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Choose to Refuse

Twila Brase of Citizens Council for Health Freedom

Offers Three Legal Alternatives to Obamacare Coverage

ST. PAUL, Minn.—For years, Obamacare has been riddled with problems. First, the government-run health care system funnels patients’ private data through a huge federal information hub and into a new federal database. The doomed health care plan also compromises care, ties the hands of doctors on treatment options, and takes more money out of the pockets of hard-working Americans.

As if that weren’t enough, the new online method to sign up for state health care insurance exchanges have been faulty and unsecured at best, leaving citizens frustrated as they research their health care options. In fact, the White House reported last week that few have signed up for health care—a far cry from the goal of 7 million enrollees in the first six months.

Twila Brase, patient advocate and co-founder of Citizens’ Council for Health Freedom, says there are better, smarter—and perfectly legal—alternatives to enrolling in Obamacare.

“My many Americans think that if they don’t have health care coverage through their job or a spouse, they have no option but to sign up for Obamacare through the exchanges,” Brase says. “But there are three perfectly legal alternatives Americans can choose rather than be a part of this flawed, dangerous federal health care plan. People across the nation need to know that there are great options outside of entering this huge government IT system that shares private health and financial information with government agencies, offers substandard coverage and costs more than private insurance.

“The U.S. Supreme Court ruled that it is unconstitutional to force any citizen to be insured,” she continues. “You have a constitutional right to be uninsured and to refuse to enroll in Obamacare exchange coverage. The ‘uninsured tax’ penalty will only apply to non-exempt individuals that do not have health insurance or government coverage of any kind. That coverage need not be acquired through the government exchanges.”

Brase offers these three legal alternatives to enrolling in Obamacare:

1. **Obtain private insurance.** Find a plan outside the government exchanges that meets the Affordable Care Act’s “minimum essential coverage” requirement. This could include the private individual purchase of health insurance, a health insurance policy available from a person’s employer or a policy purchased through a private health insurance exchange.

2. **Claim one or more of the nine exemptions to Obamacare.** There are four exemptions from the individual mandate and five exemptions (including an additional list of hardship exemptions) from the “uninsured tax.” The exempt include:

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Members of health-sharing organizations, certain religious groups that receive no Social Security and Native American tribes.

Undocumented immigrants, incarcerated individuals, for whom health insurance is considered unaffordable (premiums after subsidies/contributions exceed 8% of income). See the complete list at www.healthcare.gov/exemptions.

3. Go uninsured and pay the “uninsured tax.” Penalties for adults without required coverage begin at $95, or up to 1% of your income in 2014, whichever is greater, and increase annually. Penalties for children under age 18 begin at $47.50.

Additionally, it is a little-known fact that the IRS can’t go after citizens who don’t pay the fine. According to Forbes.com, “Section 1501(g)(2) of the Affordable Care Act specifies that the IRS cannot subject taxpayers to ‘any criminal prosecution or penalty’ for refusing to pay the mandate fine. Also, in contrast to normal tax levies, the IRS cannot ‘file notice of lien with respect to any property of a taxpayer by reason of any failure to pay the penalty imposed by this section.’ Basically, the only thing the IRS can do to make you pay the mandate fine is to take it out of your withholding, or withhold it from your tax refund, if you’re due one. So if you don’t participate in the withholding process, the IRS has no way to collect the mandate fine.”

October 1 marked the day when citizens could begin to opt-out and refuse to enroll in the doomed state exchanges under the federal health care plan. CCHF has created a special “Refuse to Enroll” section of its web site that provides citizens with a form they can complete to declare that they are opting out of “any and all participation in the national Obamacare Exchange system.” The form goes on to state, “I hereby refuse to enroll in—or use—any state-based, “state-federal partnership,” or federal healthcare.gov website portal (“health exchange”) created under the 2010 Patient Protection and Affordable Care Act (PPACA).”

Brase has also written a list of the Top Ten Terribles of Obamacare, which include higher costs, privacy intrusions, more red tape, and poor care and coverage, and also lists the top four reasons not to enroll in state exchanges:

1. No Private Insurance: Obamacare is “Medicaid for the middle class.”
2. No Privacy: Patient data enters a federal database that is accessible by the IRS.
3. Limited Choice: Health care coverage utilizes “narrow network” policies.
4. High Cost Premiums: Income redistribution is used to pay for exchange operations and subsidizes high-cost individuals.

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.

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.