

Ratification of the Patient Protection and Affordable Care Act (PPACA) was a major victory for the Obama Administration and for America. Although not perfect, it represents a major step in reforming our nation's health care system by providing health insurance for the millions of Americans who previously did not have it, and helping those who have coverage but are barely able to afford it. There were 47 million uninsured Americans prior to passage of PPACA. Health insurance reform is essential to ensuring coverage and controlling health care costs, now and in the future. This reform requires new rules for health insurance that are no stricter than what most states require of car insurance. One of the most essential new regulations would require insurance companies to cover anyone who applies, regardless of their medical history. No longer will people who have had a previous illness be denied health insurance and left to fend for themselves. The new reform would ensure that basic benefits are included in every insurance policy so you don't learn that you aren't covered after you get sick or get denied coverage because of a loophole. PPACA also increases access to health insurance coverage by expanding Medicaid eligibility, extending funding for the Children's Health Insurance Program, and subsidizing private insurance premiums and cost-sharing for certain lower-income individuals enrolled in exchange plans, among other provisions. These costs are projected to be offset by fees paid into the system by the health care industry, reducing fraud and increasing efficiency in Medicare and Medicaid, and ending over payments to private companies that administer certain Medicare programs.

Implementation of PPACA involves all the major health care stakeholders, including the federal government and state governments, as well as employers, insurers and health care providers and includes measures designed to enhance delivery and quality of care. Following the enactment of PPACA, state attorneys general and others have brought a number of lawsuits challenging provisions of PPACA, including the individual mandate, on constitutional grounds. While most of the major provisions of the law do not take effect until 2014, some provisions are already in place, with others to be phased in over the next few years. Already because of this law, young adults starting out in the workforce can stay on their parents' insurance until they are 26, and the Medicare prescription drug "donut hole" is a thing of the past.

We must carefully watch how well the new reforms work in practice. Many fears about the new bill will prove completely unfounded. Other parts of the law may not work as planned, and will need to be adjusted based on experience. But we cannot go back to a health care system that sends hard-working and responsible families into bankruptcy when one family member gets seriously ill.

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