

A stylized, high-contrast graphic of Barack Obama's face. The image uses a limited color palette of red, dark blue, and light blue. The background is a light blue with a pattern of horizontal lines. Overlaid on the face is a map of the United States in a yellowish-gold color. The text 'OBAMACARE' is written across the center in a bold, white, sans-serif font.

**OBAMACARE**

# What is ObamaCare?

- The official name for “[ObamaCare](#)” is the *Patient Protection and Affordable Care Act* (PPACA), or Affordable Care Act (ACA) for short.
- The ACA was signed into law to reform the health care industry by President Barack Obama on March 23, 2010 the and [upheld by the Supreme Court](#) on June 28, 2012



ObamaCare Facts Image Public Domain, Photo by Chuck Kennedy; U.S. Government Work

ОбамаКейр Фактс Имаге Публиц Домейн, Фото  
by Chuck Kennedy; U.S. Government Work

# What is ObamaCare?

- ObamaCare's goal is to give more Americans access to affordable, quality health insurance and to reduce the growth in U.S. health care spending.
- The Affordable Care Act expands the affordability, quality, and availability of private and public health insurance through consumer protections, regulations, subsidies, taxes, insurance exchanges, and other reforms.

Right now in America, there are two insurance programs that the government pays for: Medicaid and Medicare. Medicaid is insurance for people who have a low income salary and Medicare is for the old age population. Under Obama Healthcare, if you do not have health insurance and you are too young for Medicare or make too much money for Medicaid, you can buy a Health Care program that you pay an amount each month. If you do not buy one, then you will be taxed by the government.

# How the consumer will be covered

- 1- employer
- 2- Government
- 3-By himself
- 4-None

# ObamaCare's Key Benefits, Rights, and Protections

- Letting young adults stay on their parents' plan until 26
- Stopping insurance companies from denying you coverage or charging you more based on health status
- Stopping insurance companies from dropping you when you are sick or if you make an honest mistake on your application
- Preventing gender discrimination

# ObamaCare's Key Benefits, Rights, and Protections

- Stopping insurance companies from imposing unjustified rate hikes
- Expanding coverage to tens of millions by subsidizing health insurance costs through the Health Insurance Marketplaces (HealthCare.Gov and the state-run Marketplaces)
- Expanding Medicaid to millions in states that chose to expand the program

# ObamaCare's Key Benefits, Rights, and Protections

- Providing tax breaks to small businesses for offering health insurance to their employees
- Requiring large businesses to insure employees
- Requiring all insurers to cover people with pre-existing conditions
- Making CHIP easier for kids to get
- Improving Medicare for seniors