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**Why Insurance is Unaffordable**

People go uninsured because the Affordable Care Act put the high cost of covering uninsurable pre-existing conditions on people buying their own insurance. Healthy people who buy their own coverage on or off the exchange are put in a single risk pool with people who have uninsurable conditions.

People with uninsurable conditions can’t get coverage elsewhere so they go to the exchange. The law requires the prices to be the same on or off the exchange, but subsides are only available on the government exchange.

If you make too much money you pay full-price. If you can’t pay full price or you refuse subsidized coverage, you go uninsured. Individual insurance would be affordable if the ACA hadn’t turned it into a redistribution system for uninsurable conditions.


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.