A Comparative Look at the Implementation of Obamacare's Insurance Exchange Policy

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Abstract

The passage of the Patient Protection and Affordable Care Act (PPACA), or Obamacare, is a substantial point in the United States' policy-making history. Not only does Obamacare greatly alter the methods and implementation of healthcare in the United States, but it also marks the first time universal healthcare has succeeded in passage in the United States. This paper will describe one particular aspect of Obamacare, which is the insurance exchange policy. This exchange policy allows each state to create and implement its own version; however, much resistance exists. Conservative, Republican states are refusing to comply and therefore default to a federal run exchange system, while more liberal, and even moderate Democratic states are partially or fully complying. This paper will describe the exchange policy in depth, identify the various factors that influence each state's tendency to comply or not, and finally compare three states' compliance: New York, Michigan, and Texas. A prediction of the future will also be provided.

Written for Dr. Pamela Edwards-Ham's PS 390: Health Politics
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