

What's Happening

I N T H E U S A ?

BY LAWRENCE GABLE

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Americans' health compares poorly to the health of people in other wealthy countries.

Part of the problem is that many Americans do not have health insurance at all, or they have too little. That has begun to change though. On January 1 health insurance became available through the Patient Protection and Affordable Care Act.

Americans refer to the new health law by a couple of names. Almost nobody calls it by its official name. Since President Obama fought so hard for it, everyone knows it as ObamaCare. The most common, nearly official name for it is the Affordable Care Act (ACA). The law's goal is to provide health insurance to more Americans.

The United States spends more money on health care than almost any other country in the world. In 2011 health care cost an average of \$8,680 per person. That figure is nearly three times more than most wealthy countries spend.

Statistics show that health insurance coverage in the U.S. is lacking compared to other wealthy countries. The Organisation for Economic Cooperation and Development (OECD) has 34 member countries. Most of them are in Europe, but they also include countries like the U.S., Canada, Israel, Australia and Japan. The OECD reports that 31 of its countries have offered health insurance to nearly all of their citizens since 1990. Another study found that if the American health care system were as effective as those in France, Japan or Australia, it would save 101,000 lives per year.

A study by the National Institutes of Health (NIH) in 2013 showed the poor health of Americans. The NIH studied 17 high-income countries. The U.S. was at or near the bottom of the list in many categories, including infant mortality, heart disease, obesity and lung disease. The life expectancy for Americans is shorter too.

Compared to those other countries, the United States has a large population whose needs are not being met. About 50 million Americans are uninsured. Poor working families are the most likely to be uninsured. Another 25 million people have too little

Affordable Health Care Comes to the U.S.

insurance coverage. When people do not have health insurance, they risk financial ruin if they get terribly sick.

Nearly 60 percent of all personal bankruptcies in the U.S. are related to medical bills. People who cannot afford to pay for medical care themselves do not get regular check-ups and care.

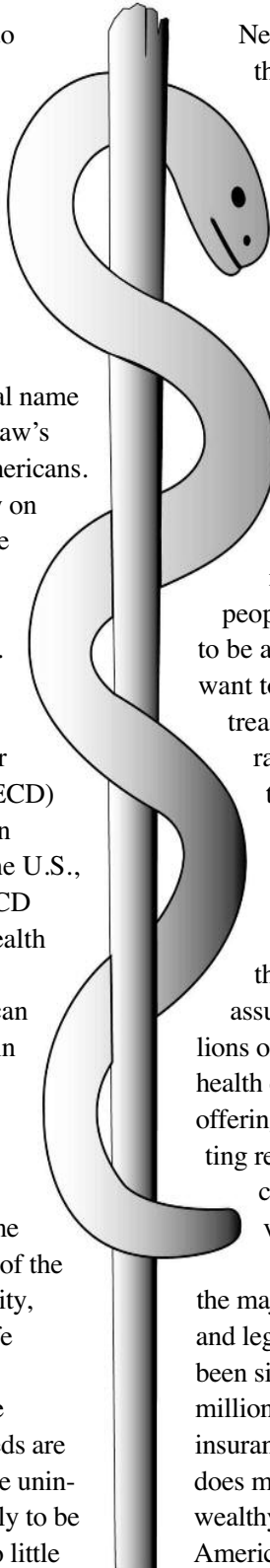
Those people will benefit most from the Affordable Care Act.

The ACA makes some significant changes in the way that insurance companies do business. For example, the law requires them to allow young adults to get coverage from their parents' policies until the age of 26. The law also requires health insurance policies to offer a certain minimum level of health coverage.

Perhaps the most important new requirements on insurance companies involve people who have serious diseases. Companies used to be able to cancel policies because they did not want to pay the high costs of someone's medical treatment. They also used to be able to raise their rates on such people. They also could refuse to sell coverage to someone who already suffered from a "pre-existing condition." The Affordable Care Act now guarantees that sick people can get insurance.

The new health care system requires that most Americans buy health insurance. That assures insurance companies that they will gain millions of new customers. Having more people in the health care system will help to cover their cost for offering improved health care coverage. Because getting regular health care helps to maintain good health, companies will have to pay for fewer expensive visits to emergency rooms.

The Affordable Care Act will not affect the majority of Americans. However, those Americans and legal residents who need health insurance have been signing up since October 1. Estimates say that 11 million more Americans than before will get health insurance in 2014. Offering affordable health care does more than bring the U.S. in line with other wealthy countries. It also offers the prospect that Americans will get healthier.



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Americans call the new health law different names. Since President Obama fought so hard for it, they know it as ObamaCare. The most common, nearly official name for it is the Affordable Care Act (ACA). The law's goal is to provide health insurance to more Americans.

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The Organisation for Economic Cooperation and Development (OECD) studies health care in 34 wealthy countries. The OECD reports that 31 of its countries have been offering health insurance to nearly all of their citizens since 1990. It also says that if the American health care system were like those in France, Japan or Australia, it would save 101,000 lives per year.

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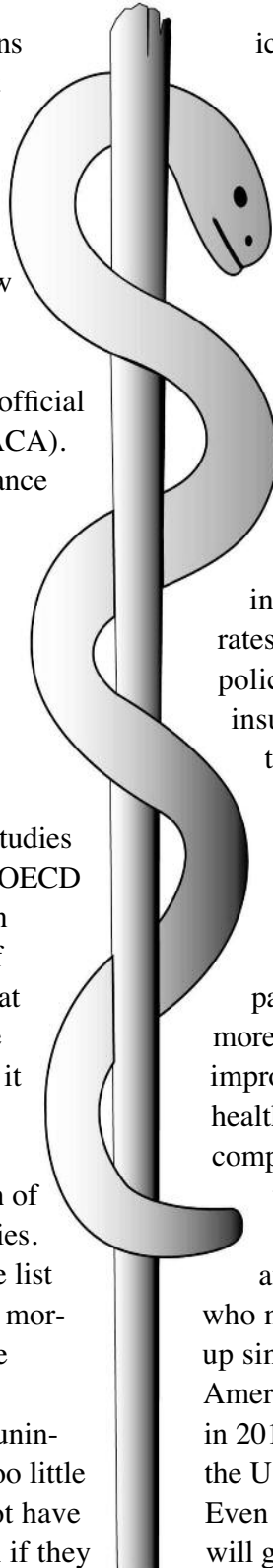
get terribly sick. Nearly 60 percent of all personal bankruptcies in the U.S. are related to medical bills. People who cannot afford to pay for medical care themselves do not get regular check-ups and care. Those people will benefit most from the ACA.

The law forces insurance companies to make some changes. For example, now they must allow young adults to get coverage from their parents' policies until the age of 26. The law also requires all policies to offer basic health coverage.

People who have serious diseases will benefit from the ACA too. Their medical costs are high, so insurance companies used to raise their rates. Even worse, they could just cancel their policies. When those people tried to buy new insurance, a company could refuse to sell it to them. The Affordable Care Act now makes sure that people who are sick can get insurance.

The new health care system requires that most Americans buy health insurance. That delivers insurance companies millions of new customers. Having more customers will help to cover their cost for improved health care coverage. Getting regular health care helps to maintain good health, so companies will have to pay for fewer expensive visits to emergency rooms.

The Affordable Care Act will not affect most Americans. However, those who need health insurance have been signing up since October 1. About 11 million more Americans than before will get health insurance in 2014. Affordable health care finally brings the U.S. in line with other wealthy countries. Even better, it offers the hope that Americans will get healthier.



Background Information

President Obama signed the Patient Protection and Affordable Care Act into law on March 23, 2010.

According to the Congressional Budget Office, the number of people who get new health insurance should grow to 25 million by 2019, and to at least 33 million by 2022.

The ACA mandates that every new insurance plan must cover ten basic services, including free preventive women's services like mammograms.

Switzerland outspends the U.S. on health care. It spends more than \$9,000 per person, but its health care system ranks among the world's best. The average spending on health care per person among the other 33 developed OECD countries was \$3,268.

The federal government will help some people pay for their new insurance coverage, and states are expanding their programs to cover more people at little or no cost.

The only factors that can affect rates of new insurance plans in 2014 are income, age, tobacco use, family size, geography and the type of plan a person buys. Starting in 2015 smokers in some states will pay up to 50 percent more than non-smokers for the same health plans.

Half of all Americans have a pre-existing condition for which, until now, they could have been denied health insurance.

People must get health insurance. Those who refuse to will have to pay a penalty of at least \$95, or 1 percent of their income.

Around 16 percent of uninsured Americans were full-time workers or their dependents.

In 2011 Americans spent over \$2.7 trillion on health care. That equals 17 percent of the U.S. gross domestic product. The Netherlands spent the next most (12 percent). The average among OECD countries was only 9.5 percent.

U.S. law requires that emergency rooms screen and treat any patients requesting emergency care, regardless of their ability to pay.

The Rod of Asclepius, which shows a snake twisting around a rod, is an ancient symbol of healing and medicine.

Topics for Discussion and Writing

Pre-reading:

- What are the health benefits of going to the doctor regularly?

Comprehension:

- How does the Affordable Care Act change things for people and for insurance companies?

Beyond the Text:

- People who were against the ACA came up with the name "ObamaCare." Why did they choose to call it that rather than its real name?
- Name some things other than health insurance that improve one's health.
- Some people think that government should not provide programs like health care. What do you suppose their reasoning is?

Vocabulary (*advanced article only)

Article-specific: affordable; insurance; average; category; infant mortality; obesity; life expectancy; bankruptcy; policy; legal resident*

High-use: available*; official*; to provide; statistic*; lacking*; effective*; financial; to benefit; significant*; to cancel; to refuse; to guarantee*; to assure*; to maintain; estimate*; prospect*

Sources

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October 22, 2013

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Huffington Post www.huffingtonpost.com
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Common Core Curricular Standards

Reading — Grades 5–12

- Quote accurately from text
- Cite textual evidence
- Draw inferences
- Determine central ideas
- Analyze structure of text
- Interpret words and phrases