

Affordable Care Act Quiz Answer Key PDF

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What is the common nickname for the Affordable Care Act?

- A. Medicare
- B. Medicaid
- C. Obamacare ✓
- D. HealthNet

Which part of the ACA was effectively nullified by reducing the penalty to \$0 in 2019?

- A. Medicaid Expansion
- B. Individual Mandate 🗸
- C. Health Insurance Marketplaces
- D. Essential Health Benefits

What is the primary goal of the ACA?

- A. Increase healthcare costs
- B. Decrease the number of insured Americans
- C. Improve healthcare quality and affordability ✓
- D. Eliminate private insurance

What are some of the financial supports provided by the ACA? (Select all that apply)

- A. Subsidies for low-income individuals ✓
- B. Tax credits for small businesses ✓
- C. Direct payments to hospitals
- D. Penalties for uninsured individuals ✓

Which of the following is NOT one of the essential health benefits required by the ACA?



- A. Emergency services
- B. Cosmetic surgery ✓
- C. maternity care
- D. Prescription drugs

What challenges has the ACA faced since its implementation? (Select all that apply)

- A. Legal challenges ✓
- B. Decreased insurance coverage
- C. Political opposition ✓
- D. Increased healthcare costs ✓

What is the ACA's stance on pre-existing conditions?

- A. Allows denial of coverage
- B. Prohibits denial of coverage ✓
- C. Requires additional premiums
- D. Limits coverage options

What are the potential future challenges for the ACA? (Select all that apply)

- A. Sustaining funding for Medicaid expansion ✓
- B. Maintaining insurance marketplaces ✓
- C. Increasing uninsured rates
- D. Enhancing healthcare quality ✓

What year was the Affordable Care Act (ACA) enacted?

- A. 2008
- B. 2010 ✓
- C. 2012
- D. 2014

Analyze the impact of Medicaid expansion on low-income populations since the ACA's implementation.

The impact of Medicaid expansion on low-income populations since the ACA's implementation has been largely positive, with millions gaining coverage, leading to better access to healthcare services

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and improved health outcomes.

Which groups were primarily targeted by the Medicaid expansion under the ACA? (Select all that apply)

- A. Low-income adults ✓
- B. Children under 18
- C. Elderly individuals
- D. Pregnant women ✓

Discuss the role of subsidies and tax credits in making health insurance more affordable under the ACA.

Subsidies and tax credits play a crucial role in the ACA by providing financial assistance to lower-income individuals and families, thereby reducing their health insurance premiums and making coverage more affordable.

Which entity primarily manages the Health Insurance Marketplaces?

- A. State governments
- B. Federal government ✓
- C. Private insurance companies
- D. Non-profit organizations

Which age group can stay on their parents' insurance plan under the ACA?

- A. Up to age 18
- B. Up to age 21
- C. Up to age 26 ✓
- D. Up to age 30

How has the ACA influenced the debate on healthcare reform in the United States?

The ACA has influenced the debate on healthcare reform by establishing a framework for expanding coverage and access, which has led to ongoing discussions about the role of government in healthcare and the sustainability of such reforms.



What are some of the main arguments for and against the ACA from a political perspective?

Main arguments for the ACA include increased access to healthcare, protection for pre-existing conditions, and cost reductions through subsidies. Arguments against it focus on government overreach, increased premiums for some, and the burden on businesses.

Describe how the ACA has changed the landscape of health insurance coverage in the United States.

The ACA has changed the landscape of health insurance coverage in the United States by expanding Medicaid eligibility, creating health insurance exchanges, and implementing consumer protections that prevent denial of coverage due to pre-existing conditions.

Which of the following are considered essential health benefits under the ACA? (Select all that apply)

- A. Mental health services ✓
- B. Vision care for adults
- C. Rehabilitative services ✓
- D. Pediatric services ✓

Which provisions of the ACA aim to protect consumers? (Select all that apply)

- A. Ban on lifetime limits ✓
- B. Coverage for pre-existing conditions ✓
- C. Requirement for employer-provided insurance
- D. Allow young adults to stay on parents' plans ✓

Explain the significance of the individual mandate in the ACA and its impact on the healthcare system.

The individual mandate required most Americans to have health insurance or pay a penalty, aiming to reduce the number of uninsured and ensure a balanced risk pool in the insurance market.