

Keeping “Affordable” in the ACA

Before Congress passed the Affordable Care Act (ACA, also known as “PPACA”) and President Obama signed it into law, Americans with pre-existing medical conditions were struggling mightily to find and pay for essential health insurance. The ACA solved that problem for a large number of people but has encountered strong opposition and partisan politics that tried to defeat it at every turn. Six years of hard work have gone into implementing and defending the law. Now the incoming administration is poised to dismantle it. [State insurance regulators](#), [insurers](#), [consumers](#), and [medical care providers](#) have their work cut out for them.

What lies ahead is unknown. What we know is:

- [20 million more Americans have health insurance than pre-ACA](#)
- Abruptly repealing the ACA without a substitute plan in place will cause [economic chaos](#) and human harm
- Health care insurance became affordable for millions of Americans due to federal government [subsidies](#) established via the ACA
- The ACA was a compromise deal from the get-go and never the [single-payer plan](#) that some feel is the only viable plan

Good fortune and health to all of us. May we come together and find common ground and common sense.