 20th century. It was a complex and controversial conflict that had a profound impact on both the United States...



## The Hero and Saint of Islam: A Perennial Philosophy

Ali ibn Abi Talib, the fourth caliph of Islam, is a figure of great significance in the Muslim world. He is revered as a hero and a saint, and his...