

THE RECORD

OBITUARIES

BRUS—Sonja Gale Krause Brus left those who love her dearly here on Earth, to join our Lord and Savior in heaven, Saturday morning, May 13, 2017.

She was at her home in Eagle, Idaho, where she was cared for tenderly by her family during her prolonged, courageous battle with breast cancer.

Sonja was born Aug. 14, 1963, in Florence, to Harlan Jay and Lois Esther (Smith) Krause. She was the second of three daughters.

Her parents took them on many cross country vacations, taking in the wondrous beauty of our nation along with its history.

In 1981, she won the title of Queen Rhododendron at the local yearly Rhododendron Festival, and graduated salutatorian from Mapleton High School.

She spent a year at Lewis and Clark College before transferring to Oregon State University. She earned a bach-

elor's degree of liberal arts in Communications in 1986. Her post-graduate employment began in the claims department of State Farm in Vancouver, Wash.

She met Mario Brus while living in that area, and they were married Sept. 18, 1988, in the gardens of the scenic Columbia Gorge Hotel.

They moved to the Idaho area in 1989 and settled eventually in Eagle, Idaho.

Sonja's greatest joys were the two children they raised together, Olivia Rochelle (Brus) Mangeac and Andrew Mario Brus. Her husband says they are a reflection of her efforts in raising them and the guidance she provided, as they grew into being wonderful, intelligent and accomplished adults.

Both children reside and work in the Eagle, Idaho, area.

Sonja is survived by her husband, Mario; their children: Olivia (husband Alex) and Andrew; as well as her father,

Harlan; sisters Rachele (husband Kim) Krause-Campbell, and Dione (husband Jeff) Young; sister-in-law Heather (Brus) Clements and husband Ken; brother-in-law Will Brus and wife, Nancy; and her nieces and nephews: Nathan (wife Laura) Campbell, Sean Campbell, Joseph Campbell, Matthew Campbell, Seth Campbell, Justin Young, Jacob Young, Kristi Clements, Ashley Clements, Tiffany Brus and Katrina Brus.

She will be remembered by all who knew her for her Christian convictions, generosity of heart, outrageously fantastic family vacations and her love of dessert.

A graveside service is planned for Friday, May 19, at noon, at Dry Creek Cemetery near Eagle, Idaho.

Flowers should be sent to 3238 N. Falstaff Place, Eagle, Idaho 83616.

EDWARDS—Ellen E. Edwards was born in 1925 in Magna, Utah, and raised in

Garfield, Utah.

Mrs. Edwards owned and operated the Oak Harbor Diet Center on Whidbey Island from 1976 to 1993. She lived in Salt Lake City, Utah; St. Louis, Mo.; Kailua, Hawaii; Tachikawa, Japan and Whidbey Island, Wash.

She died in Florence, Ore., on April 29, 2017.

Mrs. Edwards was a Born-Again Christian. She was married to John W. Edwards, Lt Col., USA Ret. (deceased), for 59 years. She is survived by three children: Richard Kartchner, Susanne Caskey and Holly Cassidy; and one brother, Wade Edwards.

Burns's Riverside Chapel Florence Funeral Home was in charge of arrangements.



Ellen Edwards

USFS to close part of S. Jetty Road this weekend

A portion of road and two parking areas in the South Jetty area near Florence will be temporarily closed for maintenance May 19 and 20.

The parking lot at the South Jetty No. 6 crab dock and Sand Dunes Road north of the South Jetty No. 7 parking area will be closed to vehicles while workers repair road and lot surfaces.

Visitors will be able to park at the No. 7 parking area and access the crab dock and beach by foot.

A crew of Marine Reserves out of Springfield, Ore., will be grading and graveling surfaces, as well as removing sand that has accumulated around the dock pathway, as part of a heavy equipment training-service partnership with the U.S.



An area between the crab dock and Sand Dunes Road at South Jetty No. 7 will be closed for road repairs.

Forest Service. Visitors to the South Jetty area are encouraged to use caution as they may encounter heavy equipment and road flaggers throughout the weekend.

State begins review of 2018 proposed health insurance rates

SALEM — Oregonians can now see proposed rates for 2018 individual and small employer health insurance plans. Health insurance companies submitted rate requests to the Department of Consumer and Business Services, Division of Financial Regulation on Monday.

The division must review and approve any rates before they can be charged to policyholders. The proposed rates are for health insurance plans that comply with the Affordable Care Act (ACA) for small businesses and individuals who buy their own coverage rather than getting it through an employer.

"This marks the beginning of our open and transparent health insurance rate review process," said Insurance Commissioner Laura Cali Robison. "Oregonians will be able to follow along and provide comments as we analyze the requested rates to ensure they adequately cover health care costs without being too high or too low."

In the individual market, eight companies submitted average rate change requests ranging from a 6.9 percent to a 21.8 percent increase. In the small group market, 10 companies submitted average rate requests ranging from a 2 percent to an 8.5 percent increase.

A chart is available online at dfr.oregon.gov/news/docu-

ments/2018-proposed-health-ins-rates.pdf for the full list of rate requests.

Rates are required to reflect the average cost of providing healthcare to a member in Oregon's health insurance market. The division has determined that the average cost of paying claims in the individual health insurance market in 2016 was \$384 per member per month.

In 2015, the average cost of paying claims was \$385 per member per month. Health insurance companies are required to justify any differences to this average in their rate filings.

This year's rate requests follow two years of significant rate increases as insurers have adjusted to changes in the individual market. Rates increased an average of 23 percent in 2016 and 27 percent in 2017.

Medical claims for Oregonians have been higher than expected, and federal programs aimed at limiting risk for insurers have ended. Many health insurers have also chosen to shrink their presence in some areas of the state.

Although there have been signs that the market is stabilizing, there is significant uncertainty about the future as repeal or changes to the Affordable Care Act are considered by Congress.

Other examples of uncer-

tainty include whether the individual mandate will be enforced and whether cost-sharing subsidies will continue to be paid to insurers. Changes to either of these programs would create significant challenges for Oregon's health insurance market.

Insurance companies are required to file rates assuming that cost-sharing subsidies will be paid and that the Affordable Care Act will continue to be in place in its current form in 2018. In the event of changes to these programs or the law, the division will work with companies to make adjustments as needed.

"We know there are still many unknowns facing insurers and consumers as we look ahead to 2018," Cali Robison said. "Now that the filings are in, we will begin our vigorous review to ensure the proposed rate changes, including the potential impact of various sources of uncertainty, are actuarially sound and justified."

The rate filings also provide a glimpse into what choices will be available to Oregonians in 2018. Based on the filings, most counties in Oregon will have multiple companies to choose from on and off the marketplace.

The exceptions are Lane, Lincoln, and Tillamook counties — in those counties only two carriers filed plans (just one, Providence, with plans on the marketplace).

DCBS will work with insurers during the rate review process to try to provide more choice in these areas.

"We continue to be concerned about the level of choice for Oregonians across the state," said Patrick Allen, DCBS director. "In the coming weeks, we will be exploring our options to ensure all Oregonians have access to plans that fit their needs."

Starting Monday, May 22, Oregonians will be able to search rate filings and submit comments at oregonhealthrates.org.

Once scheduled, hearing information will be posted to this website. Oregonians are encouraged to comment on rate change requests during the public comment period, which is open Monday, May 22, through Tuesday, July 11.

The public can submit comments online and during public rate hearings.

Preliminary decisions will be announced Thursday, June 29, and final decisions will be released Thursday, July 20.

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IN HONOR OF THE
100TH ANNIVERSARY OF ROTARY FOUNDATION

Florence Rotary Club's
100 Acts of Good

80. **Rotarian Dr. Holmes travels to Grenada** for a dental services mission supported by a Florence Rotary and Rotary International Foundation sponsored grant.

81. **Florence Rotary Interact conducts the annual Easter Egg Hunt** at Miller Park for local youth with nearly 4000 Easter eggs for the finding

82. **Rotary recognizes 7th grader Joseph Shepard and 11th grader Tanner Wilson** as Mapleton Students of the Quarter

83. **Rotary recognizes Siuslaw Middle School student Matthew Fusaro and Siuslaw High School student Taylor Coolidge** as students of the quarter

84. **Rotary Club of Florence honors Shasta McMullen** with an Honorary Membership in recognition for her service to the club and community

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7TH ANNUAL CANCER SURVIVOR CELEBRATION

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R.S.V.P. BY JUNE 9 APPRECIATED TO:
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Save the Date for your local Relay For Life of Florence -
July 22 @ Florence Events Center
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sign-up at:
www.RelayForLife.org/FlorenceOR

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