

NEWS RELEASE

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The Obamacare ‘Get Out of Jail Free Card’

Hidden 14th Hardship Exemption Opens Door for Citizens

to Be Freed from Unwanted Insurance via State Exchanges

ST. PAUL, Minn.—The language of the Affordable Care Act is nothing less than vague, confusing and convoluted. But there is one section of the federal health care law that seems to be a clear way out for citizens who do not want to enroll in Obamacare—a **hidden 14th hardship exemption**.

Twila Brase, patient advocate and co-founder of *Citizens’ Council for Health Freedom*, notes that the HealthCare.gov web site lists several exemptions under the heading, [“How do I qualify for an exemption from the fee for not having health coverage?”](#)

Thirteen “hardship exemptions” are listed, which range from being homeless, being evicted/facing eviction or receiving a shut-off notice from a utility company to experiencing domestic violence, the death of a close family member, or a fire, flood or other natural or human-caused disaster that caused substantial damage to property.

But there’s a 14th hardship exemption on the [Application for Exemption from the Shared Responsibility Payment for Individuals who Experience Hardships](#) that is not included in the original list of 13. Listed under the “Category” column one additional hardship exemption: “You experienced another hardship in obtaining health insurance.” Under the column labeled “Submit this documentation with your application,” the form reads, “Please submit documentation if possible.”

“This is a huge and thus far unreported way out for citizens who don’t want to enroll in Obamacare while avoiding the fees, taxes and penalties,” Brase said. “The language for this 14th hardship exemption is so vague that it may apply to anyone, and it seems as though no documentation proving the hardship is required. This, in essence, allows anyone who says they have a ‘hardship’ to not be required to purchase health insurance under the exchanges—and avoid the penalties. With this very non-specific language, a hardship could simply mean that they were unsuccessful signing up for coverage online, which has happened to millions of Americans. This ‘extra hardship’ exempts us from any IRS penalties and obviously any costs associated with coverage under the law.”

Brase adds that many questions surround this seemingly hidden 14th hardship exemption: What is it doing there? Why was it put there? Who decided to put it there? Why was it never announced? Why isn't it included on the HHS exemptions page? Does it mean that *anyone* can claim a hardship exemption?

Besides these hardship exemptions, **Brase** adds that there are three legal ways to avoid signing up for government-run health care coverage altogether. Doing so puts Americans' private medical data at risk, compromises care, ties the hands of medical professionals and takes more money out of Americans' pockets.

1. **Buy** private insurance outside of the government exchanges, such as a private policy, employer-sponsored coverage or a private insurance exchange.
2. **Pay** the penalty tax in 2015 for being without coverage in 2014, for the lesser of \$95 or 1 percent of your income—less expensive and less risky than high government premiums.
3. **Claim** one of nine Obamacare exemptions, found at www.cchfreedom.org/pr/ObamacareMandate-9Exemptions.pdf.)

Twila Brase shares health care-related news with the public in her daily, 60-second radio feature, **Health Freedom Minute**, which airs on more than 150 stations nationwide on the American Family Radio Network and 80-plus stations on the Bott Radio Network. 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.

***Twila Brase**, 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 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. **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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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.