Conclusion

The health insurance exchanges policy of Obamacare ignited various opinions among political actors, as well as interest groups, and state residents. Although the original plan of a national federal-run exchange was denied, the refusal of a majority of states to comply with creation of a state-run system technically turns the exchange program into a nearly universal program. It will be interesting to see the progress and the outcomes of states with state-run, versus partnership, versus federally-run exchange programs. Furthermore, in regard to a less explored variable, it will be interesting to see how many American citizens take part in the exchange program. On paper, the exchanges appear to solve many problems of access to affordable, high-quality health insurance. However, the success of the exchanges also depends upon the compliance and participation of individual Americans and small businesses. It is likely that the support and encouragement provided by state governments with state-run exchanges may result in higher levels of participation than in states with federally-run exchanges.

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