

NEWS RELEASE

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Millennials Wisely Saying ‘No’ to Obamacare

The State Exchanges Need Young and Healthy Enrollees to Pay for Others’ Coverage; Millennials’ Refusal to Enroll is Just One Reason Why Obamacare is Crumbling

ST. PAUL, Minn.—Obamacare is in trouble for a variety of reasons, but a major cause of its woes is that millennials are wisely choosing not to enroll.

With open enrollment beginning today, Nov. 1, many Americans are weighing their options, especially as Obamacare premiums—as well as off-exchange insurance premiums, for that matter—are now much higher. If trends continue, younger Americans again won’t be signing up for Obamacare coverage.

A recent article in the [Daily Signal](#) found that “adults between the ages of 18 and 34 have been significantly underrepresented in federal enrollment numbers in previous years, accounting for just 24 percent of sign ups in 2014.” Additionally, the Kaiser Family Foundation has estimated that young adults represent 40 percent of the uninsured.

For more than five years since the signing of the Affordable Care Act, **Citizens’ Council for Health Freedom (CCHF, www.cchffreedom.org)**, a national patient-centered health freedom organization existing to protect health care choices, individualized patient care, and medical and genetic privacy rights, has been predicting the downfall of government health care, of which the enrollment of the young and healthy was key to sustaining the [federal exchange infrastructure](#).

“The financial stability of Obamacare depends largely on two things,” said Twila Brase, president and co-founder of CCHF, “the participation of insurers in the exchanges and the enrollment of young, healthy Americans. Neither of these is happening as planned, therefore state exchanges are in particular trouble. As insurers drop out and the young and healthy wisely refuse to buy an over-priced product, Obamacare premiums continue to rise and even more go uninsured and pay a penalty or claim an exemption. We shouldn’t be surprised by this development. Millennials are savvy consumers in other areas of life.”

In further coverage from LifeZette.com, a new study also found that 57 percent of millennials disapprove of the Affordable Care Act, according to a poll from the Harvard Institute of Politics. “Only 28 percent of adults under the age of 34 have enrolled in Obamacare insurance policies,” the story continued. “Sixteen percent of people ages 25 to 34 have chosen to absorb the penalty for refusing insurance instead of trying to leverage heavy premiums and unrealistic deductibles.”

As Americans consider their open enrollment options over the coming weeks, **CCHF** provides several alternatives to the failing Obamacare system:

1. **Claim an exemption.** 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 and the 14 hardship waivers, especially numbers 13 and 14. (Learn more about exemptions [here](#).)
2. **Join a health sharing ministry.** One of the Obamacare exemptions, health sharing ministries, bring members together to share each other’s medical expenses. Monthly costs for some of the most popular, such as Samaritan Ministries, Medi-Share and Liberty Health Share, range from less than \$200 for a single individual to around \$500 for a family.
3. **Find a cash-based practice.** Many insured Americans will never reach their deductibles, and more physicians are operating practices free from the high costs of government regulations and managed care controls. These third party-free practices often offer high-touch, timely, confidential, patient-centered care at affordable prices. To find cash-based practices near you, check out **CCHF’s *The Wedge of Health Freedom*** at www.JointheWedge.com. ***The Wedge*** adds practices each week and now includes about 175 practices in 40 states. Find [Wedge practices](#) on the “map of freedom,” which displays the locations of physicians and other health care professionals around the country.
4. **Enroll in private insurance** outside of the government exchanges, in particular a self-funded employer’s plan, which may be exempt from some of the law’s requirements and less costly. Also, consider separate critical care, cancer or accident indemnity policies.
5. **Pay the penalty tax** for going uninsured. In 2016, the tax, pro-rated according to months uninsured, is 2.5 percent of modified adjusted gross income, or \$695, whichever is greater. In 2017, the rate remains at 2.5 percent but the flat fee will be adjusted for inflation.

For more information about **CCHF**, visit its web site at www.cchffreedom.org, its [Facebook](#) page or its Twitter feed @CCHFFreedom. For more about ***The Wedge of Health Freedom***, visit www.JointheWedge.com, ***The Wedge*** [Facebook](#) page or follow ***The Wedge*** on Twitter @wedgeoffreedom.

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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