

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

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MEDIA CONTACT:

Hamilton Strategies, 610.584.1096, ext. 104, or Media@HamiltonStrategies.com

Giving the Gift of Health Care Sharing

With Open Enrollment Nearly Complete, Citizens' Council for Health Freedom Encourages Americans to Research Health Care Sharing Ministries and 'Refuse to Enroll' in Obamacare

ST. PAUL, Minn.—'Tis the season to be sharing. And for some, that means health care sharing.

Citizens' Council for Health Freedom (CCHF, www.cchfreedom.org) has long educated Americans about the alternatives to enrolling in a failing and costly government health care system. One growing option is health sharing—a concept that allows members to share in the cost of other member's medical bills, and in turn, have their medical costs paid for as well.

And because health care sharing members are exempt from the Obamacare coverage mandate and penalties, membership has skyrocketed.

“Health sharing can be a wonderful way to for members to have their medical expenses paid and to avoid enrolling in costly and intrusive Obamacare coverage,” says Twila Brase, co-founder and president of CCHF. “Instead of racing to meet the open enrollment deadline to avoid IRS penalties, individuals can simply join a health sharing community. The stories from health care sharing members are uplifting and positive—completely the opposite of the discouraging and costly experiences under corporate and government-run health care.”

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, began providing information about health care sharing organizations nearly six years ago. At that time, says Brase, there were 42,000 members in Samaritan Ministries and 38,000 members in Medi-Share, two of the largest ministries.

Samaritan Ministries now has about 230,000 members and Medi-Share has 300,000 members, reports *CCHF*. In fact, Samaritan members share \$25 million in members' medical bills each month by sending their monthly share directly to another member in need.

“Health care sharing is also beneficial because it allows members to avoid paying for certain things they may be morally opposed to,” Brase adds. “Health care sharing can be a very inexpensive and very personal alternative to traditional health insurance. Additionally, health care sharing members

can enjoy the benefits of direct pay practices, choosing doctors who are free from the costly rules and restrictions of Big Insurance and Big Government. These doctors can truly care for their patients with the best treatment options.”

For example, Ronald and Heidi, Samaritan members from Indiana, remarked, “We are so grateful for your ministry. It has blessed us far more than insurance ever did from financial help to spiritual blessings of your employees praying with me over my need and our money blessing others in their needs and their notes of encouragement as well!”

Likewise, in the Medi-Share program, members also share each other’s medical bills through a “secure online portal.” The ministry then coordinates the direct sharing of medical costs between members. View member testimonial videos [here](#).

Christian Healthcare Ministries also shares medical bills among their members. For instance, on the group’s website, [Charlene of South Carolina](#) reported she amassed more than \$150,000 in medical bills after a serious colon infection. After provider discounts of about \$80,000, she was able to pay “every penny” of the remaining nearly \$72,000 through the ministry. To read more, visit www.chministries.org.

Since the inception of Obamacare in 2010, **CCHF** has been urging Americans to “[Refuse to Enroll](#)” and instead choose one of three legal alternatives to signing up for government-run health care coverage:

- 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 the current Senate tax bill includes a repeal of the mandate.
- 3 **Claim** one of the [9 primary exemptions](#), or one of the [14 hardship exemptions](#). **CCHF** has said that President Donald 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. Being a part of a health care sharing ministry is one of the primary exemptions.

Many of the self-pay or direct primary care practices Brase mentioned are part of **CCHF’s** innovative initiative ***The Wedge of Health Freedom***[®] (www.JointheWedge.com), through which **CCHF** aims to restore health freedom, for both patients and doctors, and free patients from third-party intrusion and costs. Today, more than [200 medical practices](#) in 44 states around the country have joined ***The Wedge***, which is using third-party-free direct payment to transform the entire health care system back to freedom and restore simplicity, affordability and confidentiality.

For more information about **CCHF**, visit www.cchffreedom.org, its [Facebook](#) page or its Twitter feed [@CCHFfreedom](#). 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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For information or to interview Twila Brase of *Citizens’ Council for Health Freedom*, contact Deborah Hamilton, Media@HamiltonStrategies.com, 610.584.1096, ext. 102.