# Public Law 111-148: The Patient Protection and Affordable Care Act



Public Law 111-148 March 23, 2024 The Patient Protection and Affordable Care Act (PPACA)

*****	4.6 out of 5	
Language	: English	
File size	: 2932 KB	
Text-to-Speech	: Enabled	
Screen Reader	: Supported	
Enhanced typesetting : Enabled		
Word Wise	: Enabled	
Print length	: 782 pages	
Lending	: Enabled	



Public Law 111-148, also known as the Patient Protection and Affordable Care Act (ACA), is a landmark piece of legislation that has had a significant impact on the American healthcare system.

The ACA was signed into law by President Barack Obama on March 23, 2010. The law's main goals are to increase the number of Americans who have health insurance, to make health insurance more affordable, and to improve the quality of healthcare.

The ACA has made a number of changes to the way health insurance is regulated in the United States. For example, the law requires most Americans to have health insurance, and it provides subsidies to help low-and middle-income families afford coverage. The ACA also prohibits

insurers from denying coverage to people with pre-existing conditions, and it sets limits on how much insurers can charge for premiums.

The ACA has also made changes to the way healthcare is delivered in the United States. For example, the law requires hospitals to provide financial assistance to low-income patients, and it expands access to preventive care services.

The ACA has been a controversial law since its passage. Critics of the law argue that it has led to higher health insurance premiums and that it has given the government too much control over healthcare. Supporters of the law argue that it has made health insurance more affordable and accessible for millions of Americans, and that it has improved the quality of healthcare.

The ACA is a complex law that has had a significant impact on the American healthcare system. The law is still being debated and challenged in court, and it is likely to continue to be a major source of controversy for years to come.

#### Key Provisions of the ACA

- Requires most Americans to have health insurance.
- Provides subsidies to help low- and middle-income families afford coverage.
- Prohibits insurers from denying coverage to people with pre-existing conditions.
- Sets limits on how much insurers can charge for premiums.

- Requires hospitals to provide financial assistance to low-income patients.
- Expands access to preventive care services.

#### Impact of the ACA

The ACA has had a significant impact on the American healthcare system. The law has led to:

- An increase in the number of Americans who have health insurance.
- A decrease in the number of uninsured Americans.
- A decrease in the number of people who are denied coverage due to pre-existing conditions.
- A decrease in the number of people who are struggling to afford health insurance.
- An improvement in the quality of healthcare.

#### **Controversy over the ACA**

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