

## Text # 1: ObamaCare Facts – Dispelling the Myths

Source: <http://obamacarefacts.com/obamacare-facts.php>

We present the facts on Obama Care (ObamaCare), the health care plan for America. Our goal is to help you understand the basics of the ObamaCare health care plan, so you can decide for yourself what you think about the new health care law, based on the facts and not the talking points.

- ObamaCare, Obama Care, and health care reform are all the same thing. The official name for "ObamaCare" is the *Patient Protection and the Affordable Care Act* (or ACA for short), a bill signed into law to reform the health care industry by President Barack Obama on March 23, 2010.
- [ObamaCare](#)'s goal is give more Americans access to affordable, quality [health insurance](#) and to reduce the growth in [health care](#) spending in the U.S.
- The fact is ObamaCare does not replace private insurance, [Medicare](#), or Medicaid. If you have health coverage you like, you can keep it.
- ObamaCare regulates some of the worst practices of the for-profit health care industry.
- Many of [Obamacare](#)'s numerous provisions have already been enacted. The rest of the program starts in 2013-2014 and continues to roll out until 2022. Over 100 million Americans have already benefited from the new [health care](#) law.
- ObamaCare offers a number of [new benefits, rights and protections](#) including the requirement that all new health insurance plans cover preventive services and provide new essential health benefits, this includes everything from yearly check-ups, to maternity care, to mental health, to mammograms and colonoscopies, at no out-of-pocket costs.
- ObamaCare includes provisions that stop insurance companies from dropping you when you are sick or if you make an honest mistake on your application, prevent against gender discrimination, stop insurance companies from making unjustified rate hikes, do away with lifetime and annual limits, and require all insurers to cover people with pre-existing conditions.

In exchange for the new rights and protections **most Americans must obtain health coverage by 2014, get an exemption, or pay a fee.** Learn more about the [ObamaCare](#) Individual Mandate.

- About 26 million people are projected to be exempt from having to obtain health coverage.
- To help make buying affordable health insurance easy ObamaCare creates State specific health insurance marketplaces (also known as exchanges) where Americans without health coverage can shop for health insurance using cost assistance.

## **Text #2 – Obamacare is here, like it or not**

Source: <http://www.digitaljournal.com/article/359458>

Like it or not Obamacare is here. On October 1, the Affordable Health Care Act took effect. Millions of uninsured American's must now seek out and sign up for health insurance. The [Affordable](#) Care Act which was signed into law by President Obama on March 23, 2010, is the first major overhaul of the health care system since Medicare and Medicaid in 1965. The ACA is hailed as a way for, "most of the 48 million people in the United States who lack [health insurance](#) will be able to buy coverage through their state's exchange or get free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP), depending on household income. By law, Americans must have health insurance beginning Jan. 1, 2014, or pay a penalty."

Clearly there are parts of the [bill](#) which are important for all Americans. Eliminating penalties for pre-existing conditions, making insurance portable and finding ways to extend affordable health care coverage to those Americans who want it are worthy goals. On the other hand, there are some arguments against Obamacare and they don't just come from the Republican party they come from average American's whose lives are affected by the passage of this bill.

Some like Harry, who works for an auto body shop, lost his fully funded company health insurance because the company's owner said, "It was cheaper under Obamacare to pay the penalty each year then to pay for the employee's health care."

Another business owner who didn't want to be identified said, "When I first heard about Obamacare I thought about dropping my company's health care plan because it would be cheaper to just pay the penalties under Obamacare." He added, "I finally decided I couldn't do that to my employees and just kept the insurance I have."

The Affordable Health Care act has also affected part-time workers at many companies. Carmen, who works part-time at a local convenience store chain has seen her hours," drop from 30 to 35 hours per week to about 20 because the company doesn't want to have to pay for her insurance," Many of her co-workers as well as others around the country have found themselves in the same position. Others like George are wondering, "How the government can make me get insurance when I can barely afford to pay my bills now. Where do they think the extra \$200 bucks a month is going to come from?"

While it will take some time to learn the true long range impact of the Affordable Care Act for the moment it seems to be affecting all American's in both the good and bad ways.