

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

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**With Huge Obamacare Increases, Some Say Subsidies
Will Provide ‘Savings’ - But Higher Costs Shifted to
Americans in Fees and Taxes**

*Citizens’ Council for Health Freedom: Obamacare Subsidies Don’t Save
Americans Money, But Rather, Cost Everyone More*

ST. PAUL, Minn. - Health insurance customers in many states will see major increases in 2016 - some by double-digit percentages - according to a new report by the Kaiser Family Foundation. And what’s the advice many are receiving to combat these increases? Just take advantage of Obamacare subsidies, the Advanced Premium Tax Credit, to reduce the premiums.

But *Citizens’ Council for Health Freedom (CCHF, www.cchfreedom.org)*, a patient-centered national health freedom organization based in St. Paul, Minn., existing to protect health care choices, individualized patient care, and medical and genetic privacy rights, says this line of thinking is completely backward.

“Individuals and families who are facing these health insurance premium increases next year - a direct result of the Affordable Care Act - are being told to check out the ‘savings’ by taking advantage of the subsidies offered through Obamacare,” said CCHF president and co-founder Twila Brase. “This is a completely upside-down way of considering health care costs, because while the premium payment might be a bit lower in the short term, we will all pay for these subsidies with higher taxes and fees in the long run. This is another deception by the government - that Obamacare subsidies are ‘free money,’ when in actuality, it costs all of us more in the end.”

According to Kaiser, which analyzed premiums in 13 states and Washington, D.C., costs will increase in several states - and at alarming rates. In Brase’s home state of Minnesota, for example, Twin Cities Business reported that those who purchase individual or family health plans via MNsure, Minnesota’s state health exchange, or directly from insurers, will see their premiums rise between 14 and 49 percent next year, an average of 28.5 percent - the highest increase of any state.

“Given that MNsure has one of the lowest rates of exchange enrollment, resulting in a lack of enrollment dollars needed by the exchange for operating expenses, Minnesota’s sharp premium

increases may be a result of that low enrollment rate, or alternatively, an attempt to drive people and their dollars into MNSure for relief from the increases,” Brase said.

But even if the subsidies were the answer - which they are not, Brase says - a large portion of those in need of health care coverage aren't even eligible. For example, KARE-11 TV in Minneapolis/St. Paul recently profiled a local freelance writer who pays \$700 for Blue Cross Blue Shield coverage for himself and his wife. Because he is self-employed, the writer does not have company health care available. His deductible is \$4,000 - a threshold the couple must cross in out-of-pocket spending before the 80/20 co-pay begins.

With the 2016 increases, this writer will pay a \$1,000-plus monthly premium next year if he stays with the same policy - meaning this couple will spend more on health insurance than on their mortgage. And this particular writer and his wife don't qualify for advance premium tax credits - along with about 40 percent of the population.

One reason premiums are rising, reported Twin Cities Business, is that “plan providers have miscalculated the health levels among those buying plans via MNSure or directly from insurers. They have turned out to be ‘sicker’ and ‘more expensive’ than they anticipated” - something Brase predicted when Obamacare was first introduced and became law more than five years ago. In order for government health care to survive, the young and healthy must enroll to keep it alive - and that is not happening, Brase said. Therefore, costs will continue to increase.

Brase frequently talks about topics like Obamacare and subsidies during **CCHF's** daily, 60-second [Health Freedom Minute](#) radio feature. Heard on approximately 350 stations nationwide, including 200 on the American Family Radio Network and 100 on the Bott Radio Network, Health Freedom Minute helps listeners learn more about the agenda behind health care initiatives, as well as steps they can take to protect their health care choices, rights and privacy.

Recent Health Freedom Minute topics have included the new ICD-10 medical coding system, patient profiling, hospital fraud, medical data privacy, patient outcomes and socialized medicine. The one-minute program is free for stations to run; for details, contact Michael Hamilton at mhamilton@hamiltonstrategies.com or (610) 584-1096 or (215) 519-4838.

On Oct. 22, **CCHF** will host a special event, “Breaking Free from Obamacare,” with two conservative superstars. At its annual fundraising dinner, **CCHF** will welcome keynote speaker Dan Bongino, former Secret Service agent, bestselling author, the 2014 CPAC “Top 10 Under 40” Award Winner, guest radio host for Sean Hannity and Mark Levine, and a regular guest on Fox News, CNN, MSNBC and more. A special guest at the event will be Rich Weinstein, the “Father of Grubergate,” who discovered the videos where Affordable Care Act architect Jonathan Gruber admitted to deception to pass Obamacare.

The evening will enable **CCHF** to do what it does best - protect patients and doctors from government encroachment; distill complex health care issues into the easy-to-understand Health Freedom Minutes that air on more than 350 radio stations across the country; target the Achilles'

heel of health care policy; and keep the business of health care from destroying the caring mission of medicine. [Click here](#) for more information on the Oct. 22 event in Minneapolis.

For more information about **CCHF**, visit its web site at www.cchfreedom.org, its Facebook page at www.facebook.com/cchfreedom or its Twitter feed, @CCHFFreedom.

***Citizens' Council for Health Freedom**, a patient-centered national health freedom organization based in St. Paul, Minn., exists to protect health care choices, individualized patient care, and medical and genetic privacy rights. CCHF sponsors the daily, 60-second radio feature, Health Freedom Minute, which airs on approximately 350 stations nationwide, including 200 on the American Family Radio Network and 100 on the Bott Radio Network. Listeners can learn more about the agenda behind 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." A public health nurse, Brase 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.

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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 at 215-815-7716 or 610-584-1096, or Beth Harrison at 610-584-1096, Media@HamiltonStrategies.com.