



Insight

Primer on the Patient Protection and Affordable Care Act

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Since the beginning of the 20th century, presidents and Congress have attempted to reform the U.S. healthcare system. In 2008, 46 million Americans lacked health insurance coverage and much of the presidential race focused on ways to change the state of health care coverage for Americans. Early in his presidency, President Obama established the Office of Health Reform and healthcare reform efforts dominated the administration's domestic agenda.

In November 2009, the House passed the "Affordable Health Care for America Act". Within a few weeks, the Senate passed a similar bill, entitled "The Patient Protection and Affordable Care Act". While both bills aimed to improve healthcare coverage, there were discrepancies in the financing mechanisms for the reforms, public plan options and level of government subsidies. In response, the White House released President Obama's proposal for healthcare reform, which attempted to reconcile both Congressional bills. After much debate, the House passed the Senate's version of the bill, and the President signed the "Patient Protection and Affordable Care Act" (P.L. 111-148) on March 23, 2010. See the Appendix for an implementation timeline highlighting the main reforms of the PPACA.