**Assignment 4: Health Insurance and the Affordable Care Act**

Due Week 8 and worth 150 points

Suppose you have been tasked with purchasing health insurance for your organization that has fifty (50) full-time employees.

Use the Internet or Strayer databases to research different types of health insurance.

Write a two to three (2-3) page paper in which you:

1. Suggest one (1) plan that you would use to purchase health insurance for your organization. Determine the extent to which employee lifestyle choices and health economics would factor in to your chosen plan. Provide a rationale for the response.
2. Analyze the implication of the Affordable Care Act on your decision to purchase insurance. Debate two (2) advantages and two (2) disadvantages of purchasing health insurance for your employees, as opposed to having your employees receive governmental insurance.
3. Use at least two (2) quality references. **Note:** Wikipedia and other Websites do not qualify as academic resources.

Your assignment must follow these formatting requirements:

* Be typed, double spaced, using Times New Roman font (size 12), with one-inch margins on all sides; citations and references must follow APA or school-specific format. Check with your professor for any additional instructions.
* Include a cover page containing the title of the assignment, the student’s name, the professor’s name, the course title, and the date. The cover page and the reference page are not included in the required assignment page length.

The specific course learning outcomes associated with this assignment are:

* Analyze the impact of healthcare financing and health insurance on healthcare access, quality, and cost.
* Analyze the influence of health policy and health reform on healthcare access, quality, and cost in the U.S.
* Use technology and information resources to research issues in healthcare policy and law.
* Write clearly and concisely about healthcare policy and law using proper writing mechanics.

Grading for this assignment will be based on answer quality, logic / organization of the paper, and language and writing skills, using the following rubric.

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| **Points: 150** | **Assignment 4: Health Insurance and the Affordable Care Act** |
| **Criteria** | **Unacceptable****Below 60% F** | **Meets Minimum Expectations****60-69% D** | **Fair****70-79% C** | **Proficient****80-89% B** | **Exemplary****90-100% A** |
| 1. Suggest one (1) plan that you would use to purchase health insurance for your organization. Determine the extent to which employee lifestyle choices and health economics would factor in to your chosen plan. Provide a rationale for the response.Weight: 40% | Did not submit or incompletely suggested one (1) plan that you would use to purchase health insurance for your organization. Did not submit or incompletely determined the extent to which employee lifestyle choices and health economics would factor in to your chosen plan. Did not submit or incompletely provided a rationale for the response. | Insufficiently suggested one (1) plan that you would use to purchase health insurance for your organization. Insufficiently determined the extent to which employee lifestyle choices and health economics would factor in to your chosen plan. Insufficiently provided a rationale for the response. | Partially suggested one (1) plan that you would use to purchase health insurance for your organization. Partially determined the extent to which employee lifestyle choices and health economics would factor in to your chosen plan. Partially provided a rationale for the response. | Satisfactorily suggested one (1) plan that you would use to purchase health insurance for your organization. Satisfactorily determined the extent to which employee lifestyle choices and health economics would factor in to your chosen plan. Satisfactorily provided a rationale for the response. | Thoroughly suggested one (1) plan that you would use to purchase health insurance for your organization. Thoroughly determined the extent to which employee lifestyle choices and health economics would factor in to your chosen plan. Thoroughly provided a rationale for the response. |
| 2. Analyze the implication of the Affordable Care Act on your decision to purchase insurance. Debate two (2) advantages and two (2) disadvantages of purchasing health insurance for your employees, as opposed to having your employees receive governmental insurance.Weight: 45% | Did not submit or incompletely analyzed the implication of the Affordable Care Act on your decision to purchase insurance. Did not submit or incompletely debated two (2) advantages and two (2) disadvantages of purchasing health insurance for your employees, as opposed to having your employees receive governmental insurance. | Insufficiently analyzed the implication of the Affordable Care Act on your decision to purchase insurance. Insufficiently debated two (2) advantages and two (2) disadvantages of purchasing health insurance for your employees, as opposed to having your employees receive governmental insurance. | Partially analyzed the implication of the Affordable Care Act on your decision to purchase insurance. Partially debated two (2) advantages and two (2) disadvantages of purchasing health insurance for your employees, as opposed to having your employees receive governmental insurance. | Satisfactorily analyzed the implication of the Affordable Care Act on your decision to purchase insurance. Satisfactorily debated two (2) advantages and two (2) disadvantages of purchasing health insurance for your employees, as opposed to having your employees receive governmental insurance. | Thoroughly analyzed the implication of the Affordable Care Act on your decision to purchase insurance. Thoroughly debated two (2) advantages and two (2) disadvantages of purchasing health insurance for your employees, as opposed to having your employees receive governmental insurance. |
| 3. 2 references Weight: 5% | No references provided | Does not meet the required number of references; all references poor quality choices. | Does not meet the required number of references; some references poor quality choices. | Meets number of required references; all references high quality choices. | Exceeds number of required references; all references high quality choices. |
| 4. Clarity, writing mechanics, and formatting requirementsWeight: 10% | More than 8 errors present  | 7-8 errors present | 5-6 errors present | 3-4 errors present | 0-2 errors present |