With Open Enrollment Underway, *Citizens’ Council for Health Freedom* Urges Americans to ‘Refuse to Enroll’ in Obamacare

**Three Legal Alternatives to Obamacare Coverage**

ST. PAUL, Minn.—Open enrollment under the Affordable Care Act is now underway—and continuing through Dec. 15—and *Citizens’ Council for Health Freedom* (CCHF, [www.cchfreedom.org](http://www.cchfreedom.org)) is educating Americans about three legal ways they can avoid becoming a victim to the skyrocketing premiums, high deductibles and compromised care of Obamacare.

Since the signing of the Affordable Care Act by former President Barack Obama back in 2010, CCHF has been committed to encouraging Americans to “Refuse to Enroll.” That commitment has not wavered, especially as open enrollment for Obamacare coverage began again on Nov. 1. And as Americans may be “shopping” for health care, Twila Brase, president and co-founder of CCHF, a patient-centered national health freedom organization based in St. Paul, Minn., existing to protect health care choices, individualized patient care, and medical and genetic privacy rights, says the downfalls and risks of enrolling in a faulty government health care system outweigh the benefits.

“There are numerous things Americans must be aware of before they enroll in Obamacare coverage this month, or assume that they will automatically be reenrolled,” Brase said. “Besides the higher costs and compromised care, patients’ private data is shared, stored and used by other government agencies—without patient consent.”

Brase added that there are at least three key facts Americans should know about Obamacare:

1. Signing up for Obamacare gives enrollees government coverage often in a narrow network, not private coverage, and they will technically be “covered” but not necessarily “cared for.”

2. Premiums in 2018 and beyond continue to rise, thanks to Obamacare.

3. Patient privacy is vastly compromised under Obamacare, as private personal and financial information is shared through a huge federal hub, accessible by millions.

Brase adds that there are three legal alternatives to signing up for government-run health care coverage, which puts Americans’ private data at risk, compromises care, ties the hands of medical professionals and takes more money out of Americans’ pockets.
1. **Buy** private insurance outside of the government exchanges, such as a private policy, employer-sponsored coverage or a private insurance exchange.

2. **Pay** the penalty tax for being without coverage in 2018—2.5 percent of net income or $695, whichever is greater. For now, the individual mandate is still in effect, although GOP leadership is pushing for a repeal of this mandate to be written into the impending tax reform bill. According to a report last month by HealthInsurance.org, the IRS confirmed in a June 2017 letter that President Donald Trump’s executive order “does not change the law” and that “taxpayers remain required to follow the law, including the requirement to have minimum essential coverage for each month, qualify for a coverage exemption for the month, or make a shared responsibility payment.” Additionally, starting with the 2018 tax filing season, “silent” returns will no longer be accepted. All tax filers will have to indicate whether they had health insurance coverage during the previous year, and leaving the answer blank will result in rejected returns.

3. **Claim** one of the 9 primary exemptions, or one of the 14 hardship exemptions. In fact, CCHF has said that President Trump, in his health care executive orders, should provide an automatic waiver to anyone who claims the 14th hardship exemption, which currently permits a person to apply for an exemption due to hardship for any reason.

Brase added that another alternative is becoming a member of a health care sharing ministry—a viable, affordable option for some families.

For more information about CCHF, visit www.cchfreedom.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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