

The Affordable Care Act

Discussion Guide



Let's review

At the start of each discussion, review the conversation ground rules for returning and new members alike to set the stage for active participation by all. You may want to use a timer as you go around the room.

And don't forget to decide who will take notes and post a discussion recap.

- **Be open and curious:** Everyone has a unique perspective, so be prepared to hear a different point of view. Listen first, and focus on the facts.
- **Be respectful and engaged:** Be sure that everyone has a chance to speak before adding a second comment or perspective. Encourage each other's participation.
- **Be focused and concise:** Keep the conversation centered on the issue and the brief.

The "Table-it" Rule: If the group has gone off-topic but the area is of interest, the group can table the conversation and save it for another time to be addressed in a different manner.

Let's begin

- Take five minutes to review the [Executive Summary](#) for this brief. Highlight the main point of each section and key statistics.
- Each member is invited to answer the following questions in a **two-three minute reaction** to the brief:
 - Introduce yourself, and share what "lens of care" did you wear when reviewing this brief (e.g. personal, professional, community, state, nation, global)?
 - What did you find most interesting or surprising from reading the brief? What matters?

Spread the Word: Some Facts to Share During Your Discussion

1. The [average annual premium](#) for employer-based family coverage rose 4% from 2020 to 2021, to \$22,221. For single coverage, it rose 4% to \$7,739. The [average family premium](#) increased 22% between 2016 and 2021, and 47% between 2011 and 2021.
2. [The CBO predicts](#) federal subsidies for health insurance coverage for people under age 65 will total \$10.8 trillion between 2021 and 2030.
3. Due to high out-of-pocket costs and deductibles, an estimated 45 million people were [underinsured](#) in 2020, up from 29 million in 2010.

Let's discuss

Below are 3 questions for the group to consider and discuss, or choose your own.

- **Community:** Do you believe the ACA has been successfully implemented and can improve Americans' access to healthcare?
- **Government:** Does the ACA address the fundamental problems with the U.S. healthcare system? What can be done instead if not?
- **Business:** The ACA requires many employers (with at least 50 full-time employees) to provide health benefits. How has compliance affected these businesses?

Let's act

1. **Take it local. Talk to your neighbors** to identify the status and effects of the Affordable Care Act in your community. Identify the opportunities to work with other community members in your area.
2. **Explore the impact of healthcare and healthcare laws in your community.** Search on your state or municipality's website for your local Department of Health or use keywords such as "healthcare." You can also search for healthcare in your state on [Ballotpedia](#).
3. **Investigate the healthcare marketplace in your state** at [Healthcare.gov](#). See how your state is implementing the ACA and related Medicaid expansions with the [NCSL's tracker](#).
4. **Research your elected representatives' positions** on healthcare, and their vision for how to tackle healthcare challenges facing Americans and your community. You can find contact information for federal, state, and local government officials [here](#). Your state or municipality's websites will also have information to contact leaders. Try looking at the drop-down menu for a *Government* tab.
5. **Establish a relationship with your legislators.** It's easy to establish a relationship with your legislators. Start by introducing yourself. You can also learn to write to your representatives or set up a meeting with a legislator on [The Policy Circle website](#).
6. **Consider writing a letter to the editor or an op-ed on your stance on the ACA in your local paper.** Learn how on [The Policy Circle website](#).

Next Steps for Your Circle

- **Post a Recap:** Summarize your discussion to share thoughts with members not present, and share planned actions from group members. Designate who will post a meeting recap on your circle page.
- **Decide your next meeting topic.** Want to discuss a related brief at your next meeting? Suggestions include:
 - [Aging in the 21st Century](#)
 - [Entitlements](#)
 - [The Opioid Epidemic](#)
- **Dive Deeper into the issues.** If this is an area you would like to pursue further, consider taking possible steps to influence policy. The Policy Circle offers resources for [developing a message about your issue](#) and [organizing a petition](#) to amplify your voice and raise awareness. Don't miss our [latest events](#) that help you dive deeper on this issue and more.