For Immediate Release
October 26, 2016

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Obama Admin Announces Double-Digit HealthCare.Gov Premium Increases;
5 Things to Do as Obamacare Collapses

Despite President’s Claim That Obamacare ‘Is Working,’ It’s Not, Says Citizens’ Council for Health Freedom; the ‘Affordable’ Care Act Is Collapsing and the End Is Near

ST. PAUL, Minn.—The Obama administration dropped a bombshell yesterday, announcing that HealthCare.Gov premiums will rise sharply next year.

According to the Associated Press, “Before taxpayer-provided subsidies, premiums for a midlevel benchmark plan will increase an average of 25 percent across the 39 states served by the federally run online market.” And to add insult to injury, about 1 in 5 consumers will be able to choose from just a single insurer, as more and more national insurers drop out.

Citizens’ Council for Health Freedom (CCHF, www.cchfreedom.org) president and co-founder Twila Brase wrote an up-to-the-minute op-ed for LifeZette.com about the announced increases, and what consumers can do as the “Affordable” Care Act continues to collapse.

“Despite President Obama’s claim that Obamacare ‘is working,’ it’s not,” Brase said. “Even Minnesota Gov. Mark Dayton, a Democrat, told news reporters, ‘The reality is the Affordable Care Act is no longer affordable to increasing numbers of people.’ The ‘Affordable’ Care Act is collapsing. Premiums, deductibles, out-of-pocket costs, networks, insurance options, exchanges, co-ops, mandates, penalties, enrollment and redistribution (‘bailout’) subsidies for health plans are either not working, shutting down, not popular, not meeting expectations, too expensive or out of control.”

CCHF gives five actions Americans can take as Obamacare unravels before their eyes:

1. **Find a legal alternative.** According to Supreme Court Chief Justice John Roberts, Americans cannot be forced to buy health insurance, but they can be taxed for being uninsured—unless they claim an exemption. Individuals should check out the nine exemptions, including membership in a health-sharing organization (see CCHF’s health sharing info [here](#)), and the 14 hardship waivers, especially numbers 13 and 14. (Learn more about the exemptions [here](#).)
2. **Refuse to aid and abet Obamacare.** The ACA exchanges let federal officials reach into and control the states. By refusing to buy coverage on state exchanges, individuals can financially destabilize this key infrastructure and build momentum to shut down HealthCare.Gov and the 14 state and D.C. exchanges.

3. **Buy individual insurance.** Employees can ask for their entire compensation in cash and buy less expensive insurance policies—or switch to a health sharing organization. Moving to insurance independence will put dollars and decisions back into individual hands, prevent insurers from siphoning ever-increasing amounts of worker’s wages, provide individual ownership and portability of insurance, prevent pre-existing conditions exclusions related to switching jobs, and limit exposure to job loss-related medical bankruptcies.

4. **Find a cash-based practice.** Most Americans will never reach today’s high deductibles. There are options for better care at lower costs. Physicians are opening practices free from government regulations and managed care controls. These third party-free practices often offer high-touch, timely, confidential, patient-centered care at affordable prices. Patients get more care for their money and a true advocate who keeps their best interests at heart. To find one of these cash-based practices near you, check out [CCHF’s The Wedge of Health Freedom](www.JointheWedge.com).

5. **Devolve health care back to the states.** Much like the 29 states that refused to expand Medicaid and the 37 states without a state exchange, states can take back health care. Congress has a limited set of enumerated powers. Under the Tenth Amendment, all other powers belong to the states and individual citizens. State governors and legislatures can begin to reclaim their legal rights by re-establishing the 35 state high-risk pools for people with pre-existing conditions that existed before Obamacare.

“The ‘Affordable’ Care Act is a threat to America and its foundation of freedom,” Brase concluded. “And the key to ‘fixing’ Obamacare is to refuse to resuscitate it after it collapses.”

*CCHF* recently launched *The Wedge of Health Freedom* ([www.JointheWedge.com](http://www.JointheWedge.com)), where doctors have said ‘no’ to costly and restrictive insurance contracts and government regulations. These *Wedge practices*, which are located in about 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.

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*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.