***NEWS RELEASE***

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Fiscal Cliffs in Health Exchanges Will Lead to Lower Wages and Fewer Workers

*Kaiser Subsidy Calculator Provides Concrete Examples of Why ACA Will Reduce Wages and Workers*

Key Facts:

- CBO report confirms that exchange premium inequities will cause Americans to stay in lower paying jobs or leave the workforce entirely to keep from paying higher premiums.
- Premium disparities will cause an increase of 2.5 million unemployed over 10 years.
- **Example:** A 48 year-old couple making $62,000 will receive $2,400 in premium subsidy, but if they earn just $1,000 more, they lose the subsidy and pay $8,290 instead of $5,890.
- **Example:** A 62 year-old parent with a stay-at-home 29 year-old child making $62,000 will pay $5,890 per year in premiums. If their income increases $1,000 to $63,000, they will pay $10,120 per year. [Kaiser Subsidy Calculator](http://www.kaiserfamilyfoundation.com)

St. Paul, Minn.—Patient advocate Twila Brase, co-founder of Citizens’ Council for Health Freedom, has found unsettling and confusing problems in the Affordable Care Act. Those problems are further exposed by the new CBO report showing that over 10 years 2.5 million people will leave the workforce and $1 trillion will be added to our national debt.

By using the Kaiser subsidy calculator the reasons for the loss of workers becomes clear. Some people will be forced to choose between high cost coverage or reducing hours, leaving the workforce early, or quitting work in order to lower their income and receive taxpayer-funded subsidies for their insurance premiums.

The [Kaiser subsidy calculator](http://www.kaiserfamilyfoundation.com) estimates the cost of exchange coverage. The calculator shows that middle income families and those who choose government exchange coverage will pay a significant price for bettering themselves and making more money. As certain categories of individuals approach the 400% federal poverty line, a small increase in wages will result in a large increase in premiums, which may exceed the wage increase. As a result employees may feel trapped in lower-paying positions. Ultimately, employees could lose ambition to advance their careers, or employers will be required to make up the difference to employees between the health coverage...
premiums that would be incurred with the raise in salary. Twila Brase sees it as a lose-lose proposition.

“The CBO report shows that the government subsidies will have a drastic impact on unemployment and a very negative impact on the economy. The Kaiser subsidy calculator shows that if someone earns just $1,000 more annually than the federal income limit, the cost of the coverage will be much higher than the extra $1,000 of income. This is a Sophie’s choice: affordable coverage or a good-paying job.”

Using “U.S. Average” and “2014 Dollars” for income Brase points to two examples within the Affordable Care Act using the Kaiser Calculator

Example 1: A 48 year-old couple making $62,000 will receive $2,400 in premium subsidy, but if they earn just $1,000 more, they lose the subsidy and pay $8,290 instead of $5,890.

Example 2: A 62 year-old parent with a stay-at-home 29 year-old child making $62,000 will pay $5,890 per year in premiums. If their income increases $1,000 to $63,000, they will pay $10,120 per year

“For many Americans,” Brase said, “it will be better to say no to a raise, rather than face the increase in insurance premiums. What kind of message is our government sending when they force us to stay in lower-paying jobs because it’s no longer worth it to make more money?”

Twila Brase shares health care-related news with the American public in her daily, 60-second radio feature, Health Freedom Minute. Health Freedom Minute airs on the entire American Family Radio Network, with more than 150 stations nationwide, in addition to Bott Radio Network with over 80 stations nationwide. During the daily features, listeners can learn more about the agenda behind proposed health care initiatives and policies and what they can do to protect their health care choices, rights and privacy.

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.

Health Freedom Minute is sponsored by the Citizens’ Council for Health Freedom, a freedom-focused, patient-centered national health care 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.

For more information about Citizens’ Council for Health Freedom or to sign up for the weekly CCHF Health eNews, visit www.cchfreedom.org.

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