

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

For Immediate Release

September 29, 2014

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Protect Your Wallet at Tax Time

Citizens' Council for Health Freedom: Plan Ahead for Obamacare Penalty Tax by Ensuring That IRS Won't Have a Refund to Take

ST. PAUL, Minn.—Most Americans wouldn't dream of planning ahead to ensure that they **won't** get a tax refund. But for those who have chosen to go uninsured under the Affordable Care Act, it's in their best interest to have \$0 in tax refunds coming to them for the 2014 tax year.

Why? Those who have not enrolled in Obamacare or any other approved plan in 2014, thus going without health insurance, are subject to a penalty tax—either \$95 or 1 percent of their 2014 income, whichever is higher.

Twila Brase, president and co-founder of *Citizens' Council for Health Freedom (CCHF, www.cchfreedom.org)*, a Minnesota-based national organization dedicated to preserving patient-centered health care and protecting patient and privacy rights, has told her readers and radio listeners that the IRS has only one method to collect this penalty tax—from Americans' tax refunds.

Brase added that citizens will be in violation of the law if they choose not to pay the penalty, but that making sure that they have no tax refund coming to them will protect them from the IRS taking an incorrect amount of penalty tax from their refund.

“As in matters of the government in general, it's better for Americans to be in control of their own financial responsibility, rather than a federal agency like the IRS deciding what the penalty amount should be and then taking it,” Brase said. “They could be wrong. It's better that we determine the penalty and pay it ourselves. With the back office financial and accounting operations of healthcare.gov not yet built, there are too many open doors to error if we give the IRS leeway to determine the penalty and withhold the refund.”

Because there are just three months left in the 2014 tax year, Brase suggests that those who went without insurance this year contact a tax professional or employer human resources representative who can advise them of any adjustments that need to be made to avoid seeing a refund, from which the IRS can withdraw penalties.

With the next Obamacare open enrollment period beginning on November 15, Brase said that there are three legal ways to avoid signing up for government-run health care coverage altogether, which puts Americans' private medical 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 in 2016 for being without coverage in 2015. In 2015, the penalty tax increases to 2 percent of net income or \$325, whichever is greater—still less expensive and less risky than high government premiums.
3. Claim one of the [9 Obamacare exemptions](#), or one of the [14 hardship waivers](#).

*Celebrating its 20th year, **Citizens' Council for Health Freedom** is a patient-centered national health freedom organization based in St. Paul, Minn. **CCHF** exists to protect health care choices and patient privacy. **CCHF** sponsors the daily, 60-second radio feature, *Health Freedom Minute*, which airs on more than 150 stations nationwide on the American Family Radio Network and 90-plus stations on the Bott Radio Network. Listeners can learn more about the agenda behind proposed health care initiatives and steps they can take to protect their health care choices, rights and privacy.*

***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." Brase, a public health nurse, 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.*

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For more information or to interview Twila Brase, president and co-founder of *Citizens' Council for Health Freedom*, contact Deborah Hamilton, Hamilton Strategies, 215.815.7716, 610.584.1096, DHamilton@HamiltonStrategies.com.