

Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012),

Nick J. Tate is an award-winning journalist and editor who has written extensively about health and consumer affairs issues. After a fellowship at the Harvard School of Public Health, he authored "The Sick Building Syndrome." His work has also appreciated in the Miami Herald, South Florida Sun Sentinel, Atlanta Journal-Constitution, Boston Herald, Newsmax and other publications.

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On March 23, 2010, President Barack Obama signed into law a sweeping reform of the nation's healthcare system, handing down to the American people with a stroke of his pen the Patient Protection and Affordable Care Act - one of the most significant and controversial piece of social legislation in the history of the United States.¹ Numerous political challenges, beyond the 2012 November election results, could delay or halt implementation of key provisions of the law. .. Thus far the controversial law has proven itself remarkably durable, not only in surviving a brutal legislative battle to win congressional approval, but also in overcoming numerous obstacles and setbacks since then, the biggest of which was the legal challenge mounted by 26 state governments. 210 년 3 월 23 일 오바마 대통령은 광범위하고도 모든 국민이 감당할 수 있는 건강 보험 개혁안에 서명했다. 이는 미국 역사상 매우 중요하고도 최고로 여론이 분분한 사회 [보장] 법률안이다. 26 개 주정부의 고소와 많은 야비한 장애물과 싸우면서 생존해서 국회의 승인을 얻어냈다.²

It took two years, for the lawsuit brought by these states to work its way through the federal court system, but the controversial case was finally resolved in June 2012 when the Supreme Court of the United States handed down its decisive ruling. It decided in favor of the Obama administration on nearly all the legal points of contention and, most important of all, upheld the so-called "individual mandate" provision of the law, which compels every American to obtain health insurance or pay a fine. 2 년간 계속된 그 법정투쟁에서 드디어 2012 년 6 월에 연방 대법원은 모든 [합법적인] 미 국민은 건강보험을 가져야하며 그렇지 않으면 벌금을 물어야 한다는 개인 위임 계약 (individual mandate) 을 요청하는 오바마 대통령의 손을 들어주었다. 그러나 모든 주정부가 Medicaid 보험을 지불하도록 연방정부가 강요할 수 없다는 점도 아울러 밝혔다.³

It [the Supreme Court] also ruled that the federal government could not put "a gun to the head" of **individual states to force them to expand Medicaid coverage within their borders against their will.**⁴

The federal government currently pays on average 57 percent of the cost of current Medicaid enrollees in each state. ... According to the Congressional Budget Office, each state will have about 93 percent of the cost of these "new eligibles" covered by the federal government from 2014 to 2020 -- a large increase over the current 57 percent federal funding level for Medicaid.⁵

Rising Healthcare Costs- One of the biggest goals of Obama Care was to decrease (or at least control) healthcare costs, which have been rising rapidly in recent years. .. The new law thus far completely failed as costs are now actually rising at a faster rate than seen before it passed... Deductibles have also significantly increased as employers have shifted a greater financial burden for health insurance onto the shoulders of their workers.⁶

Obama Care Attempts to Fix Big Problems

The official title of the new law - the Patient Protection and Affordable Care Act - gives us a general idea of what the authors of the legislation intended. Broadly speaking, they had four main goals in mind:

¹ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 3
² Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 3
³ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 4.
⁴ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 4.
⁵ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 5.
⁶ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 10.

1. **Give Americans greater access to healthcare** - As of today, about 37 million American citizens have no health insurance at all, in many cases because it's simply too expensive for them to buy. The new law opens the door to the healthcare system for these uninsured Americans and ushers coverage, either through Medicaid (the program will be dramatically expanded) or subsidized health insurance via exchanges (which will be set up in each state or, for those states who don't create their own programs, the federal government). 오바마대통령의 건강보험개혁의 4 가지 중점은: 1) 모든 미국시민이 건강보험을 가지도록하자: 현재 미국에는 3 천 7 백만이 건강보험이 전혀 없다고 한다. 보험료가 너무 비싸서 감당할 수 없어서이다. ⁷

2. **Reign in (and ideally reduce) out of control healthcare costs** 감당할 수 없이 증가하고있는 병원/의사/간강유지비용을 줄이기 위함이다.

Obama Care attempts to "bend the cost curve" down and reduce the amount of money the United States spends on healthcare, mainly by encouraging a movement away from the current fee-for-service system, which critics say drives up costs because it rewards doctors for increasing the quantity of their care (e.g., encourage them to perform often-unnecessary tests and procedures) rather than quality. ⁸

3. **Add more consumer benefits and protections** - 시민들에게 더 나은 혜택을 주고 보호하기 위함이다. 오바마 보험개혁은 보험회사가 환자의 이전의 병력때문에 보험을 거부하는 일을 못하게 할 것이다.

Obama Care prevents insurance companies from dropping your coverage. They can no longer refuse to give you coverage because you have a pre-existing health condition or charge you a higher premium because you're older or have a chronic disease that increases your use of healthcare. coverage can no longer have annual or lifetime limits. ⁹

4. **Address a host of other nagging issues** 예방과 건강유지프로그램을 강조하므로서 미국시민들이 더 건강한 시민이 되게하기 위함이다.

It strives to make Americans healthier by emphasizing prevention and wellness programs. Another part provides more help for those who need assisted-living, long-term care. This has been officially suspended by the White House. And there is an array of pilot programs to test new ways of delivering and paying for healthcare with the goal of improving efficiency and reducing cost in the system. ¹⁰

What the Obama Care means for us?

If you have no health insurance right now, Obama Care is, on the whole, great news for you. If you are low income, you will either be able to enroll in Medicaid or qualify for a subsidized insurance plan through your state's healthcare exchange. If you have high income, your will also be able to buy a plan through an exchange, and its price will probably better than what you would have to pay on the private insurance market today. ¹¹ Senior Citizens: Seniors were rightly angry about Obama Care as it is significantly funded with money that comes from hundreds of billions of dollars in spending cuts to Medicare over the next decade. On the plus side for seniors, Obama Care expands Medicare's prescription drug coverage for certain preventive care services. ¹²

Taxpayers: Obama Care is not good news for the highest-earning Americans as they will be asked to pay much more to help fund the healthcare of the rest of the population. Single Americans who earn above \$200,000 per year (or \$250,000 for couples) will see the amount they pay in taxes for Medicare hospital insurance increase from the current 1.45 percent level to 2.35 percent above those income thresholds. ¹³

⁷ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 13.

⁸ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 14.

⁹ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 14.

¹⁰ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 15.

¹¹ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 18.

¹² Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 18.

¹³ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 19.

Working Families: Obama Care will help families, but they come at a cost that insurers will pass onto ordinary Americans in the form of higher premiums. .. Those that fell between the cracks of the old system, those which earned too much to qualify for Medicaid but earned too little to afford private insurance - will likely be helped when subsidized health insurance plans become available on the state-based exchanges which begin operating 2014. **How am I going to be helped???**¹⁴

The poor: In most states, Americans with the lowest incomes are big winners under Obama Care. Under the new law the income requirement to get into Medicaid is raised to 133 percent of the federal poverty line. Medicaid is chiefly designed to help the poor and disabled below that age (65). It is jointly run by the federal government and the states. If fully implemented, an estimated 15 million more people will be able to get coverage as a result of ACA. 오바마 건강보험 개혁에 가장 혜택을 입는 것이 가장 가난한 층이다. 주정부와 연방정부의 합동자본으로 극빈자에게 주는 Medicaid 보험의 자격이 되는 극빈자 수준을 133% 늘여 더 많은 가난한 이들이 혜택을 받도록한다.¹⁵

불법체루자

The unemployed:

Children under Age 18: Private insurance plans will no longer be able to reject children because they have a pre-existing health condition.¹⁶

Illegal Aliens: will not be able to buy health insurance through the new state-operated exchange, nor will they will they be allowed into the Medicaid or Medicare programs. Because the illegal aliens are officially considered outside the system. Although illegal aliens have no official right to health insurance, they are still entitled to care through hospital emergency rooms, which according to the law cannot deny treatment to any individual regardless of citizenship status. In an effort to help them further, Obama Care has increased funding to the often overlooked 1,200 community health centers in the country, which many illegal immigrants rely upon.¹⁷

Adult children up to age 26, will now be eligible for coverage under a parent's health plan as long as that plan includes coverage for dependent children.¹⁸

Large Businesses

Those who work for a Large Business

On the whole, Obama Care is great news for those employed by small businesses. Most currently do not provide health insurance for their workers and now will be encouraged to do so with a generous tax credit. If they pass on this benefit, workers will be able to buy insurance through a government-subsidized exchange, probably at a below -market price.¹⁹

Unions

Doctors

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¹⁴ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 20.

¹⁵ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 20.

¹⁶ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 21.

¹⁷ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 22.

¹⁸ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 32.

¹⁹ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 24.

Patients

Healthcare Professionals

Nursing Homes

Insurance Companies.

Drug Companies

Individual Mandate Tax:

Americans who do not obtain health insurance expose themselves to a maximum penalty of \$285.00 per year. 건강보험을 가지지 않는 미국시민은 \$285.00 까지 벌금을 물게 될 것이다.

현재까지 미국시민의 48%인 천 5 백만명이 고용인의 혜택으로 건강보험을 가지고 있다.

그 나머지 28%에 달하는 극빈자, 노인, 가난한자, 장애인들은 나라의 도움으로 Medicare (15%)나 Medicaid(13%) 를 통해 건강보험을 가졌다. 그래서 이들 모두를 합하면 76%의 미국시민들이 건강보험을 가진셈이된다. 그러나 나머지 24%는 건강보험이 없거나 개별적으로 건강보험을 사야하는 입장이었다. 이들이 건강보험에 간한한 가장 불이익을 당하는 사람들이다.²⁰

In 2010 roughly 150 million Americans (that's 48 percent of the population) received their health insurance with a big helping hand from their employer, which on average contributed the lion's share (about 70-80 percent) of their employees' premiums. While the employer contribution in many cases results in reduced wages for the employee, it is still a financial benefit that the uninsured and self-employed do not enjoy. A sizable portion of the remaining population (28 percent) also gets help obtaining healthcare. These are needy Americans - the elderly, poor and disabled - who receive government financial assistance for coverage in the form of Medicare (15 percent of the population) or Medicaid (13 percent).²¹ Added together, those with employer-based insurance and those in government programs like Medicare and Medicaid amount to 76 percent Americans, all of whom receive financial assistance for their healthcare. Most of remaining 24 percent of the population are uninsured or buy individual healthcare coverage on the insurance market. Simply put, Americans in this group are at a distinct disadvantage compared to the rest of the country when it comes to healthcare.²²

Helping those who need the most help:

As of 2010 the uninsured represent about 16% of the population of the United States (about 50 million people in total). A big chunk of this group are illegal aliens (about 13 million people), who work off the books for the lower wages. The rest are American citizens (about 37 million people) who fall through the cracks of the current system. Obama Care will help provide affordable healthcare coverage for most uninsured citizens by simply buying all or most of it for them, either through Medicaid (which will be dramatically expanded) or in new health insurance exchanges (which will be heavily subsidized to reduce prices). Another group within the uninsured that will benefit from the ACA are those individuals who could not purchase health insurance due to significant illness histories or pre-existing conditions.

Insurance plans will no longer be permitted to deny offering coverage to these formerly "medically uninsurable " people. 그런데 건강보험이 없는 24%, 약 5 천만명중에 불법체류자 일천 3 백만명을 빼면 3 천 7 백만명이 건강보험의 도움을 받을 수 있는 사람들이다. 오바마 건강보험개혁은 이들이 건강보험의 혜택을 나라에서 도와주거나 아주 저렴한 가격으로 혜택을 받도록 한다는 것이다. 불법체류자는 거기에 속하지 못한다. 불법 체류자들은 지역 보건소에서 치료를 받게되고 급할 때 응급실에서도 치료를 받을 수있다고 한다.²³

²⁰ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 31.

²¹ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 36.

²² Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 37.

²³ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 38.

The biggest winners under Obama Care are the uninsured, who will now get basic coverage that provides "essential health benefits" at a relatively low cost (in some cases they will pay nothing out-of-pocket). Another winner: those in the private health insurance market will now be able to buy insurance with the same advantages that employee-based plans enjoy. The biggest losers under Obama Care are Medicare recipients.²⁴

Why Medicare cuts? Cuts in Medicare are being used to fund national healthcare reform. Congressional Democrats, seizing on a report that found that private insurance companies were not spending enough of their government - provided Medicare Advantage money on "direct medical expenses," singled it out as a target for cuts. The program, in short, had an unacceptable low "medical loss ratio" which suggested that private insurers were making excessive profit at the expense of taxpayers.²⁵

²⁴ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 48.

²⁵ Nick J. Tate. *Obama Care Survival Guide* (W. Palm Beach, FL: Humanix Books Publication, 2012), 143.