



## Leveraging Affordable Care Act to Improve Global Healthcare

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### ABSTRACT

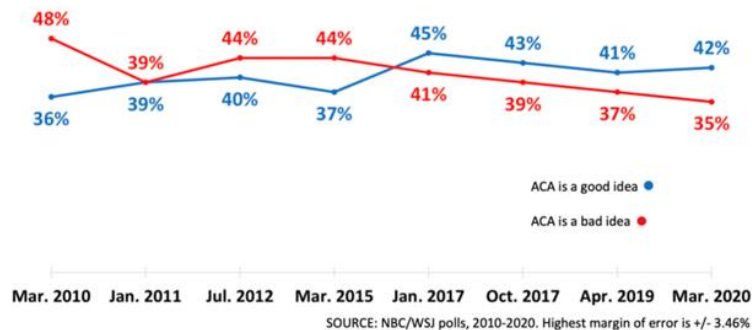
The U.S healthcare has improved a lot because of the Affordable Care Act (ACA) by giving important recommendations. This study is all about the testing the results of ACA on the different factors like the care, coverage, encouraging preventive care methodology, improving the quality of healthcare, and using the updated technology. The improvement in the health insurance sector and lowering the rates of uninsured individuals all around the world, using the Medicaid expansion and making better policies than the marketplace. By using the preventive approach and Accountable Care Organizations (ACOs), can improve the healthcare results and can lower the long-term expenses all around the world. The perfect care coordination and other factors like the efficiency, can improve the quality of healthcare. Geographical barriers can be covered by electronic health (EHRs) and telemedicine and can enhance care delivery in the areas that are not facilitated. ACA's features can provide a strong support for the healthcare forums all around the world. By using these features the countries can contribute to the betterment of health results world wide by using advance tools and facilities.

**Key words:** ACA, Healthcare, ACO

### INTRODUCTION

The most important role is played by the Affordable Care Act (ACA) that is also known as the Obamacare in the US healthcare sector. It was initiated in 2010. The only goal of ACA is to provide health insurance that has the best quality, affordability, and usage. Its main motive is to lower the frequency of individuals who do not have any health insurance, also named as the domestic category. The rules and plans that are involved in ACA have a valuable lesson to improve healthcare all around the world as some states have limited to no access to healthcare facilities, so the ACA is working on a global scale to address these challenges [1].

10 years later, the Affordable Care Act is as popular as ever



The ACA was developed for such challenges that are all across the states, including individuals who don't have any insurance, high medical expenses, and unequal medical access and results. This law consists of multiple primary points designed to solve such problems. While covering the eligibility criteria for Medicaid, insurance

related to medical, and the inequalities. The ACA has some ideas to overcome such factors and improve the healthcare industry's quality by enhancing the resources and using advanced technology for better results [2].

#### **Global Healthcare Challenges**

On a global scale, the healthcare industry is facing multiple challenges, like the efficient delivery of resources and providing top-notch quality healthcare services. The issues related to financial conditions, poor infrastructure, and lack of healthcare professionals are faced mainly by low- and middle-income countries (LMICs). But the countries that are developed also face problems like the growing population and increasing rate of chronic diseases [3].

#### **Expanding Access to Healthcare**

One of the achievements of the ACA is the decreasing the number of individuals who do not have any health insurance in the US. This was achieved by increasing the number of health insurance marketplaces and Medicaid. This can bring a global change by emphasizing on the insurance handling by the government means. For example, the counties that have a high rate of individuals who are not insured can have health insurance, even if they have low financial benefits and facilities, by using the ACA.

#### **Enhancing Healthcare Quality**

The ACA was at the back to improve the quality of the healthcare industry by creating Accountable Care Organizations (ACOs) and promoting value-based financial models. This model is all about the patient report, not about the number of services that were provided. This value-based model can be applied throughout the globe by making healthcare give the best, most reliable, and cost-effective treatments.

#### **Controlling Healthcare Costs**

Throughout the world, the healthcare industry is quite expensive. This issue was raised by the ACA by giving multiple cost-effective ideas, that include preventive care, lowering the admissions in the hospitals, and reliable services from Medicaid. Preventive is the most efficient way to reduce the cost, as it is a good and reliable to spread awareness about the disease before it gets viral and is expensive to treat. If we reason, preventive care brings a lot of change worldwide as it reduces the spread of chronic issues and also lowers the expense of the healthcare industry.

#### **The Role of Technology and Innovation**

The ACA is the one that focuses on the advancements of the technology that is being used in the healthcare industry. An example of how technology can help to improve the quality of the healthcare sector is electronic health records (EHRs). The technology in the medical department can overcome the geographical issues and the limitations of resources, especially in rural and poor areas. An example is the connection of different states through the technology.

#### **Addressing Health Disparities**

The issue that is being faced globally is health disparities. The ACA has allowed users to get the best health-related outcomes by lowering the costs globally. The same efforts by funding the community health centers or by reducing the cost. This can be achieved on a global scale as it will be delivered to the population who are struggling with the same health.

Conditions. This includes investments in public health centers. After the investments, the healthcare industry will be able to look forward to the improvement of technology so that they can use the latest technology with suitable infrastructure to obtain higher results.

#### **Global Collaboration and Knowledge Sharing**

The improvement in the global healthcare sector includes the combined working and sharing of knowledge between different countries. The lesson that was learned from the ACA was that it is applicable through international forums, allowing countries to develop successful plans according to their norms. Apart from this, the World Health Organization (WHO) plays a very important role in this situation. However, the areas that are undisclosed should be covered first by using the latest technology and tools so that the resources and healthcare services should be provided to them.

### **HOW DID ACA'S IMPLEMENTATION IN THE US IMPACT HMO AND PPO PROGRAMS?**

The working of the Affordable Care Act (ACA) has brought many changes in the US healthcare industry, especially in the Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs) in terms of covering the expenses, dynamics of the market, and the requirements of the consumers. The ACA is all about the protection of consumers, showing that the health plan, which includes the HMOs and PPOs, covers all the health-related benefits like the care services offered at emergency, admissions in hospitals and mental health. This makes sure that both plans are being provided by reducing the spaces regarding the care and enhancing the results. The ACA's motive of controlling the risks and healthcare costs has a biased effect on HMO and PPO budgeting. The standard that was set for network adequacy was to make sure that there was enough access to the healthcare providers [4].

### **HOW DID THE AFFORDABLE CARE ACT HANDLE A BLACK SWAN EVENT LIKE COVID-19 AND ITS IMPACT ON THE HEALTHCARE SYSTEM?**

In 2010, when the Affordable Care Act was introduced, there was no concept of a global Pandemic. However, it helped a lot during the COVID-19 pandemic when challenges were at the peak. By going through several key features, we can understand the effect of ACA on the healthcare industry that includes, including expanding the system for the sake of care, making sure about the health benefits, getting in touch with public health facilities and making sure that all the important and necessary facilities are being provided. As in the pandemic many of the people were insured before ACA started working. The persons that were affected by COVID-19, like the people who have no house or money to afford good medical services but due to ACA people are getting treated in the category of low-income status [5].

#### **Coverage for Health Benefits**

The ACA was the one to overcome the generation of insurance plans, including all three types of hospitalization, providing drugs, or talking informative barriers. This also shows that most of the treatments were done under insurance. And the person who was insured didn't pay for the vaccination or treatment. The person who has insurance was using the preventive service. The ACA focuses on preventive care and public health, giving the base to the quick response to the pandemic. So there is a public health fund now from the law. These funds are used to avail the important resources essential for the pandemic. Besides this, ACA also supports the Electronic Health Records (EHR) that have access to share and track information about COVID-19 cases because this was an important thing to do during the pandemic. Surviving the pandemic was tough on both the healthcare providers and the individuals. The ACA's prevention for the individuals who suffered due to their income, as some of the individuals lost their jobs during the pandemic [6].

#### **Challenges and Limitations**

After covering the pandemic so smoothly, it went through many challenges and problems within the ACA system. The coverage that was done was not stable at all, and the resources were not distributed evenly. That ignores the areas that needed high numbers of resources and got nothing, and some areas got extra resources just because they were non-expansion states. The sudden hype of the pandemic caused the failures of many healthcare systems, and many gaps were created. However, the ACA was covering a small amount of loss [7].

### **IMPLEMENTING ACA-LIKE PROGRAMS GLOBALLY TO IMPROVE HEALTHCARE**

The healthcare system was improved by the Affordable Care Act (ACA) by working on access and, improving the quality and managing the expense. The core principles of ACA can help other countries cover up the problems like the expensive and uneven care quality. While utilizing these factors, it is important to have the basic concept of the local healthcare industry, the economic situation of the Country, and any cultural issues [8]. The model that ACA used was extended by the healthcare coverage by using the resources of Medicaid and health insurance, this model will allow the other countries to have access to the important services. This can be done by expanding public health insurance by just creating a marketplace for individuals who have low incomes or by using sliding scale subsidies to make insurance more affordable, which will eventually reduce the number of unsecured individuals. This is seen that ACA covers ten important health benefits, resulting in comprehensive access to the service. If any country wants to standardize the coverage, they can go for similar mandates to improve the healthcare industry. The ACA works for preventive care as it is the long-term solution to many problems that can reduce many chronic diseases.

The payment models used by the ACA were the value-based payment models and Accountable Care Organizations (ACOs). Other countries can also adopt this model to achieve the maximum output from it and to improve the focus of the healthcare providers on the patient's health. Pay-per-performance programs can be beneficial for some cases that support value-based care over volume-based care. Using the technology, ACA uses Electronic Health Records and telemedicine. Technology has improved the healthcare industry by covering small and underserved areas. More improvement can be made if investments are made to support the DHR systems to reduce errors [10].

### **CONCLUSION**

A vast improvement is noticed in the US healthcare system and have shared practical practices for the betterment of the global healthcare, just because of the Affordable Care Act (ACA). The base principles of ACA consist of exposure to the care, covering every aspect of it, following the preventive methodology, improving the quality of healthcare, using the latest technology and is effective all around the world. By going through such factors, the issues that are being faced all around the world can be reduced.

The factors like providing healthcare facilities, giving all the benefits, and using the preventive approach is the success of the ACA. By going through these factors, the challenges can be reduced. For the further improvement the usage of modern technology and following the updated models can be beneficial. Apart from these factors the investment in the community health sectors is also important to achieve the goals.

The challenges cannot be eliminated fully but can be overcome by using the efficient framework of the ACA. The challenges that are associated with local contexts can also be overcome by using the same framework. The ACA contributes a lot to the healthcare sector all around the world and will benefit by using the updated strategies.

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