

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

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OPEN ENROLLMENT 2018

Citizens' Council for Health Freedom: Don't Enroll in Obamacare—There Are Better Ways

As Open Enrollment Approaches, CCHF Says a Flawed Government Plan Raises Premiums, Compromises Care and Puts Patient Privacy at Risk

ST. PAUL, Minn.—As Americans wait for Texas federal Judge Reed O'Connor to rule on the latest Obamacare case brought by 20 state attorneys general, the American public faces another open enrollment under the Affordable Care Act (ACA).

Open enrollment begins Nov. 1 and continues through Dec. 15 for coverage to start as soon as Jan. 1, 2019. Since the signing of the ACA by former President Barack Obama back in 2010, [Citizens' Council for Health Freedom \(CCHF\)](#) has been committed to encouraging Americans to "[Refuse to Enroll](#)." There are better ways, says *CCHF* president and co-founder Twila Brase.

"Now, as many Americans may be looking at their options for care and coverage in 2019, they should know that the downfalls and risks of enrolling in Obamacare outweigh the benefits," said Brase. "Besides the high costs of coverage and the narrow networks and limits on access to care, patients' private data is shared, stored and used by other government agencies—without consent. Private personal and financial information is entered into, shared and stored by the federal data services hub of Healthcare.gov. Furthermore, signing up on this federal exchange gives enrollees government coverage. All Obamacare enrollees are applying to the federal government. They may get a health plan, but it's not private coverage. Premiums in 2019 and beyond will also continue to rise, thanks to the Affordable Care Act."

Brase said there are wise—and legal—alternatives to signing up for costly government coverage:

1. **Buy** private insurance outside the government exchanges, such as a private policy, employer-sponsored coverage or a private insurance exchange.
2. **Claim** one of several [general exemptions](#) to the mandate or one of [its many hardship exemptions](#). The Trump administration added several hardship exemptions in April, including one related to abortion, and also announced earlier this month that [documentation is not required](#) for those who take these exemptions.

3. **Become a member** of a [health care sharing ministry](#), a viable, affordable option for some families that is skyrocketing in enrollment—and the second of the nine general exemptions.

“Importantly, the mandate to be covered is still in place, so nabbing an exemption is wise,” said Brase. “While Congress zeroed out the costly penalty tax for 2019, Congress did not repeal the ACA mandate to be insured. It only zeroed out the penalty. The language for the mandate and the penalty are still in law, but the cost of the penalty is now zero dollars. While this provides temporary relief to many, another Congress could turn around and reinstate the penalty for being uninsured in the future because the penalty language is still in the ACA. And they could make the penalty even higher than before.”

Americans should also know that the individual penalty was zeroed out beginning in 2019, so those who went without coverage in 2017 and 2018 may be still on the hook for penalties—and may still be able to claim exemptions to avoid the penalties.

For more information about *CCHF*, visit www.cchffreedom.org, its [Facebook](#) page or its Twitter feed @CCHFreedom. Also view the [media page for CCHF here](#). For more about *CCHF*'s initiative *The Wedge of Health Freedom*, visit www.JointheWedge.com, *The Wedge* [Facebook](#) page or follow *The Wedge* on Twitter @wedgeoffreedom.

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