

# Sticker shock hits Virginians buying health insurance

Va. representatives spar as insurance sticker shock looms

**MICHAEL MARTZ**  
Richmond Times-Dispatch

Sticker shock looms for Virginians who buy their health insurance on a state-run marketplace, especially those with higher incomes who can’t afford policies available on the individual insurance market.

Higher premium notices will begin landing in mailboxes next month, unless Congress acts sooner to extend enhanced federal subsidies that make health insurance affordable for most of the 415,000 Virginians who buy coverage on the exchange the State Corporation Commission operates.

Those premium increases could range as high as \$739 a month in Henrico County and \$834 a month in Roanoke, exchange

officials warned this week, which could cause 25% to 30% of those enrolled to drop health insurance entirely.

“We’re still very concerned about the impact that this is going to have on Virginia consumers,” said Keven Patchett, director of the Virginia Health Benefit Exchange, which runs the marketplace at the SCC.

With congressional midterm elections looming next year, Virginia representatives in Congress face a quandary over whether to extend the enhanced subsidies, first enacted in 2021 in response to the COVID-19 pandemic, and, if so, when.

On Friday, the Republican-controlled House of Representatives voted to pass a stopgap funding bill to avoid a potential federal government shutdown at the end of this month, but did not support

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**PATRICK SEMANSKY, THE ASSOCIATED PRESS**  
Rep. Jen Kiggans, R-2nd, seen here on Capitol Hill in 2023, has introduced legislation to extend health insurance subsidies for a year.

# A WORK OF ART



**PAIGE DINGLER PHOTOS, THE NEWS & ADVANCE**  
**ABOVE:** People walk through artist displays during the 52nd Lynchburg Art Festival. **FAR RIGHT:** People look through art during the 52nd Lynchburg Art Festival at E.C. Glass High School on Saturday, Sept. 20. **RIGHT:** People look at various artist displays



People walk through artist displays during the 52nd Lynchburg Art Festival at E.C. Glass High School on Saturday, Sept. 20.

**■ MORE INSIDE:**  
*To read a list of winners from the art show, see page B2*

## Some students never returned after storm

**MAKIYA SEMINERA, LAURA HACKETT AND JOSE SANDOVAL**  
The Associated Press/Blue Ridge Public Radio

SWANNANOVA, N.C. — When Natalie Briggs visited the ruins of her home months after Hurricane Helene, she had to walk across a wooden beam to reach what was once her bedroom.

Knots of electrical wires were draped inside the skeleton of the house. Light filtered through breaks in the tarps over the windows.

“All I could think of was, ‘This isn’t my house,’” said Natalie, now 13, who was staying in her grandparents’ basement.

Thousands of North Carolina students lost their homes a year ago when Helene hit with some of the most vicious floods, landslides and wind ever seen in the state’s Appalachian region. Across the state, more than 2,500 students were identified as homeless as a direct result of Helene, according to state data.

At school, Natalie sometimes had panic attacks when she thought of her ruined home in Swannanoa. “There were some points where I just didn’t want people to talk to me about the house — or just, like, talk to me at all,” she said.

While storm debris mostly is cleared away, the effects of displacement linger for the region’s children. Schools reopened long before many students returned to their homes, and their learning and well-being have yet to recover.

The phenomenon is increasingly common as natural disasters disrupt U.S. communities more frequently and with more ferocity.

Many families in rural, low-income areas already deal with challenges such as food insecurity and rent affordability, said Cassandra Davis, a University of North Carolina at Chapel Hill public policy professor. “I would almost argue that they don’t get the opportunity to recover,” she said.

### Finding stable housing became all-consuming

Helene damaged more than 73,000 homes, knocking out electricity and water for weeks if not months. The destruction of infrastructure also closed schools for large stretches of time, and a barrage of snow days exacerbated the time out of class even more. In rural Yancey County, which has about 18,000 residents, students missed more than two months of school last year.

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