

AFFORDABLE CARE ACT

FACT CHECK

WAS THE HEALTH CARE REFORM LAW A GOVERNMENT TAKE OVER OF HEALTH CARE?

Fact: This claim was rated “lie of the year” by the non-partisan group Politifact.

Health care reform expands access to private health insurance in America. The law increases choice and competition – providing for new marketplaces called Insurance Exchanges, where the uninsured, small businesses, and the self-employed will be able to choose among a variety of private insurance plans. The law also enacts new consumer protections to ensure that the insurance companies play fair and that the insurance you pay for is there when you need it.

Furthermore, the government has a long history of involvement in how its citizens obtain health care. Prior to health care reform, the government intervened in the health care market by: subsidizing employer-provided health insurance, providing a single-payer system for the elderly (Medicare), regulating the discrimination of pre-existing conditions, providing a mechanism for people to maintain “continuity of coverage” during periods of unemployment (COBRA), and by providing coverage for poor adults and children (Medicaid and SCHIP).