



At last = expression
of opinion

At Last, Democrats Get Chance to Engineer Obamacare 2.0

Obamacare 2.0 =
new version

*The Biden administration is trying to make the health care law **more generous** and **closer** to its original design, but may disappoint progressive allies hoping for more.*

Ever since the Affordable Care Act became law in 2010 — a big deal, in the (sanitized) words of Vice President Joseph R. Biden Jr. — Democrats have itched to fix its flaws.

information about
the first version =
name + date

But Republicans united against the law and, for the next decade, blocked nearly all efforts to buttress it or to make the kinds of technical corrections that are common in the years after a major piece of legislation.

opposition

Now the Biden administration and a Democratic Congress hope to engineer the **first major repair** job and expansion of the Affordable Care Act since its passage. They plan to refashion regulations and spend billions through the stimulus bill to make Obamacare simpler, more generous and closer to what many of its architects wanted in the first place. [...]

purpose of the
article = to explain
the repairs

The Affordable Care Act has expanded coverage to more than 20 million Americans, cutting the uninsured rate to 10.9 percent in 2019 from 17.8 percent in 2010. It did so by expanding **Medicaid** to cover those with **low incomes**, and by **subsidizing private insurance** for people with **higher earnings**. But some families still find the coverage **too expensive** and its **deductibles** too high, particularly those who earn too much to qualify for help. Tucked inside the **stimulus bill** that the House passed early on Saturday are a series of provisions to make the private plans more affordable, at least in the short term. [...]

information about
the first version

2 sides

With Democrats back in control of Congress and the White House, there is new enthusiasm for **expanding health coverage**. Against the background of the pandemic and changing views about federal debt among many economists, lawmakers are less concerned about deficit spending than they used to be.

context

But the Biden health project still faces **challenges**, and it may disappoint his allies. The new proposed **spending**, which would bring the law's subsidies in line with early drafts of the Affordable Care Act, is temporary. Making those changes permanent could cost **hundreds of billions over a decade**, a sum that may spook moderate Democrats once the economy is in better health.

And **for many Democrats**, the overhauls do not go as far they had hoped. Mr. Biden ran not only on subsidy expansions and technical fixes, but also on a lowering of the Medicare eligibility age and the creation of a so called

public-option plan, government insurance that people could choose in place of private coverage. Members of Congress have introduced Medicare expansion and public-option bills, but neither type of proposal appears likely to move soon.

New York Times, Feb. 27th, 2021