December 14, 2015

**Things to Know About December 15 Enrollment Deadline**

Tomorrow is the last day to enroll in time for coverage on January 1st. But if you’re insured today, you won’t be penalized even if you aren’t insured by January 1st. That’s because under Obamacare you can be uninsured for less than 3 consecutive months without penalty. However, open enrollment ends nationwide on January 31, so there’s a decision to be made. Regardless, you’ll only be penalized for the months you were uninsured after the three month gap.

You can always claim an exemption to the penalties, such American Indian heritage or membership in a health-sharing group, or one of 14 hardship waivers. Number 14 is open to anyone but you’d have to share your data on the exchange.

“**Obamacare Mandate – 9 Exemptions**” Citizens’ Council for Health Freedom

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

*The Health Freedom Minute is now heard in 41 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 Bott Radio Network.*