

**Partnership for a Healthy Durham  
Access to Care Committee**

**December 11, 2025 - 9:00 a.m.-10:00 a.m. Virtual**

**Minutes**

**Facilitators: Edeia Lynch & Brad Caison**

**Access to Care:** This committee’s activities include advocating changes that will affect health care coverage for residents across all ages and developing community and agency-based strategies to make measurable improvements in access to care for the uninsured and underinsured residents of Durham.

<b>Present:</b> Brad Caison, Bria Miller, Hollis Smith, Edeia Lynch, Howard Eisenson, Krista Kicsak, Bridget Nelson, Valarie Jarrett, Shelisa Howard-Martinez, Elim Lee, Charita McCollers, Pam Purifoy, Elizabeth Brill, Tra Tran, Jaemin Kim, Jukelia Bess			
<b>Time</b>	<b>Project/Topic/Goal</b>	<b>Major Discussion Points</b>	<b>Recommendations &amp; Action Steps</b>
<b>9:00 - 9:05</b>	Icebreaker – What’s your favorite holiday food?		
<b>9:05 - 9:10 Review meeting minutes</b>	The minutes are approved.		
<b>9:10 - 9:30 Premium policy affordable care updates – Hollis Smith, Deputy Director, NC Navigator Consortium Part 2</b>	<p>Hollis, the Deputy Director of the Health Navigator Consortium, shared that the organization operates in all 100 counties of North Carolina and provides information about health coverage eligibility.</p> <p>Healthcare.gov was created under the Affordable Care Act (ACA). A core component of the ACA is financial assistance through the Premium Tax Credit (PTC). The terms subsidies, premium tax credit, advance premium tax credit (APTC), and financial assistance can be used interchangeably. The current Open Enrollment period runs from November 1, 2025, through January 15, 2026. Individuals can enroll outside of this period only if they experience a qualifying life event.</p> <p>Subsidies are calculated based on household income, the cost of a benchmark plan, and the expected premium contribution. Enhanced subsidies, which were introduced in 2021, are scheduled to expire at the end of 2025 unless Congress acts. Insurance rates have increased significantly—up to 30 percent in some cases in North Carolina—in anticipation of the expiration of these subsidies.</p>		

This increase is unprecedented, and there is no clear justification for such a large change.

Consumers are required to pay their premiums monthly. If a payment is missed, there is a three-month grace period before coverage is canceled, and back payments must be made to maintain coverage. Premium tax credits must also be reconciled when filing taxes.

Congress is voting today on two proposals. The first proposal would extend enhanced subsidies for three years, through the end of 2028. The second proposal would not extend enhanced subsidies but would deposit specific amounts into Health Savings Accounts (HSAs) for certain plans. HSAs allow individuals to set aside pre-tax dollars to pay for qualified medical expenses such as deductibles, copayments, and coinsurance. This option would apply only to bronze and catastrophic plans; however, there are no catastrophic plans available in North Carolina for 2026.

An example of a bronze plan in Durham County was provided. For a 35-year-old individual earning \$35,000 per year, the most affordable bronze plan would cost \$74.77 per month. The plan includes a \$7,000 deductible and a \$10,600 out-of-pocket maximum. Primary care visits cost \$95, specialist visits cost \$175, and urgent care visits also cost \$175. Emergency room visits require 50 percent coinsurance after the deductible. Outpatient mental health visits cost \$99 per visit, and generic drugs cost \$25.

As of today, enhanced subsidies have not been extended, and the prices shown on Healthcare.gov reflect the base subsidies provided through the ACA. Consumers are encouraged not to wait to enroll, as December 15 is the deadline for coverage to begin on January 1. The prices currently displayed will remain the same if enhanced subsidies are not extended. If subsidies are extended, prices will change, but the exact impact is not yet known.

Sierra Elrahal, the local Navigator with Legal Aid of North Carolina in Durham, is available for client appointments. Hollis will provide an update on the congressional vote by Monday.

During the meeting, several questions were raised. One question concerned whether individuals who may lose birthright citizenship due to a pending

	<p>Supreme Court decision would also lose their health insurance. It was noted that immigration requirements will become stricter starting in January 2027, and any changes are expected to take time to implement. Another question addressed North Carolina's Medicaid shortfall of over \$300 million. While there were discussions about lowering provider reimbursement rates to address the shortfall, Governor Stein stated that rates will not be reduced. However, funds are still projected to run out. A final question asked whether managed Medicaid plans cost states more than traditional plans; no definitive answer was provided.</p>		
<p><b>9:45 - 9:55</b> <b>Listening Session updates</b></p>	<p>The listening session interviews have begun this week. There is one more slot available.</p>		
<p><b>9:55 - 10:00</b> <b>Announcements &amp; Adjourn</b></p>	<p>Seminar on policy:  <a href="https://nclocal.bluelena.io/lt.php?x=4lZy~GDKU3HP6KF5_d~lhhFs3HFWi_92vMg3ZHHDIIWbEHZ--0y.zOFr1I2pjO~ynuY1X5d2VeOg751qBkxH">https://nclocal.bluelena.io/lt.php?x=4lZy~GDKU3HP6KF5_d~lhhFs3HFWi_92vMg3ZHHDIIWbEHZ--0y.zOFr1I2pjO~ynuY1X5d2VeOg751qBkxH</a>   <a href="https://us06web.zoom.us/webinar/register/WN_pi0HmVsJRfu8XxF3uGrTQA#/registration">https://us06web.zoom.us/webinar/register/WN_pi0HmVsJRfu8XxF3uGrTQA#/registration</a>   Saturday, January 24 10am-12pm HealthCare for All is having a meeting/training. They are advocating for universal healthcare. It will be at Elon Unitarian Fellowship   On Saturday, December 20<sup>th</sup>, Lincoln has a homeless vigil to honor those who were homeless and passed in the last year. Charita will send a flyer if it is available.</p>		
<p><b>Next meeting: Thursday, January 8th, 2025, at 9:00 am via Zoom.</b></p>			