Florida’s Obamacare Ploy

*CCH Freedom’s* Twila Brase Warns Florida’s Move to Create ‘Exchange-Like’ Insurance Website May Be Attempt to Create State Exchange

ST. PAUL, Minn.—The state of Florida will soon begin selling health insurance coverage plans through a “marketplace” that will operate much like a state exchange, but without the connection to *HealthCare.Gov* or the access to subsidies provided to patients through the state exchanges.

While the goal—to provide Floridians easy access to health insurance coverage—sounds positive, Twila Brase, president and co-founder of *Citizens’ Council for Health Freedom* (*CCHF*, www.cchfreedom.org), a Minnesota-based national organization dedicated to preserving patient-centered health care and protecting patient and privacy rights, warns that these plans are aimed at turning the state program, called “Florida Health Choices,” into a state-based Obamacare exchange.

“Why offer a so-called insurance ‘marketplace’ and attempt to get a direct federal website interface with *Healthcare.gov*, the federal Obamacare website, unless this is a ploy to turn Florida’s current program into an Obamacare state exchange?” Brase said. “At present, Florida Health Choices is not approved at the state or federal level as a state exchange, cannot be connected to the federal data services hub as a result and, therefore, will not be able to provide Obamacare premium subsidies. However, *I believe the present plan to sell insurance is an attempt to push for a state-based Obamacare exchange despite no authority to have one.*”

Brase added Florida Health Choices may be attempting to set up a state-based exchange in case the U.S. Supreme Court finds in favor of the plaintiffs in the groundbreaking case *King vs. Burwell*, which would disallow the federal government from providing subsidies to patients living in states where a state-based exchange has not been set up—such as Florida.

According to the web site *HealthInsurance.org*, Florida had the highest 2014 enrollment among states using the federal website *HealthCare.gov*, with nearly 1 million signing up for coverage, and was second only to California in the number of individuals selecting a qualified health plan (QHP) – Obamacare coverage – during the 2014 open enrollment period. In addition, another 180,000 Florida residents qualified for pre-ACA Medicaid or the Children’s Health Insurance Program (CHIP). Florida is not participating in the expansion of Medicaid under Obamacare.
Florida Health Choices was established by 2008 legislation for the purpose of selling discount plans limited to vision, dental and other services. It did not go live, however, until this past March and only 49 plans have been sold. Florida Gov. Rick Scott has said his state would not establish a state exchange, and Florida lawmakers heartily opposed the Affordable Care Act, not only voting against legislation to create and exchange, but also returning a $1 million grant to plan one.

Brase also warned against a second negative aspect of Florida’s health care marketplace—less competition to benefit the buyer.

“Regardless of whether Florida Health Choices is ever approved as an Obamacare exchange, it’s clearly taking on a private market function, and in doing so, advancing a single-seller system where eventually the only place for Floridians to buy insurance could be through the Florida Health Choices website,” she said. “In a single-seller system, big insurance companies win as well-paid government contractors. Small insurers get pushed out, making the system beneficial and profitable for only two players: big insurance and big government.”

Celebrating its 20th year, Citizens’ Council for Health Freedom is a patient-centered national health freedom organization based in St. Paul, Minn. CCHF exists to protect health care choices and patient privacy. CCHF sponsors the daily, 60-second radio feature, Health Freedom Minute, which airs on more than 150 stations nationwide on the American Family Radio Network and 90-plus stations on the Bott Radio Network. Listeners can learn more about the agenda behind proposed health care initiatives and steps they can take to protect their health care choices, rights and privacy.

CCHF president and co-founder Twila Brase, R.N., has been called one of the “100 Most Powerful People in Health Care” and one of “Minnesota’s 100 Most Influential Health Care Leaders.” Brase, a public health nurse, has been interviewed by CNN, Fox News, Minnesota Public Radio, NBC Nightly News, NBC’s Today Show, NPR, New York Public Radio, the Associated Press, Modern Healthcare, TIME, The Wall Street Journal, The Washington Post and The Washington Times, among others. She is at the forefront of informing the public of crucial health issues, such as intrusive wellness and prevention initiatives in Obamacare, patient privacy, informed consent, the dangers of “evidence-based medicine” and the implications of state and federal health care reform.

For more information or to interview Twila Brase, president and co-founder of Citizens’ Council for Health Freedom, contact Deborah Hamilton, Hamilton Strategies, 215.815.7716, 610.584.1096, DHamilton@HamiltonStrategies.com.