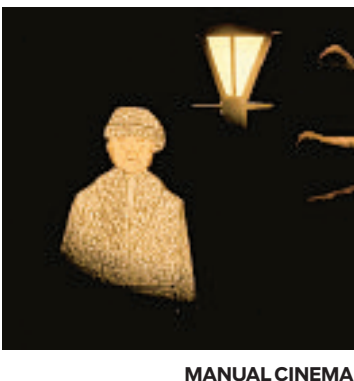




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SARAH ELIZABETH LARSON



MANUAL CINEMA

**LIFE+TRAVEL**  
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SUNDAY, NOVEMBER 16, 2025

BREAKING NEWS AT CHICAGOTRIBUNE.COM



## HEALTH INSURANCE RATES SET TO SURGE

Consumers face high prices with Obamacare subsidies still in limbo after shutdown

By Lisa Schencker  
Chicago Tribune

Selling a car. Moving homes. Cutting back on grocery spending.

They're among the options Ross and Paula Fortini are considering if they have to pay for health insurance next year without subsidies from the federal government. The Libertyville couple's health insurance through the Affordable Care Act exchange is set to more than triple — to more than \$2,200 a month — if enhanced subsidies aren't extended beyond the end of this year.

"I don't think there's anything that wouldn't be on the chopping block," Ross

Fortini, 60, said of the couple's expenses. "It's not sustainable."

The Fortinis are among scores of Illinoisans whose health insurance costs are set to skyrocket next year. Like the Fortinis, hundreds of thousands of Illinois residents will face higher costs if the federal government doesn't extend enhanced tax credits that reduce the monthly costs of insurance bought through the Affordable Care Act exchange. The issue was at the heart of the government shutdown, and though the shutdown is over, the fate of the enhanced subsidies remains in limbo.

Meanwhile, many other Illinoisans are also facing higher prices for the insurance

**Above:** Ross and Paula Fortini, of Libertyville, on Nov. 6. They have insurance through the Affordable Care Act exchange. If enhanced subsidies aren't extended after the end of this year, their monthly insurance premiums will more than triple. **STACEY WESCOTT/CHICAGO TRIBUNE**

**IN CHICAGOLAND:** Sen. Dick Durbin says controversial shutdown vote could highlight partisan divisions on health care. **Page 3**

they get through employers. Across the country, the cost of health benefits per employee is expected to rise 6.5% on average next year, the highest increase since 2010, according to responses from more than 1,700 employers surveyed by consulting firm Mercer.

For exchange plans, the rising costs are due largely to assumptions that the enhanced subsidies won't be extended. Other factors, however, are also to blame for the increasing costs of both exchange plans and employer-based insurance, including increases in the use of health care, higher costs for health care services and medi-

**Turn to Insurance, Page 6**

## Latino US citizens face racial profiling

Federal immigration agents' tactics could leave permanent stain

By Laura Rodríguez Presa, Rebecca Johnson and Gregory Royal Pratt  
Chicago Tribune

When a masked man grabbed Ernesto Diaz's left shoulder and slammed him against a vehicle, he thought he was being robbed.

Diaz, 23, had been walking down Archer Avenue on the Southwest Side in late September, heading toward the CTA Orange Line for a trip downtown. Earbuds in, he was listening to music and said he barely registered the vehicle that pulled up near him. That was until he felt the pain in his shoulder.

Diaz felt confused and disoriented. He couldn't hear because "Higher Power" by Coldplay was still playing in his ears. But when he craned his neck, and saw more than half a dozen federal agents surrounding him, he understood what was happening.

"I'm Hispanic and I'm dark (skinned), so that's why they picked me up," Diaz, a U.S. citizen, said. "It feels scary because I'm wearing a target — you know, pick me up because I'm this color. It shouldn't be like that."

Diaz is one of the five U.S. citizens and green card holders the Tribune spoke to who has either been questioned or detained by federal immigration agents during Trump's Operation Midway Blitz for seemingly no other reason than being Latino, an experience they said was equal parts terrifying and frustrating.

It's impossible to say just how many Chicagoans have experienced what experts say constitutes racial profiling since the immigration crackdown began. The Department of Homeland Security has repeatedly denied that it targets people based on race and said it's going after the "worst of the worst." But dozens of reports and videos have circulated in the past couple months — many affecting those working at manual labor

**Turn to Profiling, Page 4**

### INSIDE



JOHN J. KIM/CHICAGO TRIBUNE

#### 'Love what he's about right now'

How Bears receiver DJ Moore sets an example with his toughness and versatility. Plus, Theo Benedet is building confidence — but major tests loom for the improving offensive line. **Chicago Sports**

#### Trump traps himself in Biden's corner

Just like his predecessor, President Donald Trump is learning there's no quick fix for the country's high cost of living. **Nation & World**

## Can new leader help Columbia overcome financial woes?

The college's revenue streams hollowed out by shrinking enrollment

By Kate Armanini  
Chicago Tribune

Inside Columbia College Chicago's glitzy glass student center, the walls are a canvas for campus life. "Call For Art," lists a taped flyer. "Do you craft?" reads another. Beside them, hand-drawn stickers advertise a student podcast.

Over its 135-year history, the South Loop school has educated hundreds of thousands of alumni and artists — winners of Academy Awards, Grammys, Pulitzer Prizes. Elsewhere on campus, there's a fashion lab, a bookbinding studio and a 260-seat movie theater.

That rich legacy of creatives was the main draw for Shan-

**Turn to Columbia, Page 2**



Columbia College Chicago President Shantay Bolton, second from right, jokes with students in the Columbia College Chicago Student Center on Oct. 28. **E. JASON WAMBSGANS/CHICAGO TRIBUNE**

TODAY'S WEATHER



High 50 Low 31

Complete Chicagoland forecast on Page 22

\$5.75 city and suburbs and elsewhere  
178th year No. 320 © Chicago Tribune

