



# Obamacare: Breaking the Rules or Building the Nation?

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When the Affordable Care Act was announced, it was bound to have its detractors. But now, some allege that the system in itself is erring on one big legal aspect. On the flip side, the plan seems to be on track after initial setbacks and more participation plus a simplified system have made it a key social initiative that could help millions.

## **Towards a more inclusive healthcare system**

After the Affordable Care Act's open enrollment season was first announced in October 2013, 8 million Americans signed up for private health coverage in the Health Insurance Marketplace. Medicaid and CHIP enrollment continued past the enrollment period window. According to reports, as many as 3 million young adults could be covered thanks to the Act enabling them to be part of their parent's program. Millions called in this year to get themselves covered in a matter of just a few days in December.

Kevin Counihan, who leads the federal insurance marketplace has been credited with turning things around for HealthCare.gov, which got off to a lackluster start in 2013. He believes that the new improved system is much simpler and quicker. It takes an applicant 16 screens to complete the process now, versus nearly five times that number last year. The renewal process for those already enrolled is even easier since the system retains their information from their previous year's data. One of the big wins he is especially proud of is that service issues seem to be a thing of the past. He firmly believes that getting more Americans under the cover of insurance has got to be a good thing for the individual, as well as the country as a whole. Counihan goes as far as saying this is the biggest development the U.S. has seen on social reform since Medicare and Medicaid.

## **Trouble in paradise**

Republican backed opposition of the Affordable Care Act has not shown any letup. Michael Cannon, Director, Health Policy Studies at the Cato Institute has taken things to the Supreme Court. He quotes the Act saying that it offers subsidies to people signing up 'through an Exchange established by the State.' By extending subsidies to exchanges that are not state-based, the very premise of the Act is being flouted. Currently, the bulk of enrollments are being routed via HealthCare.gov, which is not a state-based exchange at all. He feels all the success the program has seen so far - whether it is the enrollments, the increased insurers and the competition in the market - are all on the back of subsidies which should never have been granted to federal exchanges. And in doing so, Obama and his team may have put millions who have enrolled at risk of seeing their subsidies and protection disappear should the Supreme Court rule in Cannon's favor.