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# REPUBLICAN HERALD

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## HEALTHCARE

# COSTS PROVE ‘DEVASTATING’

### Schuylkill residents face increases in coverage costs after expiration of 2021 tax credits

By **Olivia Schlinkman**  
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REPUBLICANHERALD.COM

Schuylkill County residents enrolled in Pennie, the state-based healthcare marketplace, are facing monthly rate increases of 186%, translating to \$347 more per person per month, heading into 2026.

This follows the expiration of 2021 enhanced premium tax credits (EPTCs) on Dec. 31, after the U.S. Congress failed to renew the subsidies.

As a result, Schuylkill County residents are facing larger rate hikes than any other county in the NEPA region and the third largest in the state, topped only by Juniata and Fulton

Counties, where rates will increase by 485% and 411%, respectively.

Signups for Pennie’s 2026 coverage are now winding down, with the open enrollment deadline, which was originally scheduled for Jan. 15, extended to Jan. 31.

In general, new enrollments in Pennie have been down this year by 12%, according to the marketplace.

Some Pennsylvanians seem to have initially signed up for coverage but, after seeing costs remain high after the Dec. 31 deadline, changed their minds — as of Jan. 8, 19% of Schuylkill County residents who enrolled in Pennie during this period have since dropped their coverage.

Dana Oravitz, CEO of Aging Allies, a Pennie assister that guides

people of all ages in selecting government health insurance, says her seven-person staff has served over 220 clients since opening in Pottsville in August.

Across the board, Oravitz says the raised healthcare costs have been “devastating” for her clients.

See **COSTS** on Page A8

## SHENANDOAH

# Borough informs authorities on results of review

### Analysis discovers past financial irregularities in municipal spending

By **Michael Urban**  
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REPUBLICANHERALD.COM

Financial irregularities dating back several years and through multiple prior administrations were found recently in an ongoing forensic analysis of municipal spending in Shenandoah, which borough officials are reporting to state and federal law enforcement.

The independent review commissioned by the borough continues to show a lack of accountability and alleged financial mismanagement by former Shenandoah officials regarding payroll and retirement benefits, current borough manager Mike Cadau said Thursday.

Based on the analysis, the borough has transmitted that information to the Pennsylvania Office of the Attorney General and the IRS Criminal Investigation Division for review and potential enforcement action, Cadau said.

Those agencies are responsible for evaluating possible violations of public-sector pension law, payroll fraud, tax law, and misuse of municipal funds.

“These findings involve actions taken long before this administration took office, but the people of Shenandoah deserve accountability,” Cadau said. “This matter has now been referred to the appropriate state and federal law-enforcement authorities. Our duty is to protect public funds and restore trust in borough government.”

See **REVIEW** on Page A5

# ‘FANTASTIFULL DREAM’

### Stoker’s Brewery continues winning streak at the Pa. Farm Show



Owner Doug Drost with his Farm Show awards over the years at Stoker’s Brewing Company, on Wednesday, in Tamaqua. **MATTHEW PERSCHALL/MULTIMEDIA EDITOR**

By **Ron Devlin**  
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REPUBLICANHERALD.COM

TAMAQUA — Someone once dismissed Doug Drost’s vision of opening a brewpub as a “fantasifull” dream that was neither credible nor realistic. So much for the skepticism.

Drost’s “Fantasifull Dream” hazy IPA was among three of his brews that were awarded ribbons this week at the Pennsylvania Farm Show.

Drost’s Kindling Kwad, a strong Belgian dark ale, won a first place Blue Ribbon and was judged Best of Show in its category — for the second straight year.

YoBotApricot, a sour beer, earned a Red Ribbon, and Fantasifull Dream took home a White Ribbon.

The honors continue a 5-year Farm Show winning streak for Drost, who opened Stoker’s Brewery & Biergarten eight years ago at 35 Mauch Chunk St. in Tamaqua.

In all, Stoker’s beers have won 11 ribbons since its opening.

Drost, 61, studies brewing at the Siebel Institute of Technology in Chicago, but approaches it more as a passionate hobby than strictly business.

A keen student of the chemistry of the craft, Drost brews with a strong sense of tradition.

See **STREAK** on Page A4

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country, McCormick can provide the geopolitical context for what this means for our future as well as the world’s.

It will be a two-part show, airing this Sunday and next Sunday on FOX 56 at 10:30 am, the Senator will lay out both the strategy behind the extraction, as well as the tactical brilliance of the mission’s success, which met the objectives without the loss of any American lives. Due to his position on Foreign Relations, McCormick would be one of the few Senators to receive all of the classified briefings from the architects of the operation, which would include President Trump, Secretary of State Rubio, Secretary of War Hegseth and Chairman of the Joint Chiefs General Dan Caine. Of course, there will be secret portions of the briefing that he cannot reveal.



**Dave McCormick**  
US Senator

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## WEATHER

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# Senators launch a cross-party effort to end stock trading by lawmakers

By **Joey Cappelletti**  
ASSOCIATED PRESS

WASHINGTON — Two senators from opposite parties are joining forces in a renewed push to ban members of Congress from trading stocks, an effort that has broad public support but has repeatedly stalled on Capitol Hill.

Democratic Sen. Kirsten Gillibrand of New York and Republican Sen. Ashley Moody of Florida on Thursday plan to introduce legislation, first shared with The

Associated Press, that would bar lawmakers and their immediate family members from trading or owning individual stocks.

It's the latest in a flurry of proposals in the House and the Senate to limit stock trading in Congress, lending bipartisan momentum to the issue. But the sheer number of proposals has clouded the path forward. Republican leaders in the House are pushing their own bill on stock ownership, an alternative that critics have dismissed as watered down.

"There's an American consensus around this, not a partisan consensus, that members of Congress and, frankly, senior members of administrations and the White House, shouldn't be making money off the backs of the American people," Gillibrand said in an interview with the AP on Wednesday.

Trading of stock by members of Congress has been the subject of ethics scrutiny and criminal investigations in recent years, with lawmakers accused of using the information they gain

as part of their jobs — often not known to the public — to buy and sell stocks at significant profit. Both parties have pledged to stop stock trading in Washington in campaign ads, creating unusual alliances in Congress.

In the House, for example, Republican Rep. Anna Paulina Luna of Florida is trying to bypass party leadership and force a vote on her own stock trading bill. Her push with a discharge petition has 79 of the 218 signatures required, the majority of them Democrats.

## COSTS

From Page 1

### UNAFFORDABLE

The expiration of the EPTCs, which were a part of a 2021 COVID-19 relief package, does not mean that all healthcare subsidies have been done away with — the original premium tax credits rolled into the 2010 Affordable Care Act legislation still exist.

But the EPTCs were notable in that they expanded the

range of who had access to subsidized healthcare and made many middle-class families eligible for the first time.

To Oravitz, that's where the biggest problem lies now.

With the EPTCs' expiration, middle-class families who came to rely on subsidized healthcare, sometimes even getting \$0 premiums, are now facing steep price tags.

This year, 73% of Pennie enrollees statewide are eligible for premium tax credits, down from 90% previously.

Bob Alonge, CEO of Volunteers in Medicine (VIM) in Schuylkill and Carbon Counties, a nonprofit that offers free medical clinics, recalls a recent client who typically paid \$46 monthly for their healthcare. Then, unexpectedly, the client received a monthly bill for \$1,000 — though just one person's experience, he says stories like this have become common.

In Schuylkill County, lower-to-middle class folks make up a large portion of the population. Rents are high, incomes are low and people are struggling to square the cost of their coverage.

"Income base presents complications as far as being able to afford reasonable coverage," Oravitz said. "Those people that don't qualify for Medicaid, but might only be a few hundred

dollars over, they're not able to get insurance."

Medicaid has also suffered cuts after the federal passage of the "One Big Beautiful Bill" in July.

PA government data from October showed that roughly 25% of the Schuylkill County population, or 36,441 people, is enrolled in Medicaid.

As provisions of the July legislation take effect, the PA Department of Human Services estimates over 3,500 of those Schuylkill County residents will lose their Medicaid coverage.

### RESOURCES AVAILABLE

Another group considerably impacted by healthcare changes are the self-employed, due to a change in how Pennie deals with reconciled tax credits.

Before, if a person earned more income during a year than the amount they originally declared, they would only have to pay back the leftover tax credits that their true income technically should not have earned them. But now, Oravitz says, if a person underestimates their income, they must pay back their tax credits in full.

For the self-employed, it's very difficult to predict how much money they will make in a year. For small business owners, for example, there's no way to know what demand for a product will be like or how the economy will fluctuate.

At Aging Allies, Oravitz estimates roughly 40% of their clientele falls into the self-employed category.

Although there is no one right way to navigate the current realm of healthcare insurance, local resources exist to help make some sense of it all.

Aging Allies is not a team of insurance agents — rather, they are a team of volunteers who help local residents learn more about their benefits, evaluate their plan options and switch their insurance if needed.

The nonprofit accepts payment by donation for services and can be reached at 570-591-1919.

For those in need of more affordable medical services, VIM has two clinic sites, in Pottsville and Tamaqua, that provide free basic medical care services to those who are uninsured or underinsured, including HIV/AIDS testing, physical exams, grief support and ultrasounds.

Alonge says VIM has seen an uptick in people coming to the clinic for services recently, likely due to rising costs.

Bracing for the cuts, VIM has been preparing for heightened demand by working to expand its staff and hopefully extend its hours in order to serve more clients. Right now, the clinics see an average of 10 people per week.

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