

*****NEWS RELEASE*****

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Minnesotans Slapped with 50-67% Health Care Premium Increases! What Can They Do?

Citizens' Council for Health Freedom Says There Are Ways to Escape Out-of-Control Obamacare Costs, Including Legal Exemptions, Waivers and Health Sharing Options

ST. PAUL, Minn.—Americans are bracing themselves for double-digit health insurance premium increases to be announced any day. In Minnesota, extreme hikes have already become reality. According to ConsumerAffairs.com, “the hikes in health plan premiums are breathtaking.” Minnesota Commerce Commissioner Mike Rothman recently released the 2017 rates for individual and small group plans. He admitted, reports Breitbart.com in its story “Minnesota Obamacare in a Death Spiral,” that the five companies offering plans through the state’s exchange, MNSure, or directly to consumers threatened to leave the market for 2017. The rate increases from **50 to 67 percent** “were what convinced all but one company to stay in the marketplace.” But there is no guarantee they will stay after next year.

Citizens' Council for Health Freedom (CCHF, www.cchffreedom.org), a national patient-centered health freedom organization based in St. Paul, Minn., says the reality that all seven of the state’s participating insurers are raising their 2017 premiums 50 to 67 percent is a crisis for many people.

“Think of any of our monthly bills and what a 50 to 67 percent increase would mean,” says Twila Brase, president and co-founder of CCHF. “Not only are health plans in Minnesota raising their rates, they will also cap their enrollment, only taking so many patients. Many in the state will not be able to afford these increases, and even if they can, who wants to? High costs were inevitable under the ACA’s new mandated benefits, new taxes, prohibition of affordable indemnity insurance, millions in new subsidies, prohibition on underwriting for health status, 20,000 pages of Obamacare regulations, and the expense of building and operating state and federal exchanges. But with the young and healthy wisely choosing not to enroll, the costs are even higher. And so, the inevitable death spiral begins, and the need for escape routes grows.”

Brase says there are several legal ways to escape high costs and avoid Obamacare coverage. And some of these options also work well for those who may have private insurance but are seeing premium increases anyway because of the devastating effects of Obamacare on the industry.

1. **Enroll** in private insurance outside of the government exchanges, in particular an employer-sponsored plan, which may be exempt from some of the law’s requirements and less costly.
2. **Pay** the penalty tax for going uninsured. In 2016, the tax, pro-rated according to months uninsured, is 2.5 percent of net income or \$695, whichever is greater. In 2017, the rate remains at 2.5 percent but the flat fee will be adjusted for inflation.
3. **Claim** one of the [nine Obamacare exemptions](#), which include [14 possible hardship waivers](#).

Among the exemptions is participation in a health care sharing ministry, where members share each other’s medical expenses under the umbrella of a non-profit organization. Brase pointed to the affordable costs for individuals, couples and families for three popular health sharing ministries:

- **Samaritan Ministries**—Samaritan offers flat monthly share amounts for any age over 25 or any family size: Individual, \$220; two-person family, \$440; three-plus-person family, \$495; widowed or divorced with children, \$305 (monthly shares are discounted for those under the age of 25). [See details online](#).
- **Medi-Share**—Amounts depend on several factors, but the standard monthly share for a 40-year-old individual who would pay \$1,250 (annual household portion) per year toward their own medical expenses before their bills are shared with other members would be \$317. The monthly share for a similarly aged couple with the same annual household portion would be \$500. [See details online](#).
- **Liberty Health Share**—Liberty reports that its most popular and comprehensive plan has a suggested monthly share amount of \$149 (single under 30), \$199 (single 30-65) or \$224 (single over 65). For couples, the shares are \$249 (under 30), \$299 (30-65) and \$324-\$349 (over 65). Family shares total \$399 (under 30), \$449 (30-65) and \$474-\$499 (over 65). [See details online](#).

*“We want Minnesotans to know that health sharing can be a wonderful way to get medical expenses paid, seek affordable cash-based pricing for care, such as in **The Wedge of Health Freedom**, and avoid enrolling in costly and intrusive Obamacare coverage,” Brase says. “Health sharing is also beneficial because it allows members to avoid paying for certain things they may be morally opposed to. And the stories of those helped by health sharing are so uplifting—much different than the horror stories we hear about the (Un)Affordable Care Act. Health sharing can be a less expensive and very personal alternative to traditional health insurance.”*

Minnesota isn’t the only state facing double-digit increases in health insurance premiums. All states are bracing for similar hikes. Likewise, several large insurance providers have pulled out of state exchanges this year, citing rising costs.

CCHF recently launched **The Wedge of Health Freedom** (www.JointheWedge.com), where doctors have said ‘no’ to costly and restrictive insurance contracts and government regulations. These [Wedge practices](#), which are located in nearly 40 states, can be found online in a “map of freedom,” which displays the locations of doctors and other health care professionals around the country, where patients can find care that is affordable, confidential and patient-friendly.

For more information about **CCHF**, visit its web site at www.cchffreedom.org, its [Facebook](#) page or its Twitter feed @CCHFFreedom. For more about **The Wedge of Health Freedom**, visit www.JointheWedge.com, **The Wedge** [Facebook](#) page or follow **The Wedge** on Twitter @wedgeoffreedom.