

INSTITUTE FOR PREVENTIVE HEALTHCARE & ADVOCACY



Kathey Avery, RN, BSN, CN

Avery Health - Education and Consulting brings extensive experience and knowledge to help individuals and groups achieve positive health outcomes and implement equity.

Kathey Avery, founder and owner of Avery Health - Education and Consulting, has more than 35 years of experience in healthcare and community activism. She is dedicated to raising awareness about, and helping in the prevention of, chronic diseases and preventable cancers through patient and public education and personal accountability.

Contact Kathey Avery today at 828-768-2369 to schedule a talk or workshop. For more details, please visit www.AveryHEC.com

The Institute for Preventive Healthcare & Advocacy



Promoting optimum health for all residents of Buncombe County and surrounding areas by addressing the social determinants of health and the inequities in access to affordable and preventive healthcare.

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Martin Luther King Jr.'s Birthday, and Health Care 2026

BY KATHY AVERY RN, BSN, CN

Health care should be a fundamental right for all people, not a privilege.

One of my favorite quotes, and the reason I continue the work I do to prevent disease, is Martin Luther King Jr.'s statement on health care, spoken in 1966: "Of all the forms of inequality, injustice in health is the most shocking and the most inhuman because it often results in physical death." He felt health disparities were a severe moral issue that could often lead to death. Then, as today, health care should be a fundamental right for all people, not a privilege.

At the time of this writing, the Affordable Care Act subsidies have not been renewed, which will cause extreme and unaffordable rates for most of the people relying on the ACA for their insurance.

According to the Kaiser Family Foundation (KFF), the rate of health-care spending growth slowed after ACA's implementation. However, the recent significant premium spikes for Marketplace enrollees are primarily due to the expiration of enhanced federal subsidies and underlying general increases in US healthcare costs.

According to CBS news, enhanced tax credits that helped reduce the cost of health insurance for the vast majority of Affordable Care Act enrollees expired overnight as 2026 arrived, cementing

higher health costs for millions of Americans at the start of the new year.

The change affects a diverse cross-section of Americans who don't get their health insurance from an employer and don't qualify for Medicaid or Medicare—a group that includes many self-employed workers, small business owners, farmers and ranchers.

Key Factors Behind Current Price Increases

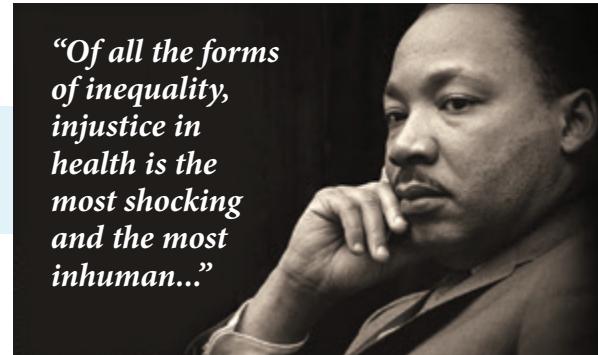
Expiration of Enhanced Subsidies

The primary driver of "sticker shock" for ACA enrollees in 2026 is the expiration of temporary enhanced premium tax credits, first introduced during the Covid-19 pandemic and extended until the end of 2025.

For the more than 20 million subsidized enrollees, the average monthly premium payment is set to more than double (an average increase of 114%) if these subsidies are not reinstated.

Many people with incomes above 400% of the federal poverty level (FPL) will lose financial assistance entirely.

"Of all the forms of inequality, injustice in health is the most shocking and the most inhuman..."



General Healthcare Cost Increases

Insurers are also charging more due to broader economic and healthcare-specific factors that affect all types of insurance (including employer-sponsored plans), not just the ACA Marketplace. These factors include:

- Rising hospital and physician costs.
- The increasing popularity and high cost of specialty drugs, such as GLP-1 weight loss medications (e.g., Ozempic).
- Labor shortages for skilled healthcare workers, leading to higher wages.
- General inflation affecting administrative and operating expenses.
- Increased demand for medical care after the pandemic.

Marketplace Dynamics

Insurers requested higher rates (an average increase of around 26% in unsubsidized premiums for 2026) partly because they anticipate that healthier people will drop coverage when the subsidies expire, leading to a less healthy, more expensive risk pool.

The current situation is largely a result of political uncertainty over federal subsidies and existing, widespread cost pressures in the U.S. health system, rather than the core mechanisms of the ACA itself.

Source: KFF, the independent source for health policy research, polling, and news.

Addressing Your Health Issues

As a community nurse for the past 17 years, what I have found is that most people don't address health issues until they have to. Learning about their personal responsibility for their health helps many people attending any class that talks about healthcare. When I hear politicians talk about their constituents as though health care is not a concern, I think about the risk factors to poor health in our country.

There are six high-risk health behaviors identified by the CDC as major contributors to death and disability.

Tobacco Use: Smoking, vaping, or other tobacco products.

Unhealthy Dietary Behaviors: Poor nutrition, unhealthy eating patterns.

Inadequate Physical Activity: Lack of regular exercise, sedentary lifestyle.

Alcohol and Other Drug Use: Excessive drinking, illicit drug use, pre-



Kathey Avery

scription drug misuse.

Risky Sexual Behaviors: Unprotected sex, multiple partners, leading to STDs and unwanted pregnancies.

Behaviors Contributing to Unintentional Injuries & Violence: Driving recklessly, bullying, or physical fighting.

To provide healthcare for all, we all have to care about our health and make it a priority, from the youngest to the oldest. In today's climate, preventive care becomes more important in order to save lives. Please keep reimagining your lifestyle one change at a time so you can enjoy each and every day. As your finances improve, make sure your health is good so you can enjoy your life.

Happy New Year and Martin Luther King Jr.'s Birthday!

Lunch & Learn



Join Kathey Avery on the third and fourth Wednesdays of the month from 12-1 p.m. at the Linwood Crump Shiloh Community Center, 121 Shiloh Road in Asheville. The community nurse will address "Hot Topics" and provide education and knowledge to help keep you healthy. All are welcome!