

Obamacare vs. Affordable Healthcare Act: the same thing

By Danielle Kirsh

The Affordable Care Act was signed into law to reform the health care industry on March 23, 2010.

Patient Protection and Affordable Care Act (PPACA) is known under other names like Obamacare, the health care reform and the Affordable Care Act.

Although the PPACA was signed into law in march, it didn't begin until Oct. 1 of this year.

The goal of the PPACA is to give Americans access to affordable, quality health insurance and to reduce the growth in the federal health care spending.

This new health care reform will not replace private insurance, Medicare or Medicaid. If you have health coverage, you can keep it.

The PPACA doesn't regulate health care; it regulates health insurance.

With this new act, young adults can stay on their parents' plans until they are 26

years old.

The new benefits of the PPACA are numerous. Insurance companies are now required to provide for women's health. Also, insurance companies can't drop a patient when they are sick and they can no longer deny someone who has a pre-existing medical problem.

The PPACA brings in new taxes on high-earners, large businesses and the health care industry.

Americans who are making less than \$45,960 as an individual, or \$94,200 as a family of four, may be eligible for free or low health insurance.

There are no extra co-pays and insurance companies can't limit the amount of care a patient can receive before they are cut off.

There are four ways to sign up for the PPACA: by person, mail, over the phone and online.

For more information, visit healthcare.gov.



With his son Jack, 20, looking on, Democratic Virginia Gov.-elect Terry McAuliffe addresses supporters during his election victory party in Tysons Corner, Va., Tuesday, Nov. 5, 2013. (AP Photo/Cliff Owen).

McAuliffe elected governor, promises improvement for higher education

By Danielle Kirsh

College tuition in Virginia has increased 45 percent in just four years, but governor elect Terry McAuliffe promises to focus some of his energy on the funding and development of colleges and universities in Virginia.

In his platform, McAuliffe said Virginia's education systems are the "building blocks that allow the private sector to flourish."

McAuliffe believes Virginia has "one of the proudest traditions of higher education in the country," but it isn't affordable for students and parents. Funding for four-year colleges and universities in Virginia has

been cut, resulting in the spike in tuition costs.

During his term, McAuliffe wants to emphasize financial aid and control the costs and fees of tuition so everyone has a "fair shot" to go to college and not have heavy debt after graduation.

McAuliffe also wants to have better support systems for veterans who are returning home and are seeking education. He wants the colleges and universities to be more veteran-friendly and be able to cater to their unique needs and talents.

He will also try to implement support for research and development in Virginia's colleges

and universities. McAuliffe will support funding requests from schools' research departments to bring revenues back to the schools and attract new faculty and staff.

McAuliffe will also be focusing on community colleges. He will be focusing on providing some state support through grants and bringing in more private dollars.

McAuliffe hopes to collaborate with local high schools to familiarize students with the community colleges in their area.

4 Ways to Marketplace Coverage



Graphic retrieved from <https://www.healthcare.gov/>