

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

*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?

Let's discuss

Pick 2 or 3 questions that resonate with the group and discuss, or choose your own.

- In your opinion, what is the priority in regards to the Affordable Care Act?
- Were there some points with which you strongly agreed or disagreed? Was there a perspective that was missing?
- Is there a right to healthcare? If so, what is the best way to secure that right?
- Do you believe the ACA has been successfully implemented and can improve American's access to healthcare?
- Does the ACA address the fundamental problems with the U.S. healthcare system? What can be done instead if not?
- The ACA Medical Loss Ratio was meant to protect consumers from overpriced health plans but also allowed the government to dictate how businesses should handle their finances. Is there a proper balance between government mandates and patient protection?
- 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

Spread the Word: Some Facts to Share

- [In a 2016 poll](#), over 40% of healthcare providers claimed the ACA negatively impacted the costs of healthcare, doctors' salaries, and doctors' abilities to meet patient needs.
- [The CBO predicts](#) federal Medicaid spending will grow 4% per year until 2021, and then by 6% per year until 2029. Medicaid spending is [projected to total](#) \$938 billion between 2017 and 2026.
- Based on conditions insurers generally look for in a patient's medical history, [86% of people ages 55 to 64 could be denied coverage](#) without the ACA's added protections.
- Before the [ACA expansions](#) in 2012, 72% of uninsured adults had been without coverage for over 2 years; in 2018, this number had decreased to 54%.
- In 2018, there was an average of 3.5 [insurers per state](#); for 2019, the average rose to four insurance companies per state. However, insurers are not evenly distributed; there is an average of 2.3 insurers in every metro-area county and an average of 1.8 insurers in non-metro areas.
- [A report by eHealth](#) found that, compared to 2018, the average individual monthly premium increased 2% in 2019 and has risen 65% since 2014 (to \$448 in 2019). For a family, the average monthly premium has risen 73% since 2014 (to \$1403 in 2019).
- Due to high out-of-pocket costs and deductibles, an estimated 44 million people were [underinsured](#) in 2018, up from 29 million in 2010.

Engage Locally

- *Learn more:*
 - **Research your elected representatives' positions** on healthcare law, and their vision for how to tackle healthcare challenges facing Americans and your community.
 - Your legislators, state comptroller, attorney general and other local elected officials want to know their constituents. Write to them about your interest in healthcare in 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.
 - **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 using keywords such as "healthcare" or "department of health."
 - You can also search for healthcare in your state on [Ballotpedia](#).
 - 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](#).
- *Reach out:*
 - Explore what organizations, legislators, and journalists you could contact to ask questions, learn more and get engaged.

- If you have trouble finding the information you are looking for on your municipality's website, consider contacting agency or department heads. You can find the contact information for federal, state, and local government officials [here](#).
- The Policy Circle offers a number of resources for engaging on the local level. Learn how to write a letter to the editor on [The Policy Circle website](#).
- 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](#).

Post a Recap/Dive Deeper:

- Summarize your discussion to share thoughts with members not present. 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 this area. 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.