

CCHF Launches 2025 Medicare How-To Guide for Open Enrollment

Updated guide empowers seniors to navigate Medicare and protect their freedom

ST PAUL, MN, UNITED STATES, October 27, 2025 /EINPresswire.com/ -- As Medicare Annual Enrollment begins, millions of Americans face one of the most consequential—and confusing—decisions of their lives. To help, the Citizens' Council for Health Freedom (CCHF) has released its updated 2025 Medicare How-To Guide, a free, comprehensive resource that cuts through the confusion and helps seniors make an informed, freedom-preserving choice.



“When individuals enroll in Medicare, they often surrender key freedoms, including the ability to make private, independent health care decisions,” said Twila Brase, RN, PHN, co-founder and president of CCHF. “This guide was created to help Americans understand the restrictions and limitations of the Medicare system—from penalties to narrow provider networks to the often-overlooked and troubling realities of Medicare Advantage plans.”

“Retirement freedom includes the right to say no to government health care”
Twila Brase, RN, PHN, CCHF Co-Founder and President.

Now in its second year, the Medicare How-To Guide includes a 12-point summary, a detailed checklist, “10 Medicare Traps,” a comprehensive list of key terms, and questions to ask Medicare agents. The guide also clarifies the four Medicare parts (A, B, C, and D), Medigap options, TRICARE for Life, and the growing use of health care sharing ministries as alternatives.

CCHF urges Americans to approach Medicare Advantage plans with caution. “Medicare Advantage may sound appealing with zero-dollar premiums, but these plans too often restrict access and deny care,” Brase said. “Original Medicare offers more freedom, and freedom is worth more than freebies.”

A former Medicare official recently called CCHF's guide "a service" to Americans with information "not found in any other guide." Readers echo that praise:

"Your Medicare Guide was an answer to prayer," said Sue from Texas. "Now I know exactly what to do," said a woman in Washington state.

"Thank you for your Medicare Guide," wrote Kenneth from California. "This honest, practical, consumer-friendly info is appreciated."

CCHF supports U.S. Senator Ted Cruz's recent introduction of the Retirement Freedom Act and continues to advocate for legislation restoring the right to opt out of Medicare without losing Social Security benefits. "Retirement freedom includes the right to say no to government health care," Brase added. "People should be able to opt out of Medicare and choose private coverage—or no coverage—without penalty. ."

The 2025 Medicare How-To Guide is available for free download on the [CCHF's website](#).

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About Citizens' Council for Health Freedom: CCHF has existed since 1998 to protect patient and doctor freedom. As a national, independent, non-partisan, non-profit health freedom organization, CCHF maintains a patient-centered, privacy-focused, free-market perspective. For more information, visit: www.cchfreedom.org. □

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