



CAUGHT IN THE ACT

When we started planning our coverage last fall for this year's fifth anniversary of the Affordable Care Act's passage, it wasn't so much what we were going to present in this issue.

The storyline, when you boil it right down to the basics, is that in 2010 the Obama administration passed the most sweeping social legislation since the Social Security Act of 1935. But as we've seen over these past five years, there are dozens of sidebar stories to the big-picture view.

Individual mandates, issuing contraceptives, death panels, and public and private exchanges are just a few of the ACA-related issues that have dominated the headlines. The ACA also has been a key talking point of every federal election season (how many times did we hear, "This election is a referendum on Obamacare?") since its passage.

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The ACA also has logged more court time than college basketball's March Madness tournament. The constitutionality of the individual mandate narrowly was upheld by the U.S. Supreme Court in 2012. In an encore visit, justices are now considering the legality of the ACA's insurance subsidies before the high court's session concludes at the end of June.

You don't have to be a public policy wonk to know just how controversial Obamacare has been since the president signed the Patient Protection and Affordable Care Act into law on March 23, 2010. There's clearly been plenty of "what"-related stories for us to tell. But what about the "how?" How does this law affect employers? How have workplace leaders implemented it? How have employees accepted it?

Pondering those questions is so vital to you and your workplace that we ultimately decided to let you tell this story. Sure, we could have crafted a compelling 2,000-plus word feature story with relevant data, charts and graphs and deep-thinking along with insightful quotes from industry experts. That's certainly one way to lay out five years of the Affordable Care Act.

I think we hit on a better way to tell it, though — one that lets those closest to putting the ACA into action at

work tell in their own words how they've dealt with it. The idea came from an unlikely source: a simple 300-word column tucked in among the film reviews and drink specials of a free daily paper dispensed near my train platform. Freelance writer Scott Bolohan, who recounts his story in our coverage, told his tale of negotiating the complex and often frustrating process of signing up on the public exchange and never expecting to use his insurance — until that one day when he broke his leg.

It's a story you seldom hear, which in many ways is a shame. This millennial's account was so simple yet eye-opening that it prompted us to begin assembling a series of first-person narratives — an ACA anthology — of stories told by those people who deal with health care reform day in and day out. What we've collected here are your stories. They touch on the good and the bad, the struggles and successes, the exasperation and entrepreneurialism that the Affordable Care Act has delivered to the workplace. Like Bolohan's story, these are the accounts you seldom read or hear outside of your department's staff meetings. But they are the ones you have lived with day in and day out on the job.

Leave the political arguments of the ACA to the glib pundits and analysts; we sought out people on the ground floor, those who have to make it work, whatever their feelings about the law or its political symbolism. Benefits manager Sarah Lecuna relates the efforts her company has put into communicating wellness and consumerism; several advisers and consultants including employment attorney Rachel Cutler Shim tell of the complications employers have met with in retooling their health and welfare plans; and small-business owner Paula Bogolin tells how she had to start thinking of her family-owned business as a business with family members.

We also jumped at the chance to interview a key architect of the ACA — none other than former Health and Human Services Secretary Kathleen Sebelius — to get an insider's look at the past, present and potential future of the ACA.

We've also let our subjects take a deeper and more personal dive into their stories and recollections of the ACA by adding a video component. Go to **Workforce.com** to see those interviews, as well as an interactive timeline of the ACA.

Peers and colleagues. These are the people who have felt the same anxiety, the stresses of trying to comprehend, advise, implement and even use this massive law with what at best can be called muddled guidance from several federal agencies.

It's their story of living and dealing with the ACA. Now it's your turn to tell us: What's yours? *wf*

Rick Bell is *Workforce's* managing editor. To comment, email editors@workforce.com.