A Difficult Deal

The goals and passage of the Affordable Care Act

USH.C.9.2.C "Describe the goals of the Affordable Care Act (Obamacare), explaining challenges to its enactment."

NAME _____ DATE _____

1 READ AND MARK

Read it twice

YOUR JOB Underline two goals of the ACA, circle two disagreements that made passage difficult, and number the December Senate vote and January election in order.

What It Took to Pass the ACA

1. In 2009, a worker who lost a job might also lose health insurance. Buying a new plan could be expensive, and insurers in many states could deny coverage because of a preexisting condition, such as asthma. President Barack Obama and congressional Democrats proposed the Affordable Care Act (ACA) to expand access to insurance and make coverage more affordable. The law created marketplaces where people could compare plans and offered income-based financial help to eligible buyers. It also expanded Medicaid eligibility for many adults with low incomes. These measures aimed to reduce the number of uninsured people, not to replace all private insurance.

2. Coverage alone was not the only goal. The ACA barred insurers from denying coverage or charging more because of preexisting conditions and let young adults stay on a parent's plan until age 26. Supporters also hoped to slow rising health costs through changes in how care was delivered and paid for. But each approach raised questions. Critics argued that requiring most people to carry insurance would limit personal choice. Others worried about federal spending or a larger federal role in health care. Even among Democrats, lawmakers disputed whether a government-run insurance option should compete with private plans.

3. These disputes made passage difficult. Senate Republicans opposed the bill, and Senate rules meant supporters needed 60 votes to end debate. In December 2009, the Senate passed its bill with 60 votes after supporters negotiated changes; the proposed government-run option was left out. Then a Republican won a January 2010 special election for a Massachusetts Senate seat, ending that 60-vote majority. To avoid sending a revised bill back to the Senate, the House approved the version the Senate had already passed. Obama signed it on March 23, 2010, and Congress passed a separate package of changes using a different voting process.

2 ANSWER WITH EVIDENCE

Use the passage

1. How did the marketplaces and financial help support the ACA's goals?

2. How did the rule about preexisting conditions address a problem described in the first paragraph?

3. Explain how two different disagreements made it harder to pass the ACA.

4. Why did the January election affect how the House moved the ACA toward passage?

3 YOUR TURN

Your own words

Write an 80 to 110 word editorial arguing whether leaving out the government-run insurance option was a reasonable trade-off for passing the ACA. Explain two goals and two challenges to enactment using evidence from the passage.

ANSWER KEY

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HIGH SCHOOL · USH.C.9.2.C

PART 1 · READ AND MARK

Underline two goals of the ACA, circle two disagreements that made passage difficult, and number the December Senate vote and January election in order. Accept any marking that follows this job and points at the right text.

PART 2 · ANSWERS

#	QUESTION	ANSWER
1	How did the marketplaces and financial help support the ACA's goals?	**Marketplaces let people compare plans, while income-based help made plans more affordable for eligible buyers. Both could help reduce the number of uninsured people.**
2	How did the rule about preexisting conditions address a problem described in the first paragraph?	**People who might previously have been denied coverage because of a condition such as asthma could no longer be denied coverage or charged more for that reason.**
3	Explain how two different disagreements made it harder to pass the ACA.	**Critics said the insurance requirement limited personal choice, while Democrats disagreed over whether to include a government-run insurance option.**
4	Why did the January election affect how the House moved the ACA toward passage?	**The election ended supporters' 60-vote Senate majority. The House approved the Senate's existing bill rather than send a revised version back for another Senate vote.**

PART 3 · YOUR TURN (SAMPLE ANSWER)

Leaving out the government-run insurance option was a reasonable trade-off. The ACA still sought to reduce the number of uninsured people by expanding Medicaid eligibility and offering help to eligible marketplace buyers. It also protected people with preexisting conditions from being denied coverage or charged more. A government-run option divided Democrats, whose votes were needed to advance the bill. Senate supporters also needed 60 votes to end debate, and a special election later ended that majority. Accepting a narrower bill gave the House a path to approve the Senate's version rather than risk another Senate vote.

Accept either position in Part 3 if the editorial stays within the word limit, explains two ACA goals and two enactment challenges accurately, and supports its judgment with passage evidence.