

Sample Essay on Affordable Care Act (ACA)

The Affordable Care Act is a law created by the Obama Administration in 2010 that was aimed at reforming the way health care is provided in the U.S. The law was passed with all Democrats voting 'yes,' while no Republican congressman voted for it.

Obamacare has been under fire since its inception, with one of the main issues being what some call an unconstitutional individual mandate, requiring everyone to purchase health insurance or be fined. Opponents also argue that mandates are not constitutional because they require people to buy something from private industry.

Healthcare costs have risen dramatically over time and [Obamacare includes certain provisions](#) designed to lower premiums for customers on government-sponsored exchanges.

Additionally, Obamacare would expand Medicaid to individuals making 133% of the poverty level and create health insurance exchanges in all 50 states. This is different from how it was before, because now people have the ability to compare plans and search for private insurance on government-sponsored exchanges.

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Among other things, the law was intended to further regulate insurance companies by creating limits on yearly out-of-pocket expenses allowed in an insurance plan. Plans would also be prohibited from denying coverage based on pre-existing conditions or dropping coverage if someone gets sick.

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