



Week 5 Policymaking Assignment Template:

Name: Student Name (First & Last):

Class: POLI 330

Professor Name:

Date:

State the name of your chosen topic from the provided list OR choose a topic of your own.

The Affordable Care Act (ACA)

Provide a brief background of issues that may have led to the policy.

Before the Affordable Care Act (ACA), many Americans lacked health insurance coverage. Healthcare costs were high, and they kept rising, and pre-existing conditions denied many affordable insurance. There were also disparities in accessing healthcare. All these led to the need to reduce healthcare costs, improve quality, and expand coverage.

How does the policy affect individuals domestically or internationally?

Domestically, the ACA has significantly increased access to healthcare insurance for many Americans through Medicaid. It has helped to reduce the uninsured rate and improve access to healthcare services. ACA prohibits insurance companies from denying coverage and charging higher premiums based on pre-existing conditions. This has helped to improve healthcare equity. It also enables young adults to stay on their parents' insurance plan until the age of 26; therefore, providing coverage until early adulthood. Overall, it has helped to reduce Americans' financial burdens by lowering medical costs.

Add two to three sources. (Remember you can use any sources from the optional resources in the drop-down list. HINT! These sources are already set up in APA.)

1. Adashi, E. Y., O'Mahony, D. P., & Cohen, I. G. (2021). The Affordable Care Act resurrected: Curtailing the ranks of the uninsured. *The Journal of the American Medical Association*, 326(18), 1797-1798. <https://doi.org/10.1001/jama.2021.17531>
2. Blumenthal, D., Collins, S. R., & Fowler, E. J. (2020). The Affordable Care Act at 10 Years - Its coverage and access provisions. *The New England Journal of Medicine*, 382(10), 963-969. <https://doi.org/10.1056/NEJMp1916091>
3. Béland, D., Rocco, P., & Waddan, A. (2019). Policy feedback and the politics of the Affordable Care Policy Studies Journal, 47(2), 395-422. <https://doi.org/10.1111/psj.12286>