

The Affordable Care Act After Six Years

By

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The [Affordable Care Act](#) generates so much partisan heat and draws so much media attention that many people may have lost perspective on where this law fits in the overall health system. The Affordable Care Act is the most important legislation in health care since the passage of Medicare and Medicaid. The law's singular achievement is that [20 million people who were previously uninsured have health-care coverage](#). What sets the ACA apart is not only the progress made in covering the uninsured but also the role the law has played rewriting insurance rules to treat millions of sick people more fairly and its provisions reforming provider payment under Medicare. The latter is getting attention throughout the health system.

Still, while the ACA expands coverage and has changed pieces of the health system—including previously dysfunctional aspects of the individual insurance market—it did not attempt to reform the entire health-care system. Medicare, Medicaid, and the employer-based health insurance system each cover many more people. Consider:

Some 12.7 million people have signed up for coverage in the ACA marketplaces, and enrollment in Medicaid and the Children's Health Insurance Program has increased by 14.5 million from pre-ACA levels, the [Department of Health and Human Services noted in December](#). By contrast, 72 million people are enrolled in Medicaid and CHIP, 55 million in Medicare, and 150 million are covered through the employer-based health insurance system. The latter is where most Americans get their health coverage (Medicare and Medicaid share 10 million beneficiaries covered by both programs). All these forms of coverage have been affected by the ACA but operate largely independent of it.

In one presidential debate the moderator confused premium increases in ACA marketplaces (some of which are high, though the average is moderate) with premium increases in the much larger employer-based system. The tendency to overattribute developments, both good and bad, to the ACA is a product of super-heated debate about the law.

Given what the law actually does, it is not all that surprising that [half of Americans say they have not been affected by it](#). Kaiser Family Foundation polling consistently finds that while the political world focuses on the ACA, the public is [more concerned about rising deductibles](#) and [drug prices](#) and other changes in the general insurance marketplace that have been developing with less scrutiny while attention has gone to the ACA. With so much published and said about the ACA

since 2010, these and other important issues have received less attention from policy makers, the media, and health-care experts.

The ACA could get hotter before it cools. There is a [case on contraception coverage](#) under consideration at the Supreme Court—with oral arguments heard Wednesday—and another big debate about the law is likely if a Republican wins the White House in November. Such a debate would probably involve legislation characterized as “repealing” the ACA, though such a bill is more likely to focus on changes that stop short of rolling back the law’s popular coverage expansions and insurance reforms that benefit tens of millions of Americans.