

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

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OPEN ENROLLMENT 2018

Shopping for Health Insurance? *Citizens' Council for Health Freedom Says* Consider Health Care Sharing

As Open Enrollment Deadline Nears, CCHF Says Americans Have Accepted the Status Quo of Health Insurance—and All Its Flaws—for Far Too Long

ST. PAUL, Minn.—Many Americans will be starting their Christmas shopping this month—much of it online. If they are looking for new health insurance options, perusal of the online “marketplace” may occur as well.

But as the deadline for the Affordable Care Act (ACA) nears on Dec. 15, [*Citizens' Council for Health Freedom \(CCHF\)*](#) encourages Americans to look into another option: health care sharing.

Since the signing of the ACA by former President Barack Obama in 2010, *CCHF* has been committed to encouraging Americans to “[Refuse to Enroll](#).” The reasons are numerous, but two major considerations are lower costs for coverage elsewhere and protection from having their sensitive medical information hacked, which is exactly what occurred on [HealthCare.gov this fall](#).

Last month, the Centers for Medicare and Medicaid Services (CMS) acknowledged that the data of 75,000 individuals was exposed. Just last week, that number was updated to nearly 94,000, and the information that may have been compromised includes name, date of birth, address, partial Social Security number, income, tax status, citizenship, employer name and pregnancy status.

With the penalty for being uninsured zeroed out, many Americans are learning how to avoid Obamacare, as evidenced by the fact that about 300,000 fewer people signed up for coverage at HealthCare.gov in the first 10 days of the open enrollment period, which began Nov. 1, compared to the same nine-day period last year, according to [The Hill](#). Additionally, the number of new customers signing up is down by more than 22,000.

“Americans are so engrained in the health insurance way of doing things that they often forget there are other options—options that existed long before the current state of affairs, where the corporate health plans make all the money and the patients get the short end of the stick when it comes to care, cost and privacy,” said CCHF president and co-founder Twila Brase. “Health insurance costs are greatly inflated because of subsidies, bailouts, red tape, overhead, regulations, government intrusion and much more. But simply

offering access to medical care is affordable, as direct-pay practices prove and the more than a million Americans now part of health care sharing groups know to be true.”

In health care sharing ministries, groups of people with similar convictions, such as their faith, share health care expenses with each other—outside of the existing insurance model. The benefits are numerous, but cost is a driving factor for many. Not only are the monthly shares and contributions routinely much lower than health plan premiums, but members of these ministries experience more freedom, have access to transparent costs, have their privacy protected and receive significant discounts as self-pay patients.

Brase points to three major health care sharing ministries as examples: Samaritan Ministries, Christian Healthcare Ministries and Medi-Share. Learn more at www.healthcaresharing.org/about-us/#partner.

Besides joining a health care sharing ministry, Brase said another alternative to Obamacare is private medical insurance purchased outside the government exchanges, such as a private policy, employer-sponsored coverage or a private insurance exchange.

Brase’s new book, “[**Big Brother in the Exam Room: The Dangerous Truth About Electronic Health Records**](#),” published this summer by Beaver’s Pond Press, exposes how and why Congress forced doctors and hospitals to install a data-collecting, command-and-control surveillance system in the exam room. “**Big Brother in the Exam Room**,” already in its second printing, also includes the negative impact of EHRs on privacy, personalized care, costs, patient safety and more, according to doctors and data from more than 125 studies. Learn more at www.BigBrotherInTheExamRoom.com.

For more information about **CCHF**, visit www.cchffreedom.org, its [Facebook](#) page or its Twitter feed @CCHFFreedom. 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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