

## Rising health insurance costs frighten some early retirees

BY STEVEN FINDLAY  
THE ASSOCIATED PRESS

Don and Debra Clark of Springfield, Mo., are glad they have health insurance. Don is 56 and Debra is 58. The Clarks say they know the risk of an unexpected illness or medical event is rising as they age and they must have coverage.

Don is retired and Debra works part time a couple of days a week.

As a result, along with about 20 million other Americans, they buy health insurance in the individual market — the one significantly altered by the Affordable Care Act (ACA).

But the Clarks are not happy at all with what they pay for their coverage — \$1,400 a month for a plan with a \$4,500 deductible. Nor are they looking forward to the ACA's fifth open enrollment period, which runs from Wednesday through Dec. 15 in most states.

Many insurers are raising premiums by double digits, in part because of the Trump administration's decision to stop payments to insurers to cover the discounts they are required to give to some low-income customers to cover out-of-pocket costs.

"This has become a nightmare," said Don Clark. "We are now spending about 30 percent of our income on health insurance and health care. We did not plan for that."

Karen Steininger, 62, of Altoona, Iowa, said her ACA coverage not only gave her peace of mind but also helped her and her husband, who is now on Medicare, stay in business the past few years. But they too are concerned about rising costs and the effect of the presi-

dent's actions.

The Steiningers are self-employed owners of a pottery studio. Their income varies year to year.

They now pay \$245 a month for Karen's subsidized coverage, which, like the Clarks', has a \$4,500 deductible. Without the government subsidy, the premium would be about \$700 a month.

"What if we make more money and get less of a subsidy or just if the premiums increase a lot?" Karen Steininger asked. "That would be a burden. We'll have to cut back on something or switch to cheaper coverage."

The experiences of the Clarks and the Steiningers point to an emerging shortfall in the ACA's promise of easier access to affordable health insurance for early retirees and the self-employed.

Rising premiums and deductibles, recent actions by the Trump administration, and unceasing political fights over the law threaten those benefits for millions of older Americans.

"These folks are rightly the most worried and confused right now," said Kevin Lucia, a health insurance specialist and research professor at Georgetown University's Health Policy Institute in Washington, D.C. "Decisions about which health plan is best for them is more complicated for 2018, and many people feel more uncertain about the future of the law itself."

At highest risk are couples like the Clarks who get no government subsidy (which comes in the form of an advanced tax credit) when they buy insurance. That subsidy is available to people earning up to 400 per-

cent of the federal poverty level, or just under \$65,000 for a couple. Their income is just above the amount that would have qualified them for a subsidy in 2017.

Premiums vary widely by state. Generally, a couple in their late 50s or early 60s with an annual income of \$65,000 would pay from \$1,200 to \$3,000 a month for health insurance.

Premiums rose an average 22 percent nationwide in 2017 and are forecast to rise between 20 and 30 percent overall for 2018.

In an analysis released this week based on insurers' rate submissions for 2018, the Kaiser Family Foundation found that individuals and families that don't qualify for a subsidy but are choosing plans on the federal marketplace face premiums 17 to 35 percent higher next year, depending on the type of plan they choose. (Kaiser Health News is an editorially independent program of the foundation.)

A similar increase would be expected for people who also buy on the marketplaces run by some states or buy directly from a broker or insurance company.

The substantial premium increases two years in a row could lead fewer people to buy coverage.

"I'm really worried about this," said Peter Lee, CEO of Covered California, the exchange entity in that state. "We could see a lot fewer people who don't get subsidies enroll." He said that California has taken steps to mitigate the impact for people who don't get subsidies but that "consumers are very confused about what is happening and could just opt not to buy."

There are already signs of that, according to an analysis for this article by the Commonwealth Fund. The percentage of 50- to 64-year-olds who were uninsured ticked up from 8 percent in 2015 to 10 percent in the first half of 2017. In 2013, the figure was 14 percent.

Indeed, the ACA has been a boon to people in this age group whether they get a subsidy or not. It barred insurers from excluding people with preexisting conditions — which occur more commonly in older people. And the law restricted insurers from charging 55- to 64-year-olds more than three times that of younger people, instead of five times more, as was common.

The law also provided much better access to health insurance for early retirees and the self-employed — reducing so-called "job lock" and offering coverage amid a precipitous decline in employer-sponsored retiree coverage that began in the late 1990s.



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## Friends of the Library

Tom Warnke, left, and Lee Helvey visit during the annual Friends of the Library fundraiser Saturday at the Whitney Academic Center atrium at Sheridan College.

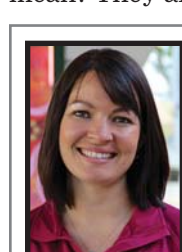
## Spirit, mind, body: Pillars of health

**S**pirit: The non-physical part of a person that is the seat of emotions and character, the soul.

**Mind:** The element of a person that enables them to be aware of the world and their experiences to think and feel the faculty of consciousness and thought.

**Body:** The physical structure of a person.

Why define what spirit, mind and body mean? They are three pillars of health.



DESIREE PEARCE

Being healthy means more than simply being physically active and eating well. It also has to do with maintaining a balanced spirit, mind and body.

It's never too late to get healthy and anyone, young or old can successfully turn their lifestyle around. Thankfully, this doesn't have to be overly complicated

to achieve. It can be done by walking outside and breathing in fresh air, soaking up some sun rays, meeting up with friends for an activity or brunch or joining a group that challenges you.

What about other interests? Do you belong to a knitting club, a bridge club or a group exercise class. The goal is to be as active and social as possible.

To slow down the physical and mental decline that comes with age, simple exercise isn't enough and a lifestyle makeover may also be necessary. Do something out of your regular daily routine that challenges and interests you.

Don't let chronic conditions limit your plan to live. Visualize what it is you want to achieve and prepare a plan with potential ways you might have to adapt or modify in order to follow through. Identify supporters on your journey that are strong enough to counterbalance any obstacles you may face or that may hinder you from pushing through. And of course, you will want to consult your physician in advance about any new activities.

Living longer can also mean living better. Maintaining a balance of spirit, mind and body health as you age can lead to increased vitality, social function, mental health and satisfaction. You may also notice a decrease in symptoms of depression and bodily aches and pains.

In short, our spirit is searching for healing, our minds are thriving to be stimulated and our bodies are waiting to move. Don't let these years pass by without enjoying them to the best of your ability because you deserve to live long and prosper.


DESIREE PEARCE is the health and well-being program director at the Sheridan County YMCA.

### SENIOR HAPPENINGS

- Shopping Sheridan Days for Tongue River Valley residents are available every first and third Thursday of each month through The Hub on Smith and include trips to Albertson's or to Walmart. We can shop for you, with you or leave you on your own. Call ahead to reserve your spot at 655-9419, Monday through Friday 9 a.m. to 4 p.m. The shopping bus will leave Dayton at 12:30 p.m., pick up riders in Ranchester at 12:45 p.m. and return to Ranchester at 3:45 p.m., and to Dayton at 4 p.m. The cost is \$8 for a round-trip ride.
- Nov. 6-12, Veterans Wall of Honor on display at The Hub on Smith.
- Presentation offering tips

and techniques for living with a chronic disease of any kind, Nov. 7, 5:30-7 p.m. for the November "When I'm 64...or more" topic on Stanford University's Living with Chronic Disease program. The keynote speaker is master trainer Kathy Watson. The presentation is free to the community of all ages. Join us in the café of The HUB on Smith at 211 Smith St. No advance call-in required.

- Conversations in History with Helen Laumann, Nov. 8 at 10:30 a.m. at The Hub on Smith, "Home Ranch/Girls School and other Sheridan County Schools."
- Celebrate National Sadie Hawkins Day with us, Monday, Nov. 13.



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Entrees and kiosk include sides, dessert and drink.

**Salad Bar Available**  
Mondays - Fridays

No Salad Bar on Saturday or Sunday

\*entrée only offered for Home Delivered Meals

**ENTRÉE CHOICE\* or SOUP/SALAD**

Tue- Beef & Vegetable Skillet/Rice  
Wed- Chicken Enchilada  
Thu- Beef Stroganoff  
Fri- Chicken Fried Steak  
Sat- Pork Chop Supreme  
Sun - Ham Loaf w/ Pineapple Sauce  
Mon- Boneless Chicken Breast

**UPCOMING SPECIAL EVENTS**

Tue- Dominoes/Mexican Train	1:00 p.m.	Café
Wed- Conversations in History	10:30 a.m.	Community Room
Thurs - Creaky Yoga	Enter North Door 5:30 p.m.	Fitness Room
Fri - Red Hat Ladies	9:00 a.m.	Conference Room
Sat-Smart Driver Class	9:00 a.m. - 4:00 p.m.	Community Room

Lunch Service Hours: 11:00 a.m. to 1:00 p.m., 365 days a year at 211 Smith Street  
Home Delivered Meals (307) 672-6079

Loan Closet, Outreach, and Administration Services, 672-2240, Mondays - Fridays.

Help at Home Services, 675-1978, 232 North Brooks: Mondays - Fridays.

Day Break Adult Care Services, 674-4968, 241 Smith Street: Mondays - Fridays.

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