
The New Marketplace Gives Consumers Control and Portability, Employers Achieve Fixed Monthly Healthcare Costs and Government Saves $1 Billion

Key Facts:

- The Citizens’ Council for Health Freedom has released a new CCHF Policy Insight paper outlining the exploding growth of private health insurance exchanges nationwide.
- Private exchanges provide citizens with more control and privacy, and employers with more flexibility and cost-controls to help them prosper.
- Public exchanges increase complexity and decrease privacy for citizens while costing state governments tens of millions of dollars annually.
- The Citizens’ Council for Health Freedom supports private exchanges as a true marketplace for lower costs and individual control, choice and portability.

ST. PAUL, Minn. – The Citizens’ Council for Health Freedom today released a new CCHF Policy Insight paper outlining the amazing growth in private health insurance exchanges, as well as the benefits of private versus government-run ACA exchanges. Authored by industry expert and CCHF Senior Policy Fellow Greg Scandlen, the new report discusses the significant growth and benefits of private health insurance exchanges.

While the federal government is spending billions to implement state-run ACA exchanges that they expect to monopolize the market, the private sector has come onto the scene, providing a variety of models and options that have more flexibility and offer more promise of success than a government-run model ever could.
Private exchanges are based on the same model that employer retirement contributions are: as a benefit provided by the employer, workers receive a set monthly contribution that can be used toward an insurance plan of their choice. This allows employees to choose the plan that best suits their needs and allows them to maintain that plan even if they change employers, while employers can better manage their operating expense by planning a pre-set monthly contribution to healthcare as a part of the employee’s compensation.

“The purpose of the government-run ACA exchanges is far different than just providing a marketplace for insurance; it forces citizens into Medicaid, or to buy insurance at a higher cost, all the while reporting their actions to the IRS. It is, at its core, national insurance tracking and enforcement,” said Twila Brase, President of the Citizens’ Council for Health Freedom. “The purpose of private exchanges is simply to buy insurance. Employees could choose the plan that best suits their own needs and take it with them from job to job, while letting employers offer a fixed dollar amount as an employee benefit. There would be no reporting of highly personal data to the IRS.”

CCHF urges state legislators not to establish the state-based federal exchanges.


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Twila Brase is president and co-founder of the Citizens’ Council for Health Freedom. She has been called one of the “100 Most Powerful People in Health Care” and one of “Minnesota’s 100 Most Influential Health Care Leaders.” The Council’s efforts have stopped government-issued treatment directives, added informed consent requirements for access to patient data and defeated a proposed Health Insurance Exchange. Brase’s daily radio commentary, Health Freedom Minute, is a 60-second radio address on pressing health care issues. She 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.