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Instructions: the affordable care act has subsidies available; how does one qualify? how does this differ from medicaid? i live in el paso, texas i work in a managed care organization. i look at hierarchical condition category coding (hcc codes) and proper documentation for accurately diagnosing and reimbursement. more specifically, i work for wellmed medical management. i am a clinical nurse coding consultant.

The Affordable Care Unit and Medicaid

Student's Name

Institutional Affiliation

### The Affordable Care Unit and Medicaid

The affordable care unit (ACA) and Medicaid are health care laws enacted to make care more affordable. The ACA, which is also referred to as Obamacare, offers different subsidies in care provision. However, different criteria are used to determine whether an individual is an eligible beneficiary for ACA subsidies or not.

Firstly, an individual who benefits from ACA's subsidies should have an annual salary of approximately 400 percent or below the set poverty level by the federal government. According to Penner (2017), health care comprises one of the highest government spending in the U.S. If an individual's yearly income is above four hundred percent of the federal poverty level, then he or she might not benefit from Obamacare's subsidies. According to the Federal Register, the poverty level for 2020 was set to around \$12,760 annually per individual (McKenna et al., 2018). Therefore, any American citizen who earns more than 400 percent of \$12,760, that is \$51,040 annually, is disqualified from ACA accessing subsidies (McKenna et al., 2018). Nonetheless, people with yearly incomes of more than 400 percent of the set poverty levels qualify for Medicaid insurance. Therefore, an annual income of less than 400 percent of the federal poverty level qualifies people to access ACA subsidies.

Secondly, an individual deserves to be an American citizen to access ACA's subsidies. That is, you must be living in the United States. Besides, if you are an immigrant, then you must have legal citizenship of America to access ACA subsidies.

Prisoners do not qualify to access the ACA's subsidies. People who have been incarcerated are disqualified from applying for ACA subsidies, but are covered through other health plans. That is, convicts benefit from other government-sponsored health care plans such as Medicaid.

The qualification for ACA's subsidies is different from that of Medicaid. Firstly, Medicaid's qualification does not depend entirely on the federal's poverty level. That is, Medicaid does not have a poverty level proportion that one must meet to qualify for the subsidies. Besides, Medicaid is not only for American citizens. It is accessed by any deserving individual in America including those with temporary residence documents. The laws also governing Medicaid are different from those of ACA. ACA is federal government regulated while Medicaid is state-controlled. Therefore, it is easier to access Medicaid than ACA depending on different state's laws.

To sum up, ACA and Medicaid are government-sponsored health care insurance policies. They make access to health care more affordable. However, Medicaid is state-controlled and has wider coverage than ACA.

## References

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