



ON AIR



Health Freedom Minute

September 18, 2026

Coverage for Less – Be Creative

This is the last day of Coverage for Less Week. Today, most people rightly think insurance is a racket. I know several younger couples who've dropped insurance because it's not worth it.

Beyond the alternative coverage options I've discussed this week, you could go uninsured and save those premium dollars in your own bank so you can use them to pay cash for care if and when you need it. There are also employer reimbursement accounts, flexible spending accounts, mini-med health plans and association health plans.

Also consider health discount cards, payment plans, sliding-scale community clinics, charity care at hospitals, and retail clinics. And then there's just focusing on staying healthy by eating well, sleeping well, and reducing stress.

“Dropping Your Health Insurance? Here’s How to Pay for Healthcare in 2026,” Cindy George, MPH GoodRx, December 22, 2025:

<https://www.goodrx.com/insurance/health-insurance/how-to-cancel-health-insurance-in-2026?srsId=AfmBOoo7DwQdujokLFpeayNJ9HFCFPYruoM43PNPmQggkiZfulj8Pj1>

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*The Health Freedom Minute is now heard in 48 states:
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