

2016

Benefits Of The Affordable Care Act: How America Is Stepping In The Right Direction

Huy Q. Gip
University of Central Florida

 Part of the [Public Health Education and Promotion Commons](#)
Find similar works at: <https://stars.library.ucf.edu/honorsthesis>
University of Central Florida Libraries <http://library.ucf.edu>

This Open Access is brought to you for free and open access by the UCF Theses and Dissertations at STARS. It has been accepted for inclusion in Honors Undergraduate Theses by an authorized administrator of STARS. For more information, please contact STARS@ucf.edu.

Recommended Citation

Gip, Huy Q., "Benefits Of The Affordable Care Act: How America Is Stepping In The Right Direction" (2016). *Honors Undergraduate Theses*. 133.
<https://stars.library.ucf.edu/honorsthesis/133>

BENEFITS OF THE AFFORDABLE CARE ACT:
HOW AMERICA IS STEPPING IN THE RIGHT DIRECTION

by

HUY Q. GIP

A thesis submitted in partial fulfillment of the requirements
for the Honors in the Major Program in Interdisciplinary Studies
in the College of Undergraduate Studies
and in The Burnett Honors College
at the University of Central Florida
Orlando, Florida

Fall Term, 2016

Thesis Chair: Daniel Stephens

Abstract

The Patient Protection and Affordable Care Act (PPACA), sometimes referred to as Obamacare, or the Affordable Care Act (ACA), has been vital as far as health matters go in the United States of America. Regardless of reports that brand the legislation as unfair, it has to a great extent improved the healthcare sector in the country. It is also important to note that the act has faced numerous social, political or economic challenges (D'Elia, & Norpoth, 2014).

The ACA was signed into law by president Barack Obama on March, 23, 2010, and then supported by the Supreme Court on June, 28, 2012. This act has been one of the key changes in the U.S health sector brought about by the Obama administration. It has developed a system making it mandatory for all citizen's to acquire health insurance coverage, in which they are to pay the monthly premiums. If U.S citizens fail to comply with these guidelines a penalty will be imposed as a result of being uninsured. This paper will primarily focus on the advantages of the ACA to the American citizens. It will include an introduction, literature review, research methodology, findings, conclusion and recommendations.

Acknowledgements

I'm extremely grateful for having the outstanding support of Professor Daniel Stephens during the formation of my thesis. His mentoring techniques showed that he had great patience, whilst guiding me throughout the writing process.

I owe a great depth of gratitude to Professor Philip Wessel, because of his vast knowledge on my thesis topic. He was able to fact check my writing, making it possible for me to steer clear of biased statements.

Thank you to Professor Cynthia Walters for taking a chance and joining my thesis committee, although your expertise is within the education department not government policies.

TABLE OF CONTENTS

Chapter One: Introduction	1
Problem Statement	1
Research Objectives	2
Research Questions	2
Significance of the Study	2
Chapter Two: Literature Review	4
Obama Administration	4
Introduction to the ACA.....	4
Benefits of the ACA.....	6
Challenges facing the ACA.....	8
Political Challenges.....	8
Economic Challenges.....	8
Social Challenges	9
Chapter Three: Research Methodology	10
Qualitative Research Methodology.....	10
Research Strategy	10
Research Choice.....	10
Conceptual Model and Operationalization of Research Variables	11
Reliability and Validity	11
Data Analysis	11
Chapter Four: Findings	12
Chapter 5: Recommendations.....	18
Implications of Future Research on the ACA.....	19
Conclusion	21
References.....	22

Chapter One: Introduction

The Affordable Care Act (ACA) is a policy authored by the Obama Administration as a means to provide affordable and quality health coverage to American citizens. It's key change in the health care prioritized by the government in order to give all citizens access to medical care despite their financial ability. This act was signed to law by president Barack Obama on March 23, 2010 and supported by the Supreme Court on June 28, 2012.

The main aim of the ACA is to reduce the cost of health insurance to all citizens without endangering the quality of the health service that a patient gets. The Obama Administration has placed some requirements in the act to ensure that insurance firms reduce the expensive health premiums for their clients.

The ACA has initiated programs, for instance the small business option health program that suits employees in small businesses by giving tax breaks and tax credits in order to help them access quality and affordable health services. Because of the low income that these employees get, the program is accustomed to ensure they get health coverage despite their financial situation.

Problem Statement

One of the many objectives of any government in power is to take care of the political, social and economic issues of its citizens. Citizens must consider the candidate that will best serve them prior to electing them, in hopes that the President nominated will have their best interest in mind. When they are elected and the government is formed, the next step is to come

up with policies and changes that will benefit the citizens. On that note, the objective of the ACA is to provide affordable and quality health services. Government legislation can best be assessed by the effect it has on the citizens lives. Therefore, what are the advantages of the ACA and what effect does it have on the American citizens? Although it is a government policy, American's must choose to be active participants that adopt the policy for it to be beneficial.

Research Objectives

1. To ascertain and expound on the origin of the ACA
2. To find out the advantages of the ACA
3. To discover the political, social and economic hindrances facing the implementation of the ACA
4. To gauge the methods used by the government to tackle these problems.
5. Role of American Citizens

Research Questions

1. What are the parameters that led to the implementation of the ACA?
2. What are the advantages and the effects of the ACA to the American citizens?
3. What are the social, economic and political hindrances facing execution of the ACA?
4. How effective are the steps taken by the government in tackling these challenges?
5. How does the American society take advantage of the ACA?

Significance of the Study

First, this study is an academic research work carried out on the specifications of academic requirements and can be referred to by various researchers. Second, the study assesses the importance of a literature review on the ACA. The study takes into account both primary and

secondary information by reviewing journals, articles and books published on this topic. Third, the study tries to find out problems facing the implementation of the ACA. These hindrances are then placed into three groups namely; economic, political and social. In the quest to tackle these problems, the paper takes into account the execution of the ACA as one that has not been easy. In addition, the study acknowledges the part played by the government and various parties involved in the successful execution of the policy.

Chapter Two: Literature Review

Obama Administration

Barack Obama was sworn in as President of the United States of America on a Democratic Party ticket. On his election, history was written, as he was the first American president of African American origin. Together with vice president, Joe Biden, Obama formalized some policies with the aim of ameliorating the lives of American citizens. President Obama was re-elected in 2012 for a second term, allowing him time to finish what he started in his first term with the inclusion of the ACA.

When Obama first stepped into the White House, many economic problems were still at the table. Citizens had problems in achieving their economic goals and taxation rates were very high (Wray, 2013). To ease the problem, policies were introduced that would reduce taxation rates on some essentials in order to help citizens get basic needs easily. One of the methods of tackling economic problems had to do with reducing economic inequality. This meant increasing taxes on the wealthy so as to cover some of the financial deficits.

Key changes in the health sector had to be made by President Obama in his time as president. There was a proposed change to make sure healthcare was accessible to all Americans at a favorable cost. In doing this, the president focused on comprehensive health care for all Americans and ensured citizens were in good condition to work, who in turn would improve the economy.

Introduction to the ACA

The ACA was enacted in October of 2013, because of the prevailing need to improve citizens' healthcare. The main aim of the ACA is to make sure that all Americans can access

affordable health care. Medical staffs are required by law to impart the skills learned and the experience acquired in order to give quality medical service to all patients (Lanford and Quadagno, 2015). The Supreme Court seconded the ACA, hence giving the government a green light to proceed with the act. The outcome was a 5-4 vote, which upheld the health care law. With the support of the court, the act forms as a basis for achievement in the United States of America in reference to healthcare quality and affordability.

This act allows patients the opportunity to get the best medical service that the medical staff can offer without any bias. In spite of the social status of the patient, the health facility should make sure the patient gets the best treatment. In addition, the ACA requires the health facility be swift on urgent matters so as to save more lives. The government requires doctors and other medical staff to give the best treatment to everyone who is need of medical attention (Borochin and Golec, 2016). They are also required to practice competence and take care of the patients with a high level of expertise which would be necessary to save lives, regain their health status and become productive citizen's once again.

One of the most important methods by which the government made sure the project was a success was checking the high premiums charged by insurance firms to their clients. To tackle this problem, the government worked with key insurance firms to ensure they reduced their premiums so that all patients find it pocket-friendly. The government has come up with strict legislations to make sure that these firms reduce their premiums. These firms are required by the government to comply with the stipulated terms and adopt favorable health policies regardless of how the firms were previously run.

Reduced insurance costs have aided many citizens to get health coverage. As a result, the number of people registering for medical coverage has risen. This implies that they have taken advantage of affordable insurance coverage to register for the ACA. The government has also made sure that the budget of the Congress is inclusive of the areas not covered by the act. With this in mind, the process begins and people start to register for the ACA (Selbin et al., 2013).

Benefits of the ACA

The ACA minimizes the instances of exploitation by insurance firms. The government has ensured that these firms follow these strict legislations and policies. The Obama administration has already stipulated a minimum rate of premiums that patients are required to pay, thus increasing the chances of them having to pay more for services rendered by the insurance firms (Evans, 2013). Americans will therefore get medical coverage following the guidelines in the ACA, while also getting medical attention that the government deems best for the people.

The government safeguards the patients by making sure the insurance firms are in line with the set guidelines and they do not take advantage of the citizens. A proper healthcare system will ensure the elimination of diseases thus keeping citizens healthy. The citizens will also acknowledge their rights to good medical treatment and by so doing they can seek expert help when need be. In addition, they will be well versed on their rights to quality treatment and at a favorable price.

The ACA will also make sure maternity services are made affordable. This will enable women who are expecting to get treatment and get regular follow-ups prior to the delivery date. Through this, the condition of the unborn child and the mother will be properly monitored to

prevent any complications. To add to this, the antenatal care will make sure that the mother is given the correct advice on what to eat in order to keep the baby healthy. If by any chance there is a complication at the early stages of the pregnancy, the medical practitioners will be in a position to spot it and provide relevant advice (Fan, 2014).

Patients who are suffering from terminal illnesses, for example cancer, will be in a position to get the proper treatment necessary for their condition. They will be able to access laboratory services with much ease and by so doing the doctors can know what type of illness they are dealing with. By identifying the disease, they are able to know the correct medication to recommend. When a patient suffering from cancer arrives at a health facility on time, the doctors are in a better position to determine the best method of treatment for the patient. The ACA will thus assist majority of the citizens to get medical assistance and control illnesses before they develop. As a result, the patients will have evaded physical, emotional and psychological distress owing to the fact that the disease has an effect on both the patient and the family members.

For instances that will require rehabilitation, a patient who has visited a health facility due to injuries and fractures from an accident will receive proper and timely medical attention. Medical practitioners will assist the patients' therapeutic recovery. When the need arises, the health facility will provide special equipment such as wheelchairs in order to make sure the patient can move even when undergoing treatment (Schlesinger, 2015). In addition, mentally challenged patients will receive proper care and rehabilitation to enable them to lead normal lives and recover as quickly as possible.

The Affordable Care Act also makes sure that the health status of the citizens is maintained through averting illnesses. In order to achieve this, the government encourages people to visit health facilities regularly to have checkups on their physiological conditions. The objective of this practice is to keep the patient healthy through routine consultations and checkups where an illness may be spotted at an early stage. Through this, the diseases that could grow are treated at an early stage which saves the patient money should the illness is allowed to develop.

Challenges facing the ACA

Since its adoption, the ACA has encountered numerous political, social and economic challenges. Some of these challenges slow down the progress of the act while others arise due to its very existence.

Political Challenges

The Affordable Health Care Act has been highly criticized especially by the conservatives. It is clear that majority of the Republicans have taken the project as a project headed for failure. They think that the project will adversely affect the health sector in reference to insurance firms. As a result, the Republicans moved to court to prevent the President signing it into law. They argued that the regulations of the bill would leave the insurance firms with losses.

Economic Challenges

The ACA has put some barriers on insurance firms that the conservatives are not pleased about. For example, reducing insurance rates in order to give patients access to affordable insurance covers is beneficial to the patient but is a loss to the firms (Jha, 2013). The objective of making profit within the insurance business takes a hit when the government restricts premiums to a stipulated figure. In the case of an illness, the patient will be treated at the expense of the

insurance firms. As a result, the profits made by the firms reduce, reducing the overall economic growth of the nation.

Social Challenges

The ACA has not only had political and economic challenges but also social ones. For example, some citizens do not have complete information of the bill so they cannot acquire the necessary information that pertains to the project. Therefore, they are slow to enroll to the point at which they are past the deadline for enrollment of the health care. To tackle this problem, the government has attempted to instruct people on it but majority of the citizens who do not like political ideologies may miss out on the same. Generally, some people do not trust the bill. Citizens who already had their preferred method of getting medical care cannot understand why they should be subjected to a new system. In the end, they will abandon the health care act and resume their old ways. As a matter of fact, there are people and politicians, mostly conservatives, who were against the bill before it even reached maturity stage and did not express their support for it (Beland et al., 2014). They take the criticism used by their political aspirants to foresee possible failure of the healthcare project.

Chapter Three: Research Methodology

Qualitative Research Methodology

This research is qualitative meaning that extensive library research was carried out to find the origin of the ACA and the factors that facilitated its adoption. The library research proved an immense help in stating the advantages of the ACA, the problems encountered in its implementation, finding out how American citizens are benefiting from the health care and the effects the ACA has on the citizens. In general, items such as books, articles journals and reports on the advantages of the ACA were helpful in answering the research questions.

Research Strategy

This research was mainly founded on a theoretical framework where numerous journals and articles were studied with the objective of creating a foundation for the research. The incorporation of a research design provided the chance to analyze, process and criticize previous materials written in this field. It also gave the researcher a chance to practice various methods of collecting data. Lastly, the research strategy was vital in ascertaining the dependent and independent variables as well as how they are related (Snelson, 2016).

Research Choice

The research was inclusive of various means of data collection. The use of mixed strategy was helpful due to the fact that it enabled the researcher to utilize the available resources as best as possible and to be time conscious. This strategy was also important in collecting information that is generally varied (Alavi, 2016). This was most beneficial in forming the literature review whilst answering the research questions.

Conceptual Model and Operationalization of Research Variables

In reference to the study subject, and the advantages of the ACA and how America is advancing, the research came up with the following variables:

1. Dependent variable; advantages to the American citizens
2. Independent variable; the ACA

The study is then dependent on the aforementioned variables with the objective of showing the relationship between the two.

Reliability and Validity

In order to ascertain the consistency of the information the researcher used collected reliability. The interviewees do not have to give the same opinions but the reliability check will be able to ascertain the credibility of the sources (Khan, 2011). On the other hand, validity assisted in finding out how helpful the research methodology was in fulfilling the aims of the study while also giving solutions and recommendations on the problem statement.

Data Analysis

Data analysis basically includes scrutinizing analyzing and internalizing on the unprocessed information before coming up with the information required in the field. Data analysis is important because it assists in pointing out important information that can be helpful in developing certain aspects of the research depending on its structure (Axinn et al., 2011).

Chapter Four: Findings

The Obama Poll, provides a general rating based on popularity on how different citizens in different states rate the ACA plan on health coverage (Beland et al., 2014). The polls taken recently have shown that the program has gained more popularity in all the states in reference to how they each rate the program.

The poll is carried out by an independent website which has no political affiliations. Due to this, the body can guarantee unbiased poll results, which are founded on the information given by the people who took part in the survey. In order to ensure that the correct and precise information was gathered, the website joined hands with one of the most renowned survey firms known as the Touchstone Research. In regard to the recent polls on the ACA, the main aim of the research was to review the people's responses across all states regarding acquiring health coverage in the year 2015 (Schlesinger, 2015). This online poll was designed in such a way that it was completed in less than one minute. In reference to the ACA, it is clear that body which oversaw the polls gave the citizens from all states an opportunity to be truthful on whether they were aware of the program or not. They were given the choice of disclosing this answer before going on with any survey. It was also paramount that they give an honest personal view regarding the ACA.

The findings from ACA polls portray how much popularity the program has received from the American citizens. This clearly explains that the guidelines of the bill, which may have been embraced by the people as a whole in spite of their similarities or intensity. It is evidence that the citizens follow legislations without asking questions and therefore embrace the

provisions that are set for them. Due to this, the citizens are therefore adequately informed about health care changes (Schlesinger, 2015). The poll results show that the 50% of the population has approved the program. Another crucial finding was that the majority of the citizens from the different states were not clearly informed of its provisions.

Various citizens from different states were chosen to participate in the survey. These people were chosen from the age of 18 to 80 so as to acquire information among various age groups. This is due to the fact that health is something that affects many age groups. The poll was conducted on 2,828 citizens where they were asked different questions regarding the ACA. Some of the questions asked and the responses taken were as follows;

1) In your opinion, what are your thoughts on the ACA?

Approve- 30.23%

Disapprove- 32.25%

Indifferent- 10.39%

Unsure- 26.82%

The above-asked question tends to suggest that the people approving and those disapproving the legislation are almost equal. It is also clear that those unsure comprise a big chunk of the percentage, which is quite unfortunate. This is because chances are very high that these unsure people do not know anything about health issues (Scuitto et al., 2013). The percentages of those who are indifferent are the people that do not support the act and do not value it. As much as they do not like the act, they do not have any valid reason for their dislike.

2) Have you ever heard of the ACA?

In order to be accurate on the above question, 18-24 demographic areas were employed in order to answer it. In total, 895 responses were received from the participants who had no trouble expressing their views. Out of the total, 93.5% said “yes,” while 6.25% that comes to about 56 participants said “no.” This can lead to the conclusion that the law has high recognition and a large number of people acknowledge its existence. On the scale of 25-34 demographic areas, 1113 responses were received. 1065 that is 95.68% said “yes,” while 48 or 4.31% of the total said “no.” This clearly shows that the program affected many people’s lives. Something else that came up in the findings that happens to be very crucial is that the Republican presidential aspirant was not pleased with the Supreme Court ruling on The ACA. Members of the Republican Party openly criticized it, saying it did not suit the American citizens. They based their argument on the fact that the act was to undermine the job mandates of the American citizens and termed it as a fatal legislation that was forcefully imposed on the American citizens (Borochin & Golec, 2016). They also argued that this particular endeavor had hiked the government expenditure to 1.7 trillion dollars — quite a large amount considering the main aim was to make health care affordable and increase its coverage. They also argue that that health issues have been worsened more than they were before the introduction of the program.

Another key finding in regard to the ACA is that majority of the citizens of Florida will have a right to ask the government to fulfill their right to critical funding as far as health goes. The majority of the politicians from Florida are very pleased with the legislation since it has numerous benefits to them and the people of that state (Borochin & Golec, 2016). Mostly, it lowers the cost of medication for the people in need of medical attention. It has ensured that health institutions can be accessed by all the citizens of America. It has also made it easy for the

provisions created by the health care to be enforced. This is important to all the citizens regardless of their age or social economic status. Another key finding is the amount charged as penalty to the citizens that have not taken an insurance cover or rather the citizens who do not renew their cover monthly as stipulated by the law. The penalty is shown on the federal income tax returns per month for failure to renew the health coverage. The penalty will also apply if one family member fails to renew. The aforementioned taxation is dependent on the person's modified adjusted gross income. It is also vital to understand that the penalty has been increasing with each year since 2014. This persuades the American citizens to take an insurance cover, since it is compulsory. Failure to comply with these guidelines results in increased taxes, because they are directly cut from the gross income. Due to this, every citizen has a duty to seek quality treatment which is important in one's life. The filling status is founded on numerous reasons some of which are mentioned above together with the size of the family, income and the cover that is applied for. The penalty only applies if a person or a next of kin fails to pay the amount that was supposed to be paid for that particular month (Lanford & Quadagno, 2015). Another factor that is interesting to look at is the ACA fee for 2016. Figures show that the total amount for acquiring a health insurance cover for an adult round up to \$695, while for an individual child rounds up to \$347.50. When the figure is averaged, it comes to around \$2,085 for an entire family taking a health insurance cover. When it boils down to the penalty fee charged for arrears, then the person will be fined one twelfth of the whole amount to be effected that particular month and this is for failing to pay the premiums in time. It is clear that by 2017, the fine will have risen due to the rate of inflation which will be felt during that financial year.

There has been a lot of criticism on the legislation because the majority of the people do not exactly see it as the standard for the health care of the American people. They in fact view it as an unfair ordeal which marginalizes the community by favoring one part of it. However, most of these critics have political motives. They claim that the use of insurance firms to cover the health of individuals is just a smoke screen to cover up the somehow suspicious activities that the government has been involved in (D'Elia & Norpoth, 2014). They do not acknowledge the vital steps that the law has taken in regard to the health sector and as a result the health status of every citizen of America has been greatly changed. Harpers Lieberman has presented a very controversial argument that the ACA is doing more harm than good to the people of America. She has also termed it as an act of political cowardice and a law that is insignificant to the citizens. She founded her ideas and arguments on the fact that the citizens do not know the provisions of the legislation due to the fact that they were not adequately educated on the bill until it was passed as an act. Due to this, the citizens are in the dark and are being taken for granted by the legislation since it is not of any benefit to them as it had been stated based on its provisions. She goes on to add that the fight to make it a law was perpetuated by none other than Celinda Lake, who is the Democratic Party pollster. Her arguments go on to compare the ACA to other developed nations and states that the provisions of this law are however inferior when the comparison is made and thus they are insignificant to the American people (Fan, 2014). She goes ahead and reminds the people that the promise president Obama made that not everyone would lose his or her coverage turned out to be a sham and thus the aim that the Act had was not fulfilled within its few years of enactment. The key objective was to ensure each and every person had access to quality health care regardless of their financial status. This also

turned out not to be true since the poor citizens is unable to pay for the cover up fee that was calculated based on the income. It has more regard of the middle class and the upper class rather than the lower class who are not in a position to pay the fee neither are they able to pay for the monthly premiums. Due to this they find themselves in situations where charges accumulate monthly as a result of fines of overdue payments.

Regardless of the criticism that has been lashed on the ACA, it has assisted many Americans with securing health coverag. It will also incorporate health insurance marketplace in relation to health matters. It is also important to note that many citizens will be exempted from paying the monthly charges in order to renew the health coverage (Fan, 2014). It has also availed private coverage, which are preferred to by many Americans who view the public coverage as too much of a burden. The reason behind this opinion is that the minimum essential coverage by the private companies, is easy and suitable to manage, in comparison to the public cover. The ACA also prevents cancellation of coverage due to errors made in the application. All levels of sickness are considered equal and the pre-existing conditions are to be covered by insurance at a higher monthly premium.

Chapter 5: Recommendations

Regarding the ACA discussion, there are some changes which have to be made in order to make it effective and acceptable to the citizens, who are the main beneficiaries. Below are some recommendations which must be considered in regard to the ACA.

President Obama stated that it is paramount for everyone seeking a medical cover to declare their financial status. It is therefore vital for the congress to stall the mandate for every person as stipulated by the bill. In short, the bill should be adjusted to give the legislators an opportunity to recommend changes in regard to health matters thus bettering the ACA (Borochin & Golec, 2016). Citizens are given a chance to sign up for the health coverage when the bill is stalled to undergo remodeling, in which the individual could be offered a better health plan.

The plans underway regarding the law involve free preventive care, abuse of drugs and mental health which are compulsory, free contraceptives and lack of maximum life coverage. More importantly, the ACA should be reformed to enable the legislators to increase the penalties on citizens who default on their monthly health insurance bill as a renewal fee for coverage. It is clear that the fine charged on the defaulters is insignificant comparing to the cost of acquiring new coverage. It has therefore become a habit for people to apply for a coverage only when illness looms (Jha, 2013). It is also vital that the sustainability of the program is founded on the fact that there is need to increase the fine on default payments on the health coverage. So as to develop the ACA it is recommended that people get insurance covers during their young age before old age catches up with them. A fine should also be imposed on the people who try to get coverage after the enrollment period is over.

It is also important to improve on the idea of giving all citizens tax credits, which cannot be refunded as long as they acquire a health cover. The amount will mostly be disbursed depending on the income of each person meaning it can be increased or reduced (Schlesinger, 2015). Due to this, a great reform will be viewed on the employer's perspective as far as provision of the coverage determined. It is also of essence to point out that the premiums will be calculated only from the tax of the individuals who do not qualify for a coverage based on their exchanges. This will enable the ACA to be very good and recommendable.

Implications of Future Research on the ACA

There are several impacts of this future research on ACA. The goal of the research is to provide good results, analyze the findings and give recommendations depending on the conclusion. This can only be achieved when the research mechanism and research methodology is thoroughly reviewed before being adopted. That said, there is a certain degree of surety that the research will record credible results which can be analyzed to give certain findings. There should be public awareness on the health insurance coverage terms and benefits that come with it. The mandated authority should ensure that the public enjoy the benefits of having the insurance coverage as per the provisions of ACA. There is need for civic education to make the general public aware of the law, provisions and relevance to the public. It is also necessary to let the general public share their opinions on matters, which affect them and especially on their general health (Jha, 2013). The correct information on health matters is supposed to be put up on the official website in regard to the ACA and provision of direct data found on health matters related to the general public. Political ideologies are to be factored also. The criticism that is presented on issues related to health should be given the upper hand. This is due to the fact that

some of the critics can give ideas on issues that have been implemented by the legislation but are not of any importance or are showing a lot of favoritism to one particular side rather than all the citizens that is the main idea (Schlesinger, 2015). There should be a reliable source of revenue that should be put in place, so that the study is carried out in accordance to the standards set for a study to be done to satisfaction. Experienced professionals, experts, or a research firm should be approached to carry out the research, so as to ensure the results obtained are nothing but accurate.

Conclusion

The main goal of the ACA is to ensure all American citizens have easy access to quality medical treatment without any prejudice, while also acquiring a health coverage that is suitable and affordable to them. There is also provision of ownership of public or private health insurance. All of the proposed good motives and benefits of the act is still badly received by some people. It encountered various social, political and economic hindrances, which have posed negative effects on the objective and the vision of the legislation that is to provide quality and affordable health care.

In conclusion, it is essential to keep in mind that the ACA has had numerous advantages to the American people since its adoption. Health coverage has undergone numerous reforms in the health sector, so that more individuals have access to medical treatment which is of high quality. The American population has been forced to get monthly health insurance coverage at reduced prices depending on their salary as stipulated by the payable tax. The ACA is a great venture and could result in America being one of the first globally in terms of provisions of health care to its people.

References

- Alavi, H., (2016), ADDRESSING DESIGN RESEARCH PROBLEMS IN MIXED METHOD RESEARCH: *Management systems in production engineering*. 21(1), 62-66. Doi: 10.12912/MSPE-10-01-2016
- Axinn, William G., Lisa, D. (2011), MIXED METHODS DATA COLLECTION STRATEGIES: *Cambridge university press*
- Beland, D., Rocco, p., & Waddan, A. (2014), *partisan warfare, fragmented institutions and market challenges continue to shape the roll out of Obamacare*. LSE: AMERICAN POLITICS AND POLICY.
- Borochin, p., & Golec, J. (2016), using options to measure the full value effect of an event: APPLICATION TO OBAMA CARE: *Journal of financial economics*
- D'Elia, J., & Norpoth, H. (2014), PRESIDENTIAL STUDIES QUARTERLY: *Winning with a bad economy*, 44(3), 467-483.
- Evans, M. (2013), OBAMACARE FAQ: *Dental and vision as part of essential benefits for kids*. Kaiser Health News.
- Fan, A.Y., (2014), *Obamacare covers fifty four million Americans for acupuncture essential health benefits* 12(4), 390-393.
- Jha, S., (2013), REFORMING THE PAST: CHALLENGES FACED BY OBAMACARE; *journal of the royal society of medicine*, 106(4), 156-157.

- Khan, J.A., (2011), RESEARCH METHODOLOGY: New Delhi; APHP Publishing Corporation.
- Lanford, D., & Quadagno, J., (2015), SOCIOLOGICAL PERSPECTIVES; *implement obamacare: the politics of Medicaid expansion under the Affordable Care Act of 2010.*
- Obama, B., (2014), POLITICAL MARKETING IN THE USA: *communicating contemporary leadership in government.*
- Schlesinger, D.A., (2015), *Obamacare and your stone: Good News, Bad News In kidney stone disease.* Page 235-239: Springer International Publishing.
- Scuitto et al., (2013), Obama: *Iran nuclear deal limits ability to create nuclear weapons.* CNN, November 24.
- Selbin et al., (2013), THE OBAMA CARE OPPORTUNITY: *Implementing the Affordable Care Act to improve health, reduce hardship and grow the economy for all Californians.*
- Snelson, C.L., (2016), QUALITATIVE AND MIXED METHODS: *International Journal of Qualitative Methods*, 1-15 doi: 10.1177/1609406915624574
- Wray, L.R., (2013), THE RETURN OF BIG POLICY ADVICE FOR PRESIDENT OBAMA. *Economy and Neoliberalism: Alternative Strategies and policies*, 16, 32.