

# Insurance rates poised to jump

Folks in Sisters Country can expect their health insurance rates to go up in 2017.

The State of Oregon has announced its final decisions for 2017 individual and small-employer health-insurance rates.

The proposed rates are for plans that comply with the Affordable Care Act for small businesses and individuals who buy their own coverage rather than getting it through an employer. The Department of Consumer and Business Services must approve any rates before they can be charged to policyholders.

Health insurance rates are an estimate of future expenses, including medical and prescription drug claims costs and administrative expenses. These estimates are based on historical data and forecasts of future trends.

The department reviews rates to ensure they are reasonable and actuarially sound — meaning they are sufficient to cover costs so that health-insurance companies can pay claims, but not excessive. This year, the department found that most rates were reasonable based on projected expenses for 2017.

In the individual market, the division's final rate decisions range from an average rate increase of 9.8 percent to an average rate increase of 32 percent, depending on the insurance company. Under the final decisions, Silver

Standard Plan premiums for a 40-year-old in Portland would range from \$312 to \$442 a month.

In the small-group market, the division's final rate decisions range from an average rate decrease of 8.9 percent to an average rate increase of 17 percent. Silver Standard Plan premiums for a 40-year-old in Portland would range from \$266 to \$362 a month.

Tammy Taylor of Fullhart Insurance in Sisters said it's too early to provide a similar figure for a plan in Sisters.

“At this point, Don (Fullhart) and I are thinking we're just going to sell what's available to us.”  
— Tammy Taylor

“It's kind of an unknown right now,” she said.

That's in part due to the fact that Providence Health Plan and Moda Health — two of the insurers that Fullhart has worked with the most in

the past — will not be available in Deschutes County, Taylor said.

“At this point, Don (Fullhart) and I are thinking we're just going to sell what's available to us,” Taylor said.

Should locals expect to see higher rates?

“I would say yes,” Taylor said.

“Health-insurance rates should generally follow trends in the cost of medical care,” said Laura Cali, insurance commissioner and administrator of the Division of Financial Regulation. “However, there are several additional factors — such as the end of federal programs and the recent losses experienced by insurers — that make higher increases necessary for insurers to meet their obligations to policyholders in 2017.”

Final rates, a summary of the state of the individual and small group markets, and the final decision information for each carrier can be found at [www.oregonhealthrates.org](http://www.oregonhealthrates.org). Statewide premium comparison tables for ages 21, 40, and 60 will be posted online in late July.

# Shop hosts evening of cowgirl poetry

Jill Charlotte Stanford and Kate Aspen invite the public to the campfire in front of Cowgirls & Indians, 160 S. Oak St. in Sisters at 7 p.m. Thursday, July 7, for an evening of cowgirl poetry and stories with Jessica Hedges.

This event kicks off Jill Stanford's newest book, “She Speaks to Me: Western Women's View of the Real West Through Poetry and Song,” to be released in September by Two Dot Publications/Globe Pequot Publishers.

Hedges is in the book, along with 30 other award-winning cowgirl poets and songwriters, and a few of those poems and stories will be read and told at the event.

Jessica Hedges of Lovelock, Nevada, shares her real-life adventures as a day-working cowboy, wife of a cowboss, and mom to two “buckaroos in training” through her poetry and stories.

The Sisters on the Fly will be special guests at the campfire. One of their tiny, decorated trailers will be there



PHOTO PROVIDED  
Jessica Hedges.

and the Sisters would love to answer questions about their group.

There will be CDs of Jessica's poetry available for purchase, as well as all Jill Stanford's books.

The event is free and open to the public. Bring a chair and enjoy a real Western experience.

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