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The Real Reason for “Surprise Medical Bills”

There used to be real insurance. Major medical indemnity policies were strictly for catastrophic or chronic conditions. Insurers determined the cost of needed care and sent you a check. You paid your doctor and hospital directly. There were no surprises or third-party interference.

But the HMO Act of 1973 built HMOs nationwide, now called health plans, such as Cigna and UnitedHealth. HMOs are empowered to ration care, such as by using networks to limit access to doctors and hospitals, which leads to “surprise medical bills” especially in emergencies when people can’t wait for a network provider. Tell Congress to repeal the Obamacare law prohibiting real insurance so you can leave the network and avoid surprise bills.


“Blue Cross, North Memorial Partner of Clinics,” Christopher Snowbeck, StarTribune, June 25, 2019: http://strib.mn/2ZLM3ZI

Presented daily by Twila Brase, President, Citizens’ Council for Health Freedom.

The Health Freedom Minute is now heard in 47 states:
Mornings M-Th at AM1280 (The Patriot) in MN and 91.5 AM WHKC (FreedomFM) in OH, afternoons on American Family Radio, and daily on the CSN network and Bott Radio Network.