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Homeowners could foot bill for tree damage



For homeowners, a financially stable insurance market doesn't necessarily mean relief from the expense of storm recovery, especially cleanup of fallen trees. TONY GIBERSON/PENSACOLA NEWS JOURNAL

Cost may not be covered if structures aren't hit

Molliye Barrows
Pensacola News Journal
USA TODAY NETWORK – FLORIDA

Lindsey Caldwell was standing in the hallway of her home in Pensacola, Florida, when she heard a tree crash onto the house as Hurricane Isaias tore through the region.

Outside, trees were snapping and falling throughout the neighborhood. Inside, Caldwell and her family listened to the wind roar as they tried to determine what was happening around

them.

"It was scary," she said.

The destruction seemed to happen all at once. Neighbors who had come over during the storm hurried back to their own homes as Caldwell's family realized they were losing shingles and shutters.

"We saw the tops of just a couple trees go," Caldwell said. "And so of course we shut the door and ... sat and listened to the wind."

By morning, fallen trees littered the neighborhood, blocking roads and leaving some residents unable to get out.

Scenes like these played out across the Pensacola area since Isaias, leaving homeowners facing potentially thousands of dollars in cleanup expenses.

But despite the widespread destruction, Florida insurance regulators and a local insurance expert believe the state's recovering property insurance industry is well positioned to handle the storm's claims.

The Florida Office of Insurance Regulation told the Pensacola News Journal that the state's property insurance market is in its strongest position in more than a decade.

"Insurers are structured specifically to respond to severe weather events like Hurricane Isaias," Office of Insurance Regulation Press Secretary Shiloh Elliott said in an email.

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Ukrainian President Volodymyr Zelenskyy meets with European Union leaders Oct. 16 in Brussels. EU heads of state and government are meeting with Zelenskyy as they focus on continued support for Ukraine, European defense and security. OLIVIER HOSLET/POOL VIA REUTERS

Zelenskyy blasts Russia diesel deal

Leader calls Moscow's peace moves a 'parody'

Andrew Gray, Yuliia Dysa and Max Hunder
REUTERS

BRUSSELS – Ukrainian President Volodymyr Zelenskyy took aim on Oct. 16 at President Donald Trump's diesel deal with Russia and welcomed the prospect of European allies stepping up their role in talks, calling Moscow's stance a "parody" of peace negotiations.

At a European Union summit in Brussels, Zelenskyy said Russia did not want peace. He added that Ukraine was still experiencing disruptions to the SpaceX Starshield satellite system used for battlefield operations and to down Russian drones attacking cities far from the front line.

EU leaders rallied around Zelenskyy after Trump again criticized Ukraine, calling its strikes on Russian refineries a "disgrace." On arriving at the summit, Zelenskyy pointedly referred to his counterparts there as "real leaders."

The EU is hosting Zelenskyy at one

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U.S. cuts end duplicate health care coverage

189,000 cases of overlap, deceased enrollees found

Ahmed Aboulenein and Amina Niasse
REUTERS

WASHINGTON – The Trump administration said on Oct. 14 it is cutting off Affordable Care Act subsidies for about 189,000 people it identified as having duplicate government coverage or being deceased, a move officials estimate will save taxpayers roughly \$738 million this year.

Health Secretary Robert F. Kennedy Jr. said the Centers for Medicare & Medicaid Services identified enrollees in 2026 as holding subsidized coverage on the ACA federal marketplace while also enrolled in Medicare, Medicaid or the Children's Health Insurance Program. It also identified deceased people still on the subsidy lists.

"When the federal government pays a subsidy for a healthcare.gov plan, we have an obligation to check whether that payment is owed," Kennedy said at a press conference. "We certainly can't keep paying for people who are deceased."

The administration estimates the action will prevent \$738 million in improper subsidy payments this year, a figure that exceeds \$1.5 billion annualized, Kennedy said. The government expects to prevent more than 1 million months of improperly subsidized coverage by year's end.

The move builds on a broader crackdown against alleged fraud.

Vice President JD Vance in September said the administration was halting enrollment for more than 760,000 people believed to have been fraudulently signed up for federal health

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The government has acted to prevent \$738 million in improper health care subsidy payments this year, says Secretary of Health and Human Services Robert F. Kennedy Jr. FINN GOMEZ/GETTY IMAGES

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