

## CHAPITRE 2

# RECENT REFORMS OF BRITISH AND AMERICAN HEALTHCARE SYSTEMS

Since the election (or re-election) of new leaders, recent governmental reforms have been undertaken, mainly in the social and healthcare systems. In the UK, in 2010, after the election of David Cameron, leader of the conservatory party, important reforms on the Welfare State have been implemented, known as **The Welfare Reform Act 2012**.

In the USA, one of the most significant element of Barack Obama's campaign in 2008 was the reform of the former healthcare system. Through his re-election, he kept up this change, leading to the implementation of the **Affordable Care Act**, aka **Obamacare**

## REFORM OF THE BRITISH SYSTEM

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The Welfare Reform Act 2012 is an Act of Parliament which makes changes to the rules concerning a number of benefits (allocations) offered within the British social security system. It was enacted by the Parliament of the United Kingdom on 8 March 2012.

The main elements of the legislation are:

the introduction of Universal Credit :

- A single payment to claimants (demandeurs), available to working people on a low income (à faibles revenus) and the unemployed (les chômeurs). Its aim is to improve the incentive to work by making it easier for people who have temporary, low-paid work to move in and out of employment without losing benefits, and to simplify the benefits system by bringing together several benefits into a single payment. Through this scheme, it is envisaged that unemployed people will be encouraged to take on more work for any period of time that is available.
- stronger penalties for fraud and error
- new «claimant commitment» (engagement du demandeur)
- replacement of Disability Living Allowance with Personal Independence Payment Benefits (allocations) available to people with disabilities (handicap) are changed by the Act. The Personal Independence Payment (PIP) is to replace Disability Living Allowance gradually, with a full roll-out across Great Britain by October 2015. Claimants (bénéficiaires) are required to undergo assessments (subir des examens) to prove their eligibility for the benefit. The tests must be passed 3 months prior to claiming and claimants must be able to satisfy the requirements (remplir les conditions) of the test

for a period of at least 9 months after their claim. Payments are varied according to the severity of disability as decided by the tests and relate to (repose sur)

- ability to accomplish daily living activities (tâches de la vie quotidienne) and level mobility.
- reform of Housing Benefit (allocation logement), including introduction of under-occupancy penalty (pénalité si une chambre est non occupée), referred to by its opponents as a «bedroom tax» (taxe pour logement avec une chambre d’ami). Under the Act (la loi), Housing Benefit criteria now take into consideration the number of rooms and number of people occupying a property and restrict payments to one bedroom per person or per couple. If there are too many rooms in an accommodation for the number of occupants, an «under-occupancy penalty» is applied which reduces housing benefit by 14% for one extra room and by 25% for two or more extra bedrooms. This aspect of the Act has been popularly referred to as the «Bedroom Tax».
- changes to the Social Fund, including greater power to local authorities
- reform of Employment and Support Allowance (allocation chômage)
- changes to child support

The Act now limits the total amount of money available to social security claimants. Total benefits paid to a single person may not now exceed £350 per week; the maximum available to families (single parents and couples with children) is £500 per week.

Reactions to this new act : Some media commentators have expressed opinions that the benefit rules may lead to a UK-wide housing crisis, while others supporting the reforms have said that it will help to reduce UK welfare spending (dépenses sociales) and incite a fairer (plus juste) redistribution of rented accommodation (logement en location).

Critics of the new benefit rules have commented on situations where tenants (locataires) who are affected by the under-occupancy penalty will be forced to move to smaller properties to avoid losing money, and have drawn attention to a shortage of housing (une pénurie de logements).





## REFORM OF THE AMERICAN HEALTHCARE BILL : THE OBAMACARE

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The Affordable Care Act (ACA) also called «Obamacare» is a United States law implemented by President Barack Obama on March 23, 2010. It represents one of the most significant reform of the U.S. healthcare system in the American history.

The ACA was enacted (a été promulgué) in order to increase the quality and affordability (accessibilité) of health insurance. ObamaCare's main focus is on providing more Americans with access to affordable health insurance, improving the quality of health care and health insurance, regulating the health insurance industry, and reducing health care spending in the US. The law also requires (exige) insurance companies to cover all applicants (assurés, candidats) within new minimum standards (selon de nouveaux critères minimales) and offer the same rates regardless of pre-existing conditions (sans prendre en compte les problèmes de santé pré-existants) or sex.

So what is ObamaCare and what does it mean to Americans ? There are really only a few things to know about the Affordable Care Act.

- The Affordable Care Act contains reforms to the insurance and health care industries in order to combat rising health care costs and to provide affordable health insurance to more Americans.
- Before the law you could be denied coverage (on pouvait refuser de vous couvrir) or treatment because you had been sick in the past, be charged more (vous faire payer plus) because you were a woman, and had little or no way to fight insurance company

appeals. Today all Americans have access to a large number of unprecedented new benefits, rights, and protections.

- As of 2013 there were around 44 million Americans who went without health insurance (about 16% of the population). The majority of uninsured are working families and those who simply cannot afford (ceux qui n'ont pas les moyens de payer) health insurance. One of the major things ObamaCare does is help these individuals to get health insurance through expanding Medicaid eligibility (en étendant l'éligibilité à l'assurance de santé Medicaid) and offering cost assistance through health insurance marketplaces. By the end of open enrollment 2014 less than 13% of Americans were uninsured.
- The Affordable Care Act reforms Medicare. This includes offering Medicare recipients the same new benefits, rights, and protections as everyone else as well reforming many aspects of the Medicare system including cuts to aspects of the program that weren't working.
- Cost assistance subsidies (subventions) are available to individuals and families making less than 400% of the Federal Poverty Level via their State's health insurance marketplace. Small businesses (entreprises) with less than 25 full-time equivalent employees making less than \$25,000 in average annual wages.
- As of 2016 large employers will have to provide health coverage to full-time workers. This will help to provide coverage to those who aren't covered by subsidized private insurance or the expansion of Medicaid.
- Most Americans will have to have health insurance by 2014 or pay a per month fee (une taxe mensuelle) on their year-end federal income taxes (impôts sur le revenu) for every month they go without coverage. Many Americans will have to obtain coverage or pay a fee.
- The type of coverage to avoid the fee is called minimum essential coverage.

In 2011 the Congressional Budget Office projected that the ACA would lower both future deficits and Medicare spending.

However, the law and its implementation have continued to face challenges

in Congress and federal courts, and from some state governments, conservative groups, labour unions (syndicats), and small business organizations.



## CHAPITRE 3

# INFORMATION AND COMMUNICATION TECHNOLOGIES



ITCs refer to any medium used to record, broadcast or manipulate information : computers, hand-held computing devices, dvds, computing hardware (PCs, MP3 players, smartphones...), application software, the Internet, its search engines, The WWW (World Wide Web)... There is a growing variety of services which change people's relationships, the economy and society.

## COMMUNICATION

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There is a tremendous growth of sophisticated objects, like smartphones, mobile or cell phones which have revolutionized the world. Their impact on the emerging countries is more and more important as it gives their inhabitants access to global information and business opportunities.

Information and Communication technologies are playing a growing role, more precisely telephones. They have led to the creation of jobs in emerging countries where the labour costs are lower, as call centres have been opened in English speaking countries such as India, to develop telemarketing.

Smartphones have made possible the internet access on the phones thanks to the 3G and 4G technologies. The potential for the mobile internet is high, as computers are much more expensive than mobile smartphones.

## E-COMMERCE AND SOCIAL NETWORKING

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Thanks to the emergence of e-commerce, the economy has been deeply transformed. There is a growing change, as more and more companies nowadays use Applications Service Providers (ASPs). Thanks to this system, clients can rent software used on simplified, cheaper computers. The advantage is that it is not necessary to invest a lot of money in and worry about hardware and its maintenance. Clients can for example use specialized services provided by Google, Yahoo, Amazon...

Websites like Facebook, MySpace, LinkedIn... have an impact not only on the society but also on business, as they influence people in their purchasing habits (habitudes d'achat) through buzzing, blogs, tweets, posts-it... a completely new marketing trend.

They can boost employment and play a role in hiring people. It is possible to find a job through these media. People can also share films and music. The business of online games is also booming.

ITCs are part of today's life and it is not conceivable to live without them nowadays. They organize and facilitate our daily lives. Everyone, anywhere, can be seen using a phone or tablet, and this can also show the dependency these objects generate. New generations become slaves of NTICs and some specific actions are undertaken to try to be less dependent on them, like for example the no-phone days organized in schools, to draw the attention to this dependency.

Many new objects appear on the New Technologies sphere : Google glasses, Google watch, self driving car... In a world which evolves constantly, inventors go further in their research and offer more and more innovative systems to facilitate communication and improve people's lives.

