OBAMACARE or the UNAFFORDABLE HEALTHCARE ACT

by STEPHANIE WALLACE

Whether you are a Democrat or a Republican, the Affordable Healthcare Act will affect you. If you are a student worker, you cannot go over 30 work hours a week. If you are not covered on your parent’s health insurance policy, or over the age of 25, you will have to get your own insurance by March or face a $95 dollar penalty, to only increase by 2016.

In my opinion, there is nothing affordable about it.

According to the online marketplace “Healthcare.gov,” you can sign up for insurance through the exchange and pick between a bronze, silver, gold, and platinum plan. Or, you can stay on your old insurance, if the insurance company has not cancelled your policy.

The start of the problems arose from Obama’s promise that policies will not be canceled when, in fact, over four million policies were canceled. Then, with the prices of policies varying from state to state, and some people report deductibles in the $12,500 dollars that must be paid before the insurance will start kicking in money. Some people report deductibles in the thousands, even tens of thousands, and with monthly premiums on the high side as well, Americans are calling foul to Obamacare.

The deductible is the amount of out of pocket money that must be paid before the insurance will start kicking in money. The deductible is usually a percentage of what you earn. Some people report deductibles in the thousands, even tens of thousands, and with monthly premiums on the high side as well, Americans are calling foul to Obamacare.

Sure there are subsidies available, but that just results in a never ending loop of money. The Obama administration has also relied heavily on young people, those in our age group, to sign up for policies to fund the system for those who are sick and on the older side.

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My problem arises from the fact that we are assumed to be able to afford this. But, because of the economy at hand, long gone are the days when a college graduate can become a professional making high amounts of money right from the gate. I have a five year old at home, work two jobs, and am about to graduate with degrees in Biology and Psychology, but that does not guarantee me a job. In this economy, I will be really lucky to find something that will pay me past the rising cost of living.

Add that to my rent, electricity bill, food bill, car insurance payment, and future student loan payment and I am expected to pay $250 plus dollars a month in premiums for insurance with a $12,500 deductible that will not even pay anything until I have shelled out that amount.

Then, if I do not pay, I will be hit with a $95 penalty in 2015, and $600 plus dollar penalty in 2016. This is where my problem lies, the mandate making all of us have insurance or face a fine, when some people just cannot pay for it, subsidies or not. Let alone the issue of American’s being angry at those who live off the system with Medicaid and Food Stamps, and all the subsidies being paid out to insure people who still cannot afford to go to the doctor.

Citizens in our neck of the woods, in the Coastal Bend, are vastly underinsured. Hospital Emergency Room times are ridiculously long, mainly because people who cannot afford insurance and preventative medical treatment go to the ER for matters a family practitioner could treat, because they cannot be turned away.

Proponents of the ACA say that it will help with this problem as 10 mandatory mandates are required for insurers to cover like Maternity coverage, which was usually an add on to policies past, and birth control. On the flip side of this inclusive deal is that the rate of premiums increased. So a basic policy, although it covers those preventative measures, still costs a lot of money per month in addition to a deductible that could equal almost 30% of what some people make in a year. That is a lot of money.

A quick “Yahoo” search of “Obamacare” yields articles with titles like “Obamacare Middle-Income Trap,” and “Wanted: Young adults enrolling in Obamacare.”

In addition to these not so promising titles, CNNmoney.com reports that there are, in fact, not enough young adults enrolling in the healthcare program. The Obama Administration seems hopeful that the 18-30 year olds needed will, eventually, signup by the deadline, but the problem is that insurance experts believe the actual 400% needed to fuel the ACA will fall short. And, this could mean even higher rates in 2015.

This affects us Islanders whether we want to see it or not. Blue Cross Blue Shield of Texas has even spearheaded a “BeCovered in Texas” campaign geared at targeting Twitter, Facebook and other social media outlets to encourage sign up in the ACA.

To add to the matter, subsidies only come into affect if someone makes less than $46,000 a year, which, for some young people with jobs like Arie Lipinski, an attorney in Carmel, Indiana, makes them disqualified. So, the bronze plan, which is just, in a sense, catastrophic insurance, is not justified since it doesn’t actually cover anything and is almost $200 a month in money that could be used for bills, or food, instead of, in my opinion, being thrown away to keep a plastic card in my wallet that is completely useless with the $12, 500 dollars I still would have to pay in order for the insurance to do anything for me.

This is geared at young adults mainly because we make up a large number of the uninsured and, for some, this plan could truly benefit. But, for me, working more than 40 hours a week at a job that my degree starts at, roughly $15 plus an hour, I would not qualify for government help. This is just the income I would take home, not including taxes to be taken out. So, in reality, it would be less than that $15 an hour implies and, after bills, even more so a desperate situation with the cost of rent these days. This bill only helps those who are really poor or really rich and can afford it, and it only hurts those who are just making enough to get by- the Middle Class.

My opinion of Obamacare is that it will not really help as many people as it claims to be made for. I, for one, cannot afford it, and in reading a lot of articles on the Associated Press’s website, and comments from average American citizens, it seems a lot of fellow countrymen feel the same way. If it really helps or hurts our nation as a whole is yet to be seen, but I can guarantee this is an issue that will not be going away anytime soon.