State Exchanges Must Be Self-Sustaining by January 1, 2015, or They Will Fail

CCHF: The Only Sure Way to Stop Obamacare is to Refuse to Enroll

ST. PAUL, Minn.—Is Obamacare dying a slow death? Twila Brase, patient advocate and co-founder of Citizens’ Council for Health Freedom (CCHF), thinks so.

Unless the state health exchanges are self-sustaining by January 1, 2015, they will fail to survive, as all federal exchange funding will end on December 31, 2014. This means the Obamacare law must support itself after the funding ends, and with the high number of Americans who are unable to sign up for insurance through the flawed exchanges, the future of Obamacare looks bleak.

If Obamacare has not met the goals for enrollees—including young, healthy people—the law will begin a death spiral that will eventually doom the law. Unless the 3.5 percent withholding taken from all individual premiums under Obamacare is large enough to continue to fund the exchanges after 2014, the program will end.

Because the policies in the exchanges increase costs for Americans, compromises their care, share their private medical data with government agencies and tie the hands of doctors, Brase says the end can’t come soon enough.

“This administration has shown that it will do anything to implement Obamacare,” Brase says, “even when most Americans demand that it be repealed. The only sure way to stop Obamacare is to make sure that on January 1, 2015, there are not enough people enrolled in the program to continue to fund it. If this is the case, Obamacare will self-destruct and the law will fail.”

Americans can help stop Obamacare in its tracks by “Refusing to Enroll,” Brase says. On Oct. 1, citizens could begin to opt-out and refuse to enroll in the state exchanges under the federal health care plan. CCHF has created a special “Refuse to Enroll” section of its web site that provides citizens with a form they can complete to declare that they are opting out of “any and all participation in the national Obamacare Exchange system.” The form goes on to state, “I hereby refuse to enroll in—or
use—any state-based, “state-federal partnership,” or federal healthcare.gov website portal (“health exchange”) created under the 2010 Patient Protection and Affordable Care Act (PPACA).”

Brase also gives three perfectly legal alternatives Americans can choose rather than be a part of this flawed, dangerous federal health care plan. That’s why Citizens Council for Health Freedom is working diligently to educate people across the nation that there are great options outside of signing up for this law that shares private health and financial information with government agencies, offers substandard care and costs more than private insurance.

CCHF offers these three legal alternatives to enrolling in Obamacare:

1. **Obtain private insurance.** Find a plan outside the government exchanges that meets the Affordable Care Act’s “minimum essential coverage” requirement. This could include the private individual purchase of health insurance, a health insurance policy available from a person’s employer or a policy purchased through a private health insurance exchange.

2. **Claim one or more of the nine exemptions to Obamacare.** There are four exemptions from the individual mandate and exemptions (including an additional list of hardship exemptions) from the “uninsured tax.” The exempt include:
   - Members of health-sharing organizations, certain religious groups that receive no Social Security and Native American tribes.
   - Undocumented immigrants, incarcerated individuals, for whom health insurance is considered unaffordable (premiums after subsidies/contributions exceed 8% of income). See the complete list at www.healthcare.gov/exemptions.

3. **Go uninsured and pay the “uninsured tax.”** Penalties for adults without required coverage begin at $95, or up to 1% of your income in 2014, whichever is greater, and increase annually. Penalties for children under age 18 begin at $47.50.

Brase, a public health nurse and health care freedom advocate, informs listeners of crucial health issues, such as the intrusive wellness and prevention initiatives in Obamacare, patient privacy and the need for informed consent requirements, the dangers of “evidence-based medicine” and the implications of state and federal health care reform.

Twila Brase, a public health nurse and health freedom advocate, has been called one of the “100 Most Powerful People in Health Care” and one of “Minnesota’s 100 Most Influential Health Care Leaders.” She 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. Brase shares health care-related news and commentary with the American public in her daily, 60-second radio feature, Health Freedom Minute, which airs on nearly 350 stations daily, including the 150-station American Family Radio Network and the 80-station Bott Radio Network. During these daily features, listeners can learn more about the agenda behind proposed health care initiatives, the ramifications of proposed policies and actions that can be taken to protect their health care choices, rights and privacy. Health Freedom Minute is sponsored by the Citizens’ Council for Health Freedom, a patient-centered national health freedom organization based in St. Paul, Minn. CCHF supports patient and doctor freedom, medical innovation and the right of citizens to a confidential patient-doctor relationship.

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