

**\*\*\*NEWS RELEASE\*\*\***

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## ***Citizens' Council for Health Freedom: 10 Reasons to 'Refuse to Enroll' in Obamacare***

*'Command and Control,' 'Claw Backs,' 'Narrow Networks' and More Are Reasons to Stay Out of an Expensive, Privacy-Compromising Gov't Plan*

**ST. PAUL, Minn.**—Just a few days remain in the open enrollment period for the Affordable Care Act (ACA), and for those still on the fence, [\*Citizens' Council for Health Freedom \(CCHF\)\*](#) is sharing the top 10 reasons to ["Refuse to Enroll."](#)

*"For more than eight years, the Affordable Care Act has been changing America's health care landscape—and not for the better," said CCHF president and co-founder Twila Brase. "Costs have skyrocketed because younger, healthier Americans wisely chose not to enroll, unlike the Obamacare architects thought they would. Health plans that were already making money hand over fist received bailouts for insuring older, sicker individuals, some with uninsurable conditions. With a new administration that's making bold steps against the ACA way of doing health care, there are many reasons not to enroll in a flawed government system that compromises care, ties doctors' hands and shares our private medical information."*

CCHF's ["10 Reasons Not to Enroll in Obamacare"](#) include the following:

1. Obamacare coverage is a government program; not private insurance.
2. It's "a second Medicaid-style program," said [former CBO director Douglas Holtz-Eakin](#).
3. The Affordable Care Act (ACA) exchanges facilitate redistribution of American's wages, reported [Fox News](#) in 2010, just days after the law was signed.
4. User fees added to premiums fund operations of these 'command and control' exchanges, according to an ["Overview of Health Insurance Exchanges"](#) from the Congressional Research Service.
5. ACA exchanges may automatically enroll you in Medicaid, such as [this story in Minnesota](#).
6. If you underestimate your income, the IRS can 'claw back' premium subsidies you received.
7. Your choices are limited, as a result of "narrow networks" of doctors and hospitals.
8. Federal law and most states [no longer penalize you](#) for refusing to buy insurance.
9. Health care sharing is a more affordable, cash-based option for coverage.
10. The federal exchange database ("Health Insurance Exchange Program" System of Records) [collects, stores and shares private information](#) from all enrollees.

For many years, **CCHF** has also shared a list of wise—and legal—alternatives to signing up for costly government coverage:

1. **Buy** private insurance outside the government exchanges, such as a private policy, employer-sponsored coverage or a private insurance exchange.
2. **Claim** one of several [general exemptions](#) to the mandate or one of [its many hardship exemptions](#). The Trump administration added several hardship exemptions in April, including one related to abortion, and also announced earlier this month that [documentation is not required](#) for those who take these exemptions.
3. **Become a member** of a [health care sharing ministry](#), a viable, affordable option for some families that is skyrocketing in enrollment—and the second of the nine general exemptions.

*“Americans also need to understand that although the mandate and penalty are gone in a practical sense, they are technically still in place,” said Brase. “While Congress zeroed out the penalty tax starting in 2019, Congress did not repeal the ACA mandate to be insured or the penalty itself. It only zeroed out the penalty for going uninsured. The language for the mandate and the penalty are still in law, but the cost of the penalty is now zero dollars. While this provides welcome relief to many, a future Congress could turn around and easily reinstate the penalty for being uninsured because the penalty language is still in law. They could simply go from zero to whatever penalty they wish to impose for going uninsured.”*

Americans should also know that the individual penalty was zeroed out beginning in 2019, so those who went without coverage in 2018 may be still on the hook for penalties—and may still be able to claim exemptions to avoid those penalties.

For more information about **CCHF**, visit [www.cchfreedom.org](http://www.cchfreedom.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](http://www.JointheWedge.com), *The Wedge* [Facebook](#) page or follow *The Wedge* on Twitter @wedgeoffreedom.

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