July 5, 2018

Health Freedom 101 True Health Insurance

Welcome to Health Freedom 101: Session 1. What does health freedom look like? It would have true health insurance instead of today’s managed care health plans. True insurance is the traditional indemnity policies that protect against catastrophic and chronic conditions. They don’t dictate treatment decisions and they don’t cover routine and minor care. You’d pay for those costs out of your pocket and not submit them to the insurer.

Insurance is solely for insurable events; catastrophic and long-term events that threaten financial disaster. Thus, it would be rarely used. The Affordable Care Act prohibits the purchase of true insurance except in limited situations. Health freedom requires repealing or bypassing that prohibition.