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# *What Does Artificial Intelligence Think About Obamacare?*

*Over the more than 26 years* I've worked for WMI, I figure I've written well in excess of 100 articles for the *WPMA News*. For the handful of you who occasionally read my articles, I'm sure you're as tired of reading them as I am of writing them. With that in mind, I have decided to try something new and exciting ... and quite a bit easier for me. For the first time in my life, I'm using an artificial intelligence ("AI") chatbot. In fact, in the interest of full disclosure, I used the chatbot to write the bulk of this article and I liked it so much, I may just make this my go-to way of writing my articles in the future!

There are many AI chatbots out there, but I chose to use ChatGPT since that's the AI platform I've heard the most about. It's amazingly simple to use, mind-blowingly powerful and incredibly technological. I should also note that I haven't changed anything in ChatGPT's response, so you are getting AI's unadulterated response and the language, punctuation, and concepts are exactly as ChatGPT responded to my questions about the Affordable Care Act. Finally, I haven't fact-checked ChatGPT's response, but I did review it and I have found everything to be pretty accurate (albeit a bit incomplete). If you want to monkey around with ChatGPT for yourself, you can find it at [poe.com](https://poe.com). Give it a try. You'll be astonished!

**DTL's Request:** Write a two-page article about whether the Affordable Care Act improved health care benefits in the U.S. and the effect of the law on health insurance premiums.

**ChatGPT's Response:** The Affordable Care Act (ACA), also known as Obamacare, was enacted in 2010 with the aim of increasing access to healthcare and reducing the number of uninsured Americans. Since its implementation, there has been much debate about whether the ACA has improved healthcare benefits in the United States and the effect of the law on health insurance premiums.

One of the main provisions of the ACA was the expansion of Medicaid, a government-funded health insurance program for low-income individuals and families. The law expanded Medicaid eligibility to all individuals with incomes up to 138% of the federal poverty level. As a result, millions of Americans who were previously uninsured were able to gain access to health insurance through Medicaid.

Another significant provision of the ACA was the establishment of health insurance marketplaces, where individuals and small businesses could purchase health insurance plans. The ACA also required insurers to cover certain essential health benefits, such as preventive care, mental health services, and prescription drugs. Additionally, the law prohibited insurers from denying coverage or charging higher premiums based on pre-existing conditions.

Overall, the ACA has had a significant impact on the U.S. healthcare system. According to a report by the Commonwealth Fund, the uninsured rate among nonelderly adults decreased from 20% in 2010 to 12.4% in 2018, thanks in large part to the ACA. The report also found that the ACA led to improvements in access to care, affordability of care, and health outcomes, particularly for low-income individuals and those with chronic conditions.

However, the ACA has faced ongoing challenges and criticisms, particularly around the affordability of health insurance premiums. According to a report by the Kaiser Family Foundation, the average monthly premium for a benchmark silver plan on the ACA marketplace increased by 34% from 2017 to 2021. This increase is due in part to the repeal of the individual mandate, which required individuals to have health insurance or pay a penalty.

Furthermore, the ACA has faced legal challenges, including a recent Supreme Court case in which the court upheld the law but struck down a provision that required insurers to cover contraceptives for employees of certain religiously affiliated organizations.

Despite these challenges, the ACA has had a significant impact on healthcare benefits in the United States. The expansion of Medicaid and establishment of health insurance marketplaces have provided millions of Americans with access to healthcare. The requirement that insurers cover essential health benefits has also improved the quality of healthcare for many individuals.

Despite the ACA's successes, the law has faced ongoing challenges, particularly around the affordability of health insurance premiums. Policymakers will need to continue to address these challenges and work to improve the U.S. healthcare system for all Americans.

In conclusion, the ACA has had a significant impact on healthcare benefits in the United States, particularly through the expansion of Medicaid and establishment of health insurance marketplaces. The law has led to improvements in access to care, affordability of care, and health outcomes. However, the ACA has faced ongoing challenges and criticisms, particularly around the affordability of health insurance premiums. Policymakers will need to continue to work to address these challenges and ensure that all Americans have access to affordable, high-quality healthcare.

**DTL's Follow-up Request:** In one paragraph, tell me how much the Affordable Care Act adds to healthcare spending each year and how healthcare spending in 2023 compares to healthcare spending in 2010.

**ChatGPT's Response:** The Affordable Care Act (ACA) has had a significant impact on healthcare spending in the United States. According to the Centers for Medicare and Medicaid Services, the ACA is projected to increase healthcare spending by an average of 1.3% per year from 2019 to 2028, with total healthcare spending expected to reach \$6.2 trillion by 2028. However, it's worth noting that the ACA has also implemented cost-containment measures and introduced payment models that reward quality of care rather than quantity of services, which may help to reduce healthcare spending in the long run. Healthcare spending in 2023 is expected to be significantly higher than healthcare spending in 2010, with estimates suggesting that total healthcare spending in 2023 will be around \$5.5 trillion, compared to \$2.6 trillion in 2010. However, the rate of growth in healthcare spending has slowed since the implementation of the ACA, with spending increasing at an average rate of 4.6% per year from 2010 to 2019, compared to an average of 6.9% per year from 2000 to 2010.



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 This bot is powered by OpenAI

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