

A red rectangular sign with the words "ON AIR" in white, bold, sans-serif capital letters.

Health Freedom Minute

October 23, 2026

Next Time, Try Cash to Cut Costs

According to a study, about one-third of working-age Americans with health insurance also have outstanding medical bills or debt. This includes people insured with employer sponsored coverage and those with Obamacare. Denied payment before or after care is received is one of the main causes.

This would rarely happen if health care worked like everything else: transparent prices and cash payments. Costly root causes must be addressed, like third-party payment, government mandates, and wasted time on worthless paperwork. If third-party payment went away, so would high prices and most debt. First-party payment, where you pay the bills, will fix health care and bring back affordability. Next time, try cash.

“Why Insurance Fails to Protect Americans From Medical Debt,”

Sylvia Xu, The Epoch Times, September 26, 2026:

<https://www.theepochtimes.com/us/why-insurance-fails-to-protect-americans-from-medical-debt-6093033>

“Cash-Pay Resources,” Citizens’ Council for Health Freedom, October 1, 2026: <https://www.cchfreedom.org/wp-content/uploads/2026/09/CASH-PAY-RESOURCES-FINAL.pdf>

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*The Health Freedom Minute is now heard in 48 states:
Mon-Fri on more than 870 radio stations nationwide*

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