

How has Obamacare affected the Guadalupe Free Clinic?

Many people are under the impression that Affordable Care Act (ACA), commonly known as Obamacare, was designed to provide health insurance to everybody. This is simply not the case.

ACA is an effort to provide some form of health insurance coverage to a large percentage of the medically uninsured population, currently set at more than 52 million nonelderly people by the Congressional Budget Office (CBO). It also sought to address the issues of pre-existing conditions and cost control in the delivery of healthcare. In March 2015, the CBO estimated that there would still be 27 million people through 2025 that would still be without access to health insurance even after the ACA implementation. The ACA is just a first step to providing coverage to more people. It is *not* a universal healthcare system; a single-payer system; or a Medicare-for-everybody system.

The ACA has been the subject of numerous legal challenges that have resulted in the Executive Branch of the Federal Government mandates to alter the program in some respects. The program implementation is also suffering from cost control issues, coverage issues, and the unwillingness of many states to establish health care insurance exchanges. Many of the state-established exchanges that were established, are in financial difficulty or have declared bankruptcy. Enrollment numbers in the exchanges continue to fall short of expectations, which increases the costs of insurance for all.

The government health insurance exchanges generally offer 4 levels of coverage ranging from 60% to 90% of the actual costs of care. Some have large deductibles. For the very poor, such as Guadalupe Free Clinic patients, these numbers are cost prohibitive, even with tax credits or government subsidies.

What has been the experience of free clinics regarding Obamacare? The National Association of Free Clinics (NAFC) reports that *80% of clinics have seen no decrease* in the demand for services since implementation of the ACA! This has been the experience of the Guadalupe Free Clinic. We have seen a few patients move to Medicaid since the ACA became law, but most patients simply cannot afford health insurance, with or without ACA.

Free clinics continue to be an essential element of the healthcare safety net for the working poor and the uninsured.