In the News

Health Care

Insurance premiums will spike in 2018

White House decision to affect the Western Slope

By JESSICA KUTZ

Contributing Editor

President Trump’s announcement last week that he would end cost-sharing subsidies for health insurance companies means residents across the Western Slope will face even higher premiums than they did in 2017.

The region, on average, could see a 38 percent increase to health insurance premiums — an additional 6 percent for 2018 plans.

The state average was already set to increase by 27 percent, according to Luke Clarke, Connect for Health Colorado communications director. (Connect for Health Colorado is the state health care exchange program.)

That’s roughly 5 percent higher than the state average.

The state average was already set to increase by 27 percent, Clarke said, but with the announcement by Trump on Oct. 12 that the federal cost-sharing subsidies would end — pinning down what cost on insurance companies — premiums would rise by an additional 6 percent for 2018 plans.

The rise in premiums is due to the fact that those who qualify for financial assistance based on their income level — either through the advanced premium tax credit (a credit you can take in advance to lower the cost of your plan) or cost-sharing reduction (a discount that helps pay for out-of-pocket costs like deductibles and co-payments) — will still receive those subsidies.

In fact, across the board, Clarke said most recipients of these benefits will either pay similar to what they paid in 2017 or see a 20 percent reduction in premiums.

From left, Tri-County Health Network employees Alexis Klein, Stacey Wright and Carol Schutter. The trio, along with Amber Elder (not pictured), will be helping residents in the West End, and Ouray and San Miguel counties enroll in health insurance plans through the Connect for Health Colorado state exchange. (Courtesy photo)

The watch

News in Brief

Norwood

Temper named to Advisory Council

Deon Temper has been named to Region 10’s Regional Advisory Council and will represent the West End of Montrose County, the nonprofit said in a news release.

Temper moved to southwestern Colorado in 1983 from British Columbia. She has worked as a West End options counselor for Aging and Disability Resources for Colorado and considers herself a caregiver of people, plants and pets, the Region 10 release says.

Temper is passionate about serving her community and contributing to community education and outreach. She loves the West End and is making strides to better understand the dynamics of the community. She also is working to help establish a Respite Locator through Easter Seal’s Colorado.

Established in 1972, Region 10 is a nonprofit organization offering public programs in support of 18 local communities and six counties in western Colorado.

Montrose

Justice Center plans workshops on legal resources

The 7th Judicial District announced that as part of the Colorado Judicial Branch’s Pro Bono Week, it will be hosting Legal Resource Day in Montrose on Friday, Oct. 27.

The event will be held at the Montrose County Justice Center. “Clinics like these are a critical component in fulfilling the Colorado Judicial Branch’s mission to provide access to justice,” a news release states.

This year’s program includes informative workshops, staffed by attorneys and community providers, on the following topics: guardianship/conservatorship, landlords/tenants, divorce/custody, small claims/civil court, records sealing, enforcement of domestic orders, bankruptcy, immigration, legal services and more.

Also offered are pro bono attorneys consultations and mediations for qualifying parties, although space is very limited.

To register for any of the classes, call 970-252-4312.

Montrose

Residents urged to consider flu vaccinations

Flu season is starting earlier this year and Montrose County is urging residents to consider a flu vaccination.

There already are reported flu cases in the county, including one hospitalization. Flu season generally runs from October through May, a county news release says.

“There are several different strains of the flu virus,” said Montrose County Communicable Disease Specialist Linda Vandehey. “Influenza is a serious illness and may be deadly for older adults, infants, and people with underlying medical conditions.”

Montrose County Health and Human Services works to prevent the spread of illness by offering vaccines for all vaccine preventable diseases including the flu. Call 970-252-7052 to inquire about an appointment, or visit montrosenow.com/116 Immunizations.

Montrose

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White House decision to affect the Western Slope

By JESSICA KUTZ

Staff Reporter

The band Jayme Stone’s Folklife (from left, Stone, Moira Smiley, Joe Phillips and Sumaia Jackson) plays the Wright Opera House on Saturday, Oct. 28:

“I’ve been played across time and space for more than three centuries, on all the continents of the world. Yet today, there is still no one, true definition of folk music,” Jayme Stone said.

For years, Jayme Stone avoids the term “folk.” “I used to call it roots music,” the multi-award-winning banjoist said of his work. “But over time, I came back to ‘folk.’ One of the things I like about it is, its meaning changes over time and generations. The root of the word relates to music made by people, for people. You could argue this is true of all music,” he added.

But folk is different. It is “community music,” as Stone put it — not only by, and for, but of the people.

Two folk bands arrive in Ouray County this week

From left, Tri-County Health Network employees Alexis Klein, Stacey Wright and Carol Schutter. The trio, along with Amber Elder (not pictured), will be helping residents in the West End, and Ouray and San Miguel counties enroll in health insurance plans through the Connect for Health Colorado state exchange. (Courtesy photo)

The people’s music, in the mountains

By LESLIE VREELAND

Coordinating Editor

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But folk is different. It is “community music,” as Stone put it — not only by, and for, but of the people.

Two folk bands arrive in Ouray County this weekend with very different sounds, but with this in common: as befits music “of the people.”

On Saturday, Jayme Stone’s Folklife will perform at the Wright Opera House. The Novel Ideas, a Boston-based band, plays the Sherbino Theater tonight. Both concerts are at 7:30 p.m.

The group of friends who comprise Novel Ideas, a “coun-try-folk” outfit whose specialty is rich harmonies that meld their voices into one, were “playing around with a song they’d never performed live” five years ago in the house they shared in Brightlon, Massachusetts, when musical thunder struck — their voices aligned, and “the band began to understand their artistic partnership.”

“The band is, which is touring in support of its new, self-titled album, takes its inspiration from "artists we grew up listening to and still listen to,“ Radin told interviewer Kristin Brown of Cowboys & Indians magazine: “James Taylor, Jackson Browne, Emmylou Harris … and the list goes on. Some of our favorite al-

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**THE WATCH**

**HEALTH**

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their health insurance costs, on average.

On the Western Slope, however, Clarke said those segments of the population could still see a 10 percent increase in their plans, on average.

Clarke said that he hopes consumers recognize their individual subsidies are not going away in 2018.

“There are a lot of people (living on the Western Slope) that buy through us and I hope they understand that the assistance they rely on is still there in both forms; the tax credit to reduce the premium and the cost-sharing reduction,” he said.

“People above the income limit feel the full brunt of the 27 percent increase that was already in the books (for 2018) and the 6 percent that just got kicked in,” Clarke said. “That is really hard to take. We know it is. We talk to those folks all the time and we recognize it is a struggle.

Generally, individuals who make under $48,000 or a family of four that makes under $98,000 qualify for the tax credit, and individuals who make less than $30,000 or a family of four that makes less than $50,000 qualify for the cost-sharing reduction in addition to the tax credit.

The most affected are those who do not qualify for any sort of subsidy through the health exchange.

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**MUSIC**

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hums came out before we were born.”

**JAYME STONE’S FOLKLIFE**

Jayme Stone, who has been dubbed “The Yo-Yo Ma of the banjo,” returns to the Wright Center this Saturday by popular de-

roughly re-imagined tunes collected by Stone and his fellow musicians in the style of a street to a neighbors’ house.”

so you have to imagine them in that they predate commercial music.

Folk songs were lullabies, or sung made on front porches or by workers rigging a boat,” Stone

Guthrie, Pete Seeger and Robert used (on fiddle) and Joe Phillips on bass.

“The Lomax Project” and “Jayme Stone’s Folklife” is also a collection of older folk songs that take their inspiration from, among other sources, “shape note hymns, Gothic spirituals and Congrega-

calendars fill up fast, so an appointment is recommended.”

To make an appointment, or to learn more about office hours or open enrollment, contact the organization at 970-708-7096.

To locate a local health coverage guide, visit tchneretwork.org/insurance-assistance.

REGIONAL ENROLLMENT

The enrollment period for the state marketplace, Connect for Health Colorado, is from Nov. 1 to Jan. 12.

There are advantages to sign-

ing up early, as those who wait until Dec. 16 to register will not see their insurance coverage start until February, which results in a one-month lapse in health care, according to Stone.

We can complete an appli-

cation from beginning to end as those that started by individuals but a bump in the process,” Wright said.

This year, the organization will be hosting enrollment fairs in Telluride on Nov. 11 and Dec. 9 at the County Annex Room (335 West Colorado Ave.) from 10 a.m. to 5 p.m. In Ridgway, the fairs will be held on Nov. 4 and Dec. 2 at the Ridgway Library, also from 10 a.m. to 5 p.m.

“We (also) offer regular office hours in Telluride, Ouray and Na-

turka for one-on-one private en-

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