VII. It’s important for people to know that even if they had trouble getting insurance in the past, the ACA gives people an opportunity to try again. The ACA has made it easier to get insurance by making it affordable and by offering free professional help with insurance enrollment process. Under the ACA, people who have trouble affording insurance can get help with costs, and more people are eligible for Medicare under the ACA. It’s a good option to see how important health insurance is. Research shows that people are healthier when they have health insurance.

People are more likely to delay necessary or preventive care because they cannot afford regular doctor’s visits. See Julie M. Donohue, PHD, associate professor and vice chair for research in the Department of Health Policy and Management at the University of Pittsburgh Graduate School of Public Health. “We also research that shows people who lack health insurance, live as long as people who have insurance.” Before the Affordable Care Act (ACA) went into effect in 2014, millions of people lived without health insurance. Most of the uninsured were people below age 65 and above age 18 (nearly all people above age 65 are covered by Medicare, and many states offer health insurance to qualifying children). Before ACA began, about 5 million people in the U.S. were uninsured—almost one in five nonelderly adults, said Dr. Donohue. “ACA was meant to be universal care. We know that, even with requiring everyone to have health insurance, not everyone would participate. ACA is meant to fill the huge gaps in care.”

According to Dr. Donohue, the largest risk factor for people losing coverage is they are having a low income—at or near the federal poverty level. Many people who lose their jobs in a low-wage job are right on that poverty line, and even if you were poor, you wouldn’t necessarily have to worry about programs like Medicare prior to ACA. “People in racial and ethnic minorities tend to be at high risk for losing health insurance coverage.”

The health insurance marketplace that began in 2013, has changed a lot in the past few years. Politicians have argued about the perceived costs of ACA, whether health insurance should be required and many other concerns. But, said Dr. Donohue, the marketplace has created new opportunities for people to gain coverage, improve their health, and have access to services. It’s important to note how important health insurance is. Research shows that people are healthier when they have health insurance.

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