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The Catastrophic Plan Exemption

There is an interesting quasi-exemption in Obamacare. It permits some individuals to access the least expensive form of Obamacare called a “catastrophic plan.” In general, the health care reform law restricts the catastrophic plan to people under the age of 30. But there is an exception to this rule.

The law allows a person to access a catastrophic plan if the cost of other coverage in or outside the Exchange is higher than 8 percent of the person’s income. That said, the catastrophic plan is still Obamacare. Our best advice? Avoid the Exchange to starve it of the funds it needs and use one of our three legal alternatives.


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

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