

Medicare Turns 61 as CCHF Calls for Freedom to Opt Out

CCHF wants Retirement Freedom Act passed; prohibition on affordable indemnity insurance repealed.

ST PAUL, MN, UNITED STATES, July 27, 2026 /EINPresswire.com/ -- As Medicare turns 61 on July 30, Citizens' Council for Health Freedom (CCHF) says senior citizens should be given the right to opt out of Medicare without penalty and the right to purchase affordable major medical indemnity policies for catastrophic and insurable events.



In line with the Retirement Freedom Act (H.R. 2793 and S. 2810), CCHF is calling on Congress to let Americans decline Medicare Part A, the federal hospital coverage program, without losing Social Security benefits or repaying benefits already received, provisions inserted without public comment into a federal operations manual in 1993.

CCHF is also calling on Congress to restore access to affordable real health insurance—the high-deductible major medical policies prohibited by Obamacare—for all ages, including senior citizens.

"Medicare is age discrimination at the highest level," said Twila Brase, RN, PHN, CCHF President and Co-Founder. "At 64, you pick your doctor, your hospital, and your coverage. At 65, you are forced to enroll in a government program you cannot afford to leave, a federal health care tracking program that records your every diagnosis and treatment, and a label you never chose. You are suddenly 'senior' and you are suddenly dependent."

CCHF identified five reasons why Americans need the freedom to opt out of Medicare:

- Medicare Part A is projected to be bankrupt in 2033, per the 2026 Medicare Trustees Report.
- Medicare Advantage corporate health plans deny medically necessary care, per the HHS

Inspector General.

- H.R. 3467 would automatically enroll senior citizens in Medicare Advantage beginning in 2028.
- Medicare began denying care through prior authorization on January 1, 2026, in six states.
- The Centers for Medicare & Medicaid Services (CMS) has proposed cutting doctor pay again in 2027.

CCHF says Congress can fix Medicare with two simple laws. First, Congress should pass the Retirement Freedom Act—H.R. 2793, introduced by U.S. Representative Gary Palmer (R-AL) on April 9, 2025, and S. 2810, introduced by U.S. Senator Ted Cruz (R-TX) on September 16, 2025 (co-sponsored by U.S. Senator Mike Lee (R-UT)). The bills would let Americans decline Medicare Part A without losing Social Security benefits.

Congress should also remove the Affordable Care Act's restriction on affordable catastrophic coverage. health plans. The law prohibits the sale of major medical indemnity insurance and catastrophic Obamacare coverage for anyone over the age of 29. Catastrophic Obamacare coverage is only available if an older applicant receives a hardship or affordability exemption. Together, these two laws would allow a new market for senior and lifelong medical insurance to emerge.

"Americans over 65 have a constitutional right to leave Medicare and to buy real and affordable health insurance that is not a health plan," Brase said. "Every candidate this fall should answer one question: What is your solution to save seniors from the denial of care that is increasing every day as Medicare insolvency looms?"

Americans concerned about making THE MEDICARE DECISION and avoiding 10 Medicare traps can read CCHF's free [Medicare How-To Guide](#) on CCHF's website.

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About Citizens' Council for Health Freedom:

Since 1998, CCHF has existed 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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Citizens' Council for Health Freedom

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