The Significance of Obama's Health Care Reform (Outline w/Sources) Thesis: The Obama administration's Affordable Care Act (ACA) provides needed benefits to medically uninsured individuals.

Body Paragraph Topic Sentence 1: One of the ACA's major benefits is that it will stop the skyrocketing health care costs charged by private, for-profit companies.

*Source:* Currently, over \$2,000,000,000 (two trillion dollars) are spent for health care in the U.S., which is 17 percent of the national income (Samuelson, 2007). This is three times higher than any other developed nation (Samuelson).

*Source:* Another reason for skyrocketing costs is the lack of competition, especially when it comes to drugs. Congress forbids Medicare and Medicaid to ask for bids from overseas manufacturers. According to one source, the result is that many drugs cost 10 times more in the U.S. than overseas ("Pay for What Works," 2008, p. 28).

**Body Paragraph Topic Sentence 2:** A second benefit of the ACA is that it will prevent women from being charged more than men for health care insurance.

**Possible Source:** McGinley (2007) states that women on average are charged nearly 38% more than a man for comparable coverage.

**Possible Source:** One expert writes: "Transparency on medical costs and the nature of service to women are essential to obtain a better treatment" (Ginsburg, 2007, p. 22).

**Body Paragraph Topic Sentence 3**: A third benefit is that with the ACA individuals no longer have to fear pre-conditions, being dropped when they become ill, or exceeding their pay-out caps.

**Possible Source:** According to Matthew DoBias (2009) there are more than 47 million Americans who do not have health care benefits, many of them have pre-existing medical conditions that private insurers will not cover or will charge an exorbitant amount for.

**Possible Source:** Thomas R. Oliver (2007) states that "the leading cause of personal bankruptcy in the U.S. is medical bills not covered by health insurance policies with pay-out caps."

**Possible Source:** Sixty-eight percent of women do not have adequate health benefits and are unable to afford the necessary yearly cancer screenings (McGinley, 2007).

## References

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