The U.S. population is projected to grow 12%, from 321 million to 359 million, and on its own the portion of the population that is aged 65 and older is expected to grow 55%. Healthcare reform has also prevented insurance companies from denying coverage for any individual, regardless of pre–existing conditions. More than one–third of currently active physicians will be 65 or older in the next decade and it .is possible these physicians will retire, creating a larger deficit