

The ACA at Four:



Where do we come from? What are we?
Where are we going?

Sallie Thieme Sanford
Assistant Professor
April, 2014











The ACA at Four:



Where do we come from? What are we?
Where are we going?

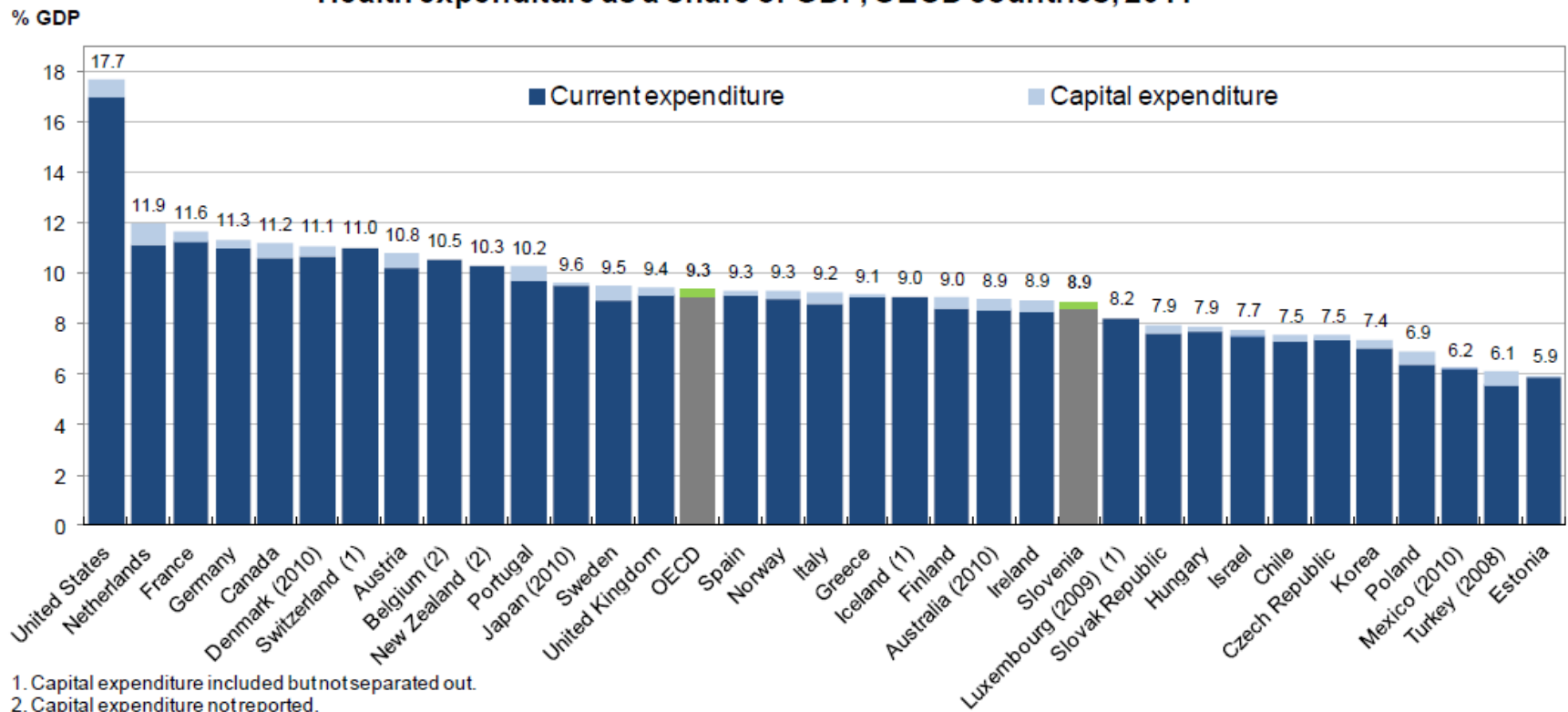
The ACA at Four:



Where do we come from?

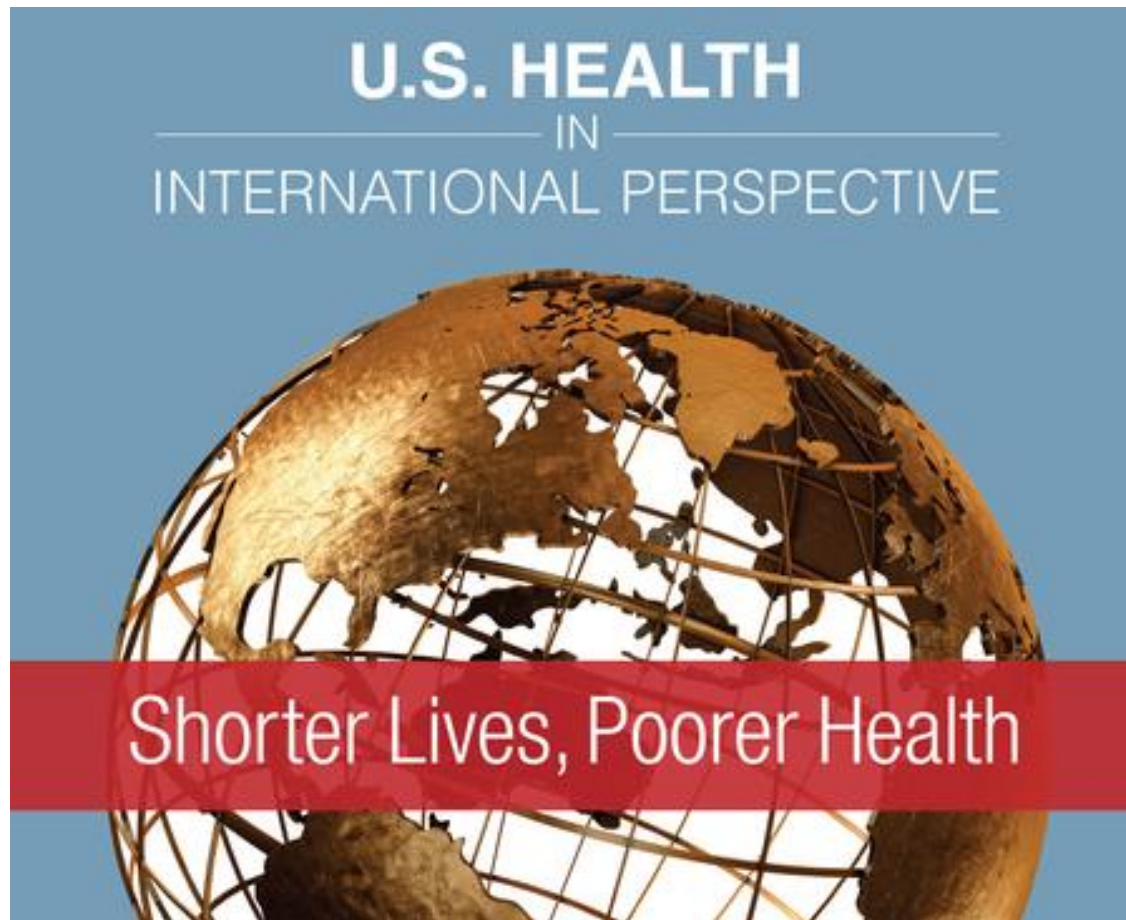
“a tapeworm eating at American competitiveness” – Warren Buffett

Health expenditure as a share of GDP, OECD countries, 2011



“the U.S. health disadvantage”

— Institute of Medicine



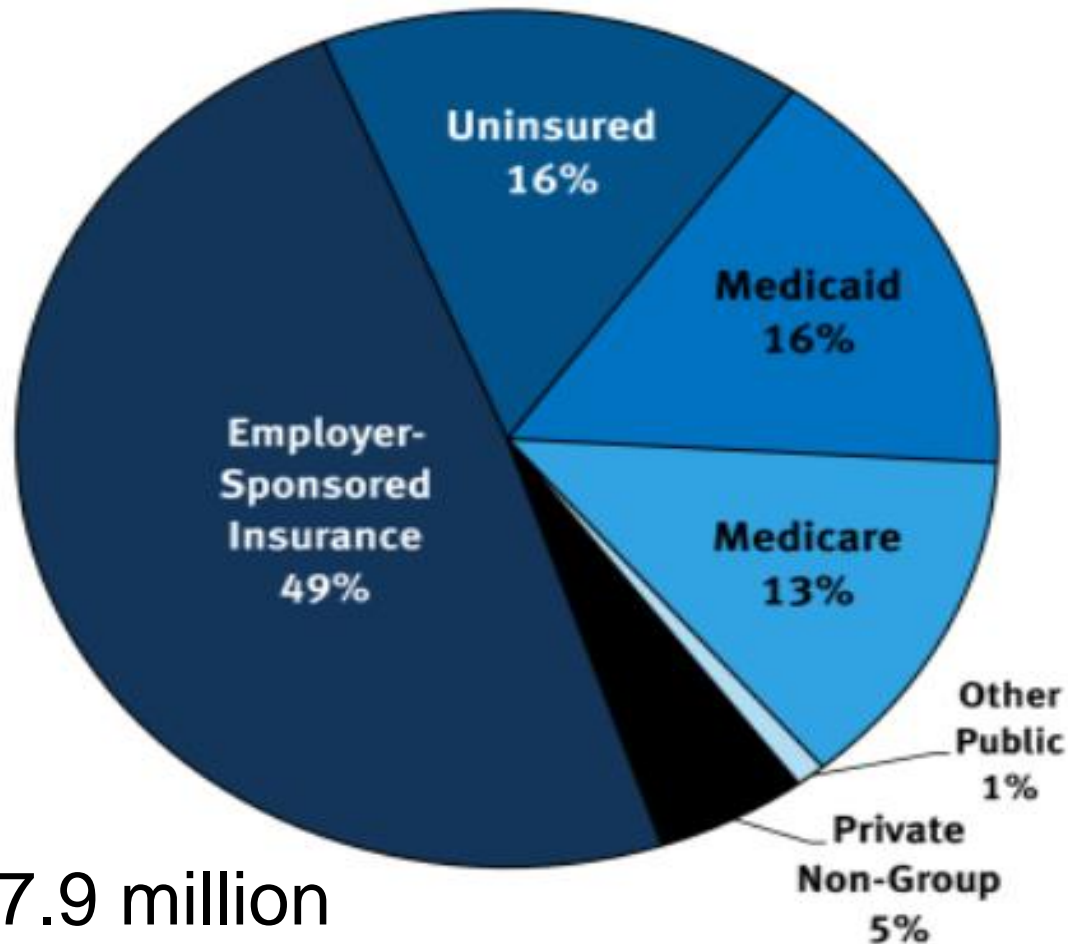
Institute of Medicine report, January 2013

“a disgrace” - Colin Powell



line for a free healthcare clinic, July 2009

2011 U.S. Health Insurance Coverage



Total = 307.9 million

U.S. Universal Coverage Efforts

- 1910 => Early political platform
- 1935 => New Deal Programs (Social Security)
- 1965 => Great Society (Medicare, Medicaid)
- Competing visions in health insurance:
 - social solidarity v. actuarial fairness.
 - Common pool v. each bear own risk
 - Government program v. market competition

The Patient Protection & Affordable Care Act



111th Congress of the United States

H.R. 3590



APPROVED

MAR 23 2010

Barack Obama

The ACA at Four:



What are we?

Supreme Court Upholds Most of the ACA

Many provisions in effect 2010-2013



2014

Key Provisions in Effect – the 3 “Ms”

Mandate for Individuals

~~Employer Mandate~~

Marketplaces for Insurance

Medicaid Expansion

Individual Mandate

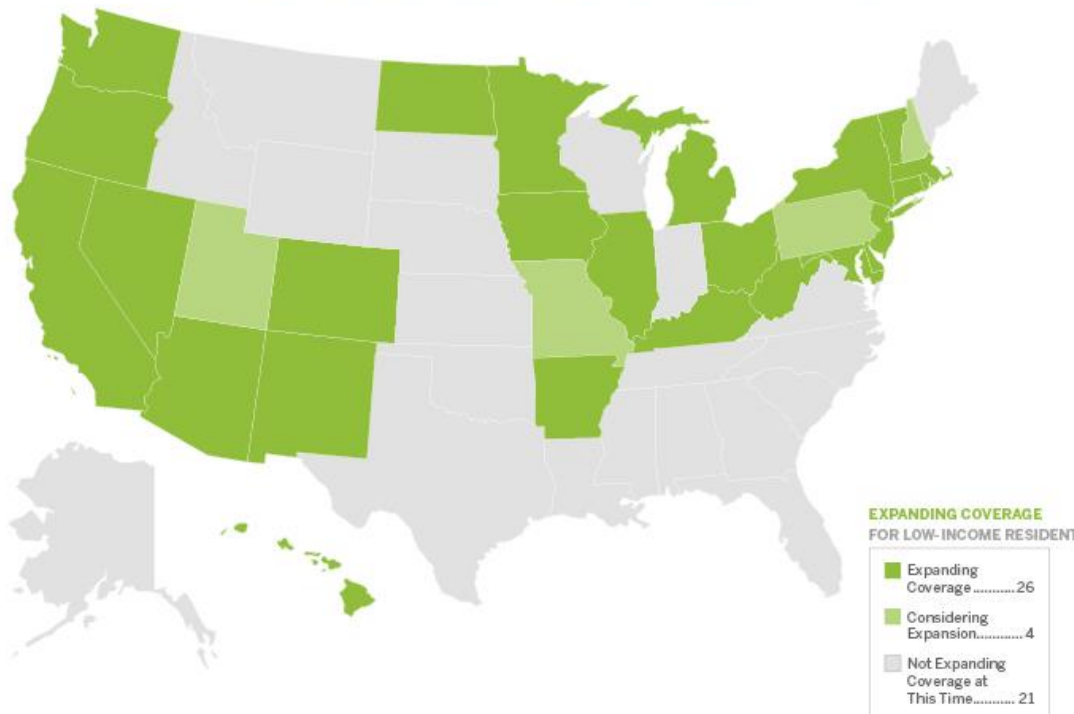
- Most citizens have to have insurance
- If required to and don't, pay a tax penalty
- Many exceptions
 - Religious
 - If insurance too costly

Medicaid Expansion

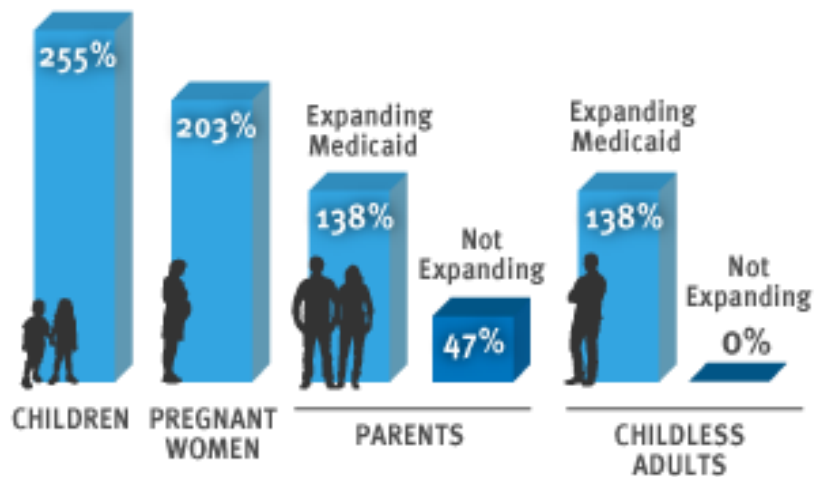
- Federal – State program
 - Federal governments pays at least half the cost
 - 1965 => categories of low-income people
 - Low-income children
 - Low-income over 65 (also on Medicare)
 - Low-income disabled
 - Low-income pregnant women
- ACA expands to citizens under 138% FPL
 - Lots of low-income adults
- Supreme Court decision made OPTIONAL

Where the States Stand on Medicaid Expansion

25 states, DC, Expanding Medicaid—February 7, 2014



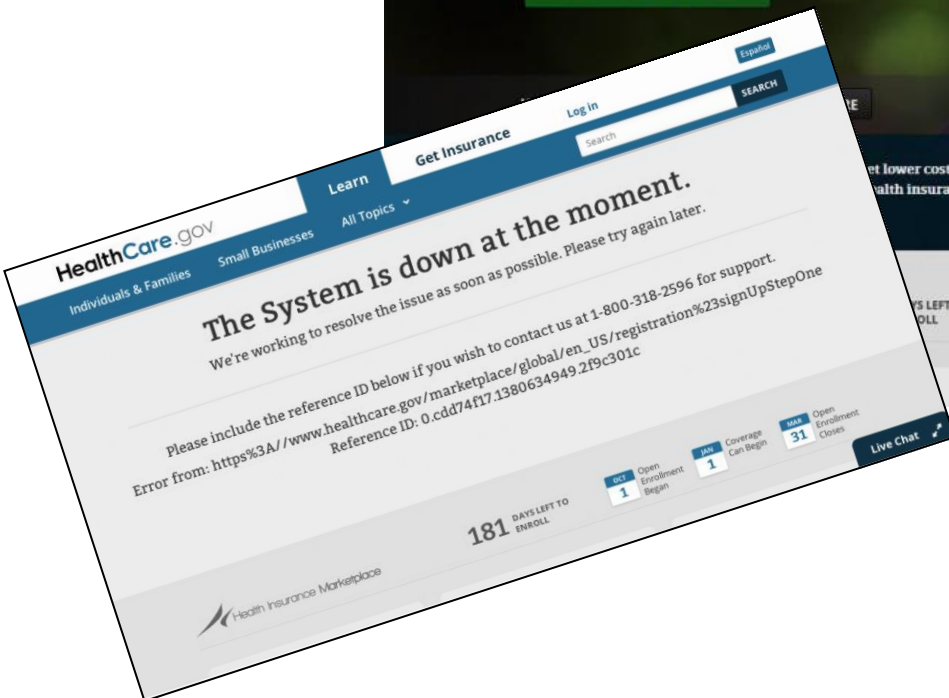
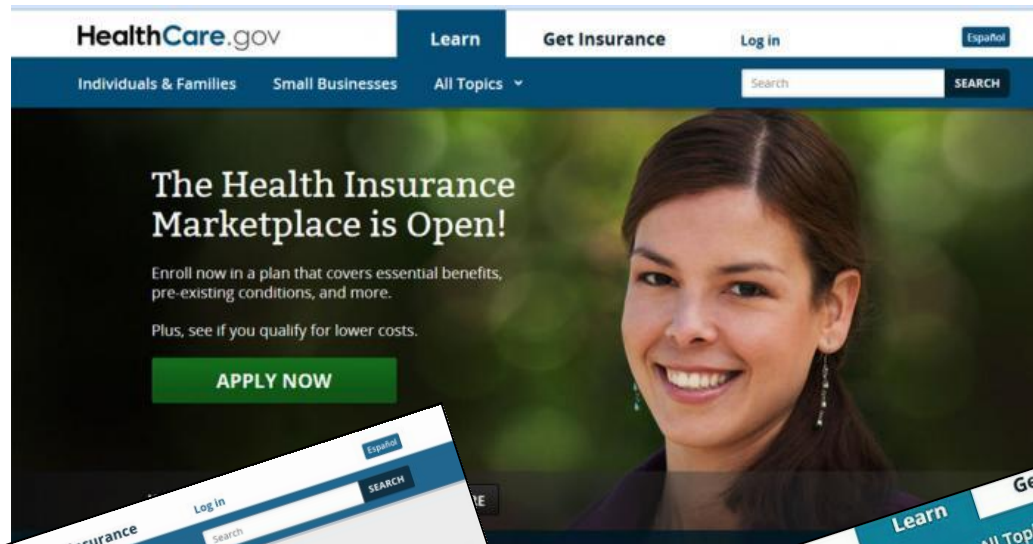
MEDIAN MEDICAID ELIGIBILITY AS OF JANUARY 2014




Markets for Insurance

- Private insurance plans sold by private companies
- No pre-existing condition consideration
- Older people can be charged 3X younger people
- Essential health benefits
- Limits on out-of-pocket costs
- Subsidies for 100% - 400% FPL
- Organized within states, but federal government runs for 36 states ([healthcare.gov](https://www.healthcare.gov))

Disastrous initial rollout





It was at that moment,
Dan realized health insurance
wasn't just for pregnant ladies.

Don't leave it to Chance.
Get new free or low-cost health insurance.



wahealthplanfinder.org

got insurance?

@BrooklynNineNine
@RobDelaney
@ZachVoss
@SamGlick

Rob, Zach, & Sam
Bros for Life

Keg stands are crazy.
Not having health insurance is crazier.
Don't tap into your beer money
to cover those medical bills.
We got it covered.

thanks
obamacare!



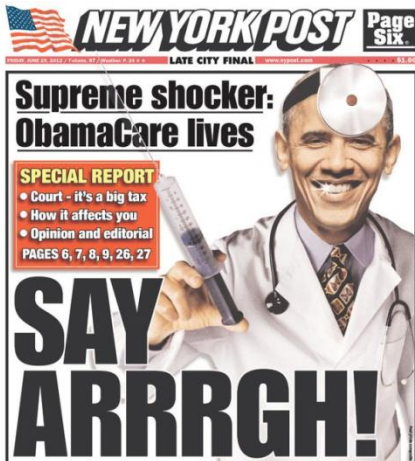
**Rob, Zach, & Sam
Bros for Life**

Between Two Ferns

- [http://www.nj.com/entertainment/index.ssf/2014/03/between two ferns zach galifianakis _president obama.html](http://www.nj.com/entertainment/index.ssf/2014/03/between+two+ferns+zach+galifianakis+president+obama.html)



Attacks on Obamacare



Lemmings

- <http://www.youtube.com/watch?v=hfP6LmJiSec> (Lemmings)
- <http://www.youtube.com/watch?v=sE1QnNZg0Sc>



Cover Oregon

- <http://www.youtube.com/watch?v=uVUwDaO48Xo>
- http://www.youtube.com/watch?v=Xv2UUcXC_o9g
- http://www.youtube.com/watch?v=43R_7UKv_y2Y



The ACA at Four:



Where are we going?





 OBAMACARE
MAKES ME SICK

 bamaCares

ObamaCare 
Taxed to Death. Literally

I LIKE
OBAMACARE



Progress.

Anxious.

Change.



Comments? Questions?

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