# The Affordable Care Act Or Obamacare: General Characteristics

The Affordable Care Act -ACA-, known colloquially as 'Obamacare', is already being applied throughout the country. The technical difficulties that your website went through took the headlines of the newspapers for weeks - hiding the true facts about the program. Many Americans have high hopes for this program promulgated by Obama, particularly young workers who have no medical coverage. Surely they thought that any change should be better than the status quo. But what is the reality?

First, we must be clear: Obamacare has nothing in common with a public health system. This program does not end with the private insurance system, but on the contrary, it expands and floods it with public money. It does not replace the current system with an efficient, national system - offering universal coverage. It is not a 'single payer system and does not offer 'Medicaid for everyone.' It's not like public health system or the Canadian health system. It does not even include the option of a 'public' government service to compete with private insurance companies in the so-called 'Health Insurance Market'.

Despite shrill cries over 'government interference', few regulations apply to insurance companies, and existing ones are offset by other benefits that benefit HMOs (NdT: a type of health insurance plan that provides access to certain doctors and hospitals in a provider network of doctors). For example, these insurance companies are only subject to certain rules - such as, for example, extending coverage to the insured's children up to the age of 26 or preventing companies from denying coverage for 'conditions previously existing '; but, in return, they are offered a massive increase in the market and the government is the guarantor of payments.

Contrary to what the Tea Party fanatics might make Americans believe, with this initiative, the government does not decide who your doctor is. Nor does he become a 'death jury' to decide who will live and who will die. Quite the opposite. In short, 'Obamacare' is a huge subsidy to private private health insurance (HMO) companies. In essence, it is a continuation of the 'free market' strategy of recent decades, with large alms to corporate America at the expense of the ordinary taxpayer.

The new Health Care Law includes the 'individual obligation' to contract private health insurance, starting in 2014. If the person does not hire him or receives no coverage, the citizen will be subject to a fine. According to the norms established in the implementation of Obamacare: 'Individuals who choose not to take out insurance will be subject to a fine of $ 95 per year, per person, or the withholding of 1% of family income, the amount that is greater, as of 2014. After that time, the fine increases, so that for the year 2016, the fine amounts to 695 dollars per person, or 2.5% of family income '.

The government will subsidize private insurance companies by taking care of the premiums of many of those people who can not afford them. However, it is estimated that 25 million people will be left without insurance, as they earn 'too much' to receive government support, but too little to be able to afford insurance on their own. Another six million can be seen outside the

system as well because the Republican governors refuse to implement the program in some states. Some of these people may be exempt from sanctions, others may not.

In addition, many companies are eliminating their health insurance programs and sending their employees to the 'health exchange markets' created by Obamacare to be procured on their own, largely subsidized by the government. Other companies are changing their workers from 'full time' to 'part time' to avoid having to offer coverage. As always, lawyers and large companies are doing great business, while workers suffer the consequences.

Incredible, but not entirely surprising, is the fact that the idea of ??'compulsory private health insurance' was, originally, engineered by the conservative 'Heritage' Foundation in 1989, against increasing support for a single system sponsored by the government. When the Republican, Mitt Romney, led a virtually identical plan as governor of Massachusetts, he received the support of both parties, and was seen as a model for the nation and nicknamed 'Romneycare.'

Radical Republican and former Senator Jim DeMint of South Carolina lauded in praise of Romney's ability to 'take some good conservative ideas, such as private health insurance, and apply them to the need to have everyone insured. '

In 2009, compulsory insurance became the incarnation of the devil and the right declared it 'unconstitutional'. According to House Representative Paul Broun, Republican of Georgia and candidate for the Senate: 'The biggest threat is now Obamacare, it has already destroyed jobs, it has already destroyed our economy, and if it is applied as intended, it will destroy America. '

Why this change of opinion? One reason is obvious: the cynical reality of 'politics' in Washington. In this immoral pit of illicit promotions, of false promises, lies and betrayals, these politicians try to gain political ground by attacking their opponents, even if this means making a political turn. But there is more.

Republicans fear that the possible success of 'Obamacare,' albeit modest, will give Democrats a strong advantage in the 2016 presidential election. But even more importantly, they understand that 'appetite opens with food.' That is to say, they fear that, in a context of crisis and the need to implement austerity plans, this support for those who need access to medical services, although modest and despite benefiting private insurers, may awaken illusions among Americans. humble on a greater, and not less, government involvement when it comes to providing jobs and basic services such as health, education and much more.

With a medical cost through the roof, not being insured can mean literally signing a death sentence in the richest country in the world. In a country that spent 17.6% of GDP in health care in 2010 - 2.5 times more per citizen than other countries such as France, Sweden and the United Kingdom - approximately 26,000 people died that year as a result of not having health coverage. For this reason, the illusions in Obamacare are understandable among those who do not have insurance or who have to choose between medical insurance, owning a car, or even eating every day. Even this slight respite within the crushing capitalist crisis is considered better than nothing.

But in the end, the launch of Obamacare has been a gift on a silver platter to Republicans and a nightmare for millions of Americans. For several weeks the federal website created to register

people in the program was practically inoperable. To make things even worse, hundreds of thousands of Americans who already had individual coverage found that monthly premiums had actually doubled or even tripled in the 'market.' This contradicts the idea that capitalist competition invites the establishment of 'fair prices' for consumers.

Even with government subsidies to cover part of the higher premiums, hundreds of thousands of people now have to pay more out of pocket than before, or face sanctions - not to mention the costly deductible expenses, co-payments, and other associated expenses when receiving this coverage. So HMOs now have more affiliates and subsidies from the Government. For these 'mega companies' everything is profit - coincidentally, they are some of the ones that contribute most to the campaigns of the politicians of both major parties.

The labor leaders, instead of fighting for a universal health care service, lined up to defend Obama and the Democrats. This is shameful, especially when the health plans of millions of union members are canceled or reduced as a result of Obamacare.

The costs, quality and coverage of the health system affect all those who live in the United States and especially the majority of the working class. The scandalousness of Obamacare is that it provides further proof that capitalism is an irrational system that can not provide basic medical care for all in the richest and most technologically advanced country on the planet. This program has a genuine and lasting solution:

- For a system of public and national medical attention.
- Free scientific research without profit.
- Access for all to the latest technology, treatments and medical discoveries.
- Massive funds for research for the cure and treatment of AIDS, cancer and other diseases.
- Nationalization of health insurance companies, medical equipment and pharmaceutical industries, hospital systems and related clinics, to integrate them into a single state company providing the health service, under democratic management and administration.