

# The impact of presidential elections on the health care of Americans

**Keywords:** health care, American, presidential elections, affordable care act, ACA

**Abbreviations:** ACA, affordable care act; HSAs, health savings accounts; HDHP, high deductible health plan; FDR, franklin d roosevelt; HSAs, health savings accounts

## Opinion

Every four years, the United States of America engages in the process of electing a new President. The President is the head of state and head of the government (Chief Executive Officer), as well as the Commander-in-Chief of the armed forces. The President is responsible for the execution and enforcement of laws created by Congress. Legislation may either be signed into law or vetoed by the President. There are 15 executive departments that assist the President with carrying out the day-to-day administration of the government. The President appoints individuals to lead these departments (officially designated the Cabinet). The President also has the authority over other agencies, such as the Central Intelligence Agency and the Environmental Protection Agency, and more than 50 independent federal commissions.<sup>1</sup>

Every citizen of the United States is encouraged to cast a vote for their preferred candidate for the office of President. However, the President is not directly elected by the people. The Electoral College-apportioned by the population of the United State and elected by the people-actually casts their votes for the President. There are 538 electors in the Electoral College.

## Current health care system in America

On March 23, 2010, President Obama signed the Affordable Care Act (ACA) into Law. Prior to the establishment of the ACA, a large number of Americans were uninsured. Either they did not meet eligibility criteria for a government funded insurance program or they were not employed in a company that provided health insurance as a benefit of employment. These individuals were required to pay for any health care services from their own pocket. The costs for paying out of pocket continued to skyrocket making healthcare unaffordable for many uninsured individuals. This resulted in many individuals going without much needed health care services. The ACA provides consumer protections which prohibit insurance companies from denying coverage for children based on pre-existing conditions, it mandates preventive services, and puts information about health insurance plans online so that individuals can compare and contrast covered services and costs. The act also prevents insurance companies from rescinding coverage for individuals with high cost care or creating lifetime limits on insurance coverage. The ACA provides tax credits for small businesses to help defray the overall cost of providing insurance coverage. A very important provision is the expansion of the primary care workforce through scholarships and loan repayments for doctors and nurses working in underserved areas. One of the most recent changes is paying clinicians for the value of care, not the volume.

Volume | Issue | - 2016

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**Received:** October 03, 2016 | **Published:** October 24, 2016

## How does the process of electing the president impact healthcare for Americans?

There are two main political parties in the United States: the Republican Party and the Democratic Party. The Republican Party was formed in 1854 to fight the expansion of slavery. Some of the accomplishments of the Republican Party throughout history include the enactment of the 14<sup>th</sup> Amendment to the Constitution in 1866 which grants citizenship to all persons born or naturalized in the US; the first woman in Congress in 1917; women rights to vote in 1919; citizenship to Native Americans in 1924; first Hispanic Senator in 1928; and the first Asian-American senator in 1959. All of these events have contributed to making the US a country respectful of basic human rights.

The Democratic Party formed during the same period of time and takes credit for the establishment of Social Security in 1935, under Democratic President, Franklin D. Roosevelt (FDR). This act provided federal assistance for the elderly. In 1944, FDR signed the GI Bill which provided benefits for soldiers returning from war. The early 1960's were led by a Democratic President, John F. Kennedy and resulted in the creation of the Peace Corps and banning of atmospheric testing of nuclear weapons. In 1964, President Lyndon B. Johnson signed the Civil Rights Act into law and enacted Medicare, which was the first government sponsored health insurance plan for older Americans. All of these events can also be summarized as having significant impact on the well-being of Americans. The historic event that has had the greatest impact on healthcare for all Americans has been the ACA, enacted by President Obama, a democrat, which has extended health insurance to 32 million Americans.

For Americans who have benefitted by the enactment of the ACA, the greatest issue at stake in the upcoming election is the Republican Party candidate's proposal to repeal the ACA, referred to as "Obamacare" and replace it with a Health Savings Accounts (HSAs). HSAs require that individuals have an income that allows them to place a set amount of money in a pre-tax bank account. They must also be enrolled in a High Deductible Health [Insurance] Plan (HDHP) which means that before insurance starts to cover health care expenses, one must first pay the deductible out of pocket. In 2016, the maximum amount an individual would have to pay would be \$6,550, and \$13,100 for a family. This is a significant amount of money for the average American worker who earns \$44,510 per year (Wikipedia).

The advantage to having an HSA is that if one does not need to spend the money placed in the HSA, it continues to accumulate and remains non-taxable as long as it is used for health related expenses. Evidence supports that HSAs are generally best for individuals who are young and healthy. For individuals who are over age 65, Medicare is available. For those who are low income, Medicaid is available. But for the working poor without employer provided health insurance, there is nothing.

So to answer the question, "How does the process of electing a president impact healthcare for Americans?" If the Democratic candidate Hillary Clinton is elected, the plan is to continue to develop and expand "Obama care" and continue with improvements. If the Republican candidate, Donald Trump, is elected, the plan is to repeal "Obama care" and replace it with an entirely new program built upon the concept of HSA's. Clearly, the Democratic approach is less disruptive to the policies that have been established in response to the current plan. What is also clear is that another change in the health care system and policies will create a disruption to some extent. What

is less clear is the impact that a repeal and replacement would have on the cost and accessibility of care for many Americans. As long as the American healthcare system is subjected to the political party process, it may experience significant change with every election of a President. Constant change can be disruptive. Human beings by nature seek out stability, balance, and predictability. If the American healthcare system is ever to experience stability and balance, further disruption resulting from the current political party process must end.

## Acknowledgements

None.

## Conflict of interest

The author declares no conflict of interest.

## References

1. Personal income in the United States. USA: Springer; 2016.