

## Still Standing: NC Navigator Consortium Offers Free Health Coverage Enrollment Assistance as the 13th HealthCare.gov Open Enrollment Period Launches

**Free, unbiased help available statewide through January 15**

November 1 marked the start of the 13th *HealthCare.gov* Open Enrollment Period, when millions of Americans can shop for 2026 health coverage through the Health Insurance Marketplace. Everyone has until January 15 to choose a plan, but to begin coverage on January 1, selections must be made by December 15. North Carolinians in every county can receive free help from the NC Navigator Consortium, whose trained, non-biased experts guide consumers through finding plans that fit their needs and budgets. The Consortium’s work has helped North Carolina remain one of the top three states for Marketplace enrollment among Federally Facilitated Marketplace states.

This year’s Open Enrollment Period brings new challenges for Navigators and the communities they serve. The national budget for enrollment assisters has been cut by 90 percent, forcing programs to tighten resources. Consumers may also face higher plan prices due to the possible expiration of enhanced premium tax credits. Tax credits will still be available for those earning up to 400 percent of the federal poverty level to help lower premiums, but the loss of enhanced credits could raise costs for many families, according to the North Carolina Department of Insurance. Despite the obstacles, the NC Navigator Consortium remains committed to helping residents find the most affordable coverage options.

“Despite the challenges faced by the Consortium and Navigator organizations all across the country, Navigators are here to help people in every county in North Carolina,” said Nicholas Riggs, director of the Consortium. “Marketplace consumers are facing a lot of changes this year, and the free, unbiased assistance provided by our Navigators is more important than ever. If the enhanced tax credits do expire, we’ll see higher premiums across the country, but regardless, Navigators can help identify what remaining tax credits are available and assist folks in finding the most affordable option.”

To schedule an appointment with a Navigator, call 1-855-733-3711 or visit *NCNavigator.org*. Navigators are available for one-on-one appointments by phone, on Zoom, or in person to help North Carolinians get covered before the January 15 deadline.

## Beware of Health Care Cons During Open Enrollment

**Scammers target Medicare and HealthCare.gov users with fake offers and calls**

If you are adding or changing your Medicare or *HealthCare.gov* coverage during open enrollment, be on the lookout for unsolicited calls claiming to “help” you find the best deal. Unfortunately, scammers see this open enrollment period as a prime opportunity to trick people out of money and personal information.

Open enrollment for Medicare runs from October 15 through December 7. Medicare Advantage open enrollment is from January 1 to March 31, or within three months of getting Medicare. *HealthCare.gov* open enrollment begins November 1; December 15 is the last day to enroll or change plans for coverage starting January 1, and January 15 is the last day to enroll for coverage starting February 1.

### What You’ll Learn:

- How scammers use the Medicare and HealthCare.gov open enrollment periods to trick consumers into sharing personal or financial information.
- The common tactics scammers use — including fake phone calls, texts, and offers for “free gifts” or “health screenings.”
- How to protect your information, spot red flags, and verify legitimate assistance when choosing or changing your healthcare coverage.

**How The Scam Works** Better Business Bureau (BBB) Scam Tracker (*bbb.org/scamtracker*) frequently receives reports of scam calls and texts pretending to be from Medicare. In one report, a person said, “They called to have me sign up for a new Medicare card. I declined. They have been persistent in their calls to me and my husband.”

In another case, a caller pretended to be an agent “asking if I got a new updated Medicare card in the mail. He then verified my name and mailing address. Then he wanted me to get my old card and read off info to him, such as the date on the lower right side of the card. When he asked me to read my card number, I told him I cannot.”

A third consumer reported being targeted through a text message: “I received a text saying that my health benefits were about to expire and I needed to call the number to renew. Then the representative told me I had to pay and my bank had to verify with them... That’s when I knew it was a scam.”

If you stay on the line, these callers often claim they can enroll you in a better, cheaper plan while keeping the same services. To get started, they’ll ask for personal information such as your Medicare ID number and Social Security number. No matter how good the deal sounds, don’t do it — it’s a scam. Sharing personal information can expose you to identity theft.

**Tips To Avoid Open Enrollment Scams** Selecting a health insurance plan can be complex, so keep these red flags in mind:

- Be wary of anyone who contacts you out of the blue. Legitimate Navigators or Assisters with Healthcare.gov or Medicare cannot charge for their help and will not contact you first.
- Be skeptical of “free gifts” and “health screenings.” Never share personal details in exchange for sign-up gifts or offers; legitimate brokers will not offer such incentives.
- Guard your government-issued numbers. Never share your Medicare ID number, Social Security number, or bank information with anyone you don’t know.
- Go directly to official websites. Make plan changes only through *Medicare.gov*, *HealthCare.gov*, or your employer’s health insurance provider. Avoid clicking links in unsolicited messages.
- Contact your employer directly about benefits. If you receive an unexpected email about coverage changes, verify it before clicking on any links.

**For More Information** If you are unsure whether a call or offer is from Medicare, or if you gave your personal information to someone claiming to represent Medicare, call 1-800-MEDICARE to report it. If you suspect fraud related to ACA coverage, visit *HealthCare.gov* or call the Health Insurance Marketplace at 800-318-2596.

## Alzheimer’s Association Honors the 381,000 North Carolinians Serving as Dementia Caregivers and Shares New Resources to Help Them Thrive

During November, the Alzheimer’s Association – Western Carolina Chapter is honoring the 381,000 North Carolinians providing unpaid care for loved ones with Alzheimer’s or other dementias. Together, they contribute more than 739 million hours of care each year, valued at over \$13 billion.

Caregivers are the backbone of dementia care, offering stability and compassion in the face of a complex disease. To better support them, the Alzheimer’s Association has introduced several new and expanded resources:

- My ALZ Journey – A free digital tool offering personalized information and local support for those newly diagnosed and their care partners. Downloaded nearly 13,000 times, it has been nominated for two Anthem Awards.
- Transitions in Care – A new online education program guiding families through long-term care decisions.
- The Empowered Caregiver – An evidence-based program designed to help mid- and late-stage caregivers build skills, manage stress, and connect with others.

“Caregiving is one of the most selfless acts of love there is,” said Katherine Lambert, CEO of the Western Carolina Chapter. “We honor those who provide care, comfort and dignity for their loved ones—and we’re here to ensure they have the resources they need.”

The Alzheimer’s Association provides free support programs and a 24/7 Helpline at 800-272-3900 staffed by clinicians ready to help families every day of the year.

### Featured November Programs

- Caregiving During the Holidays – November 7, 10:00-10:30 a.m., live webinar. Offers strategies for managing stress and maintaining joy during the season.
- Fall Rally for Do What You Love to End ALZ – November 6, 7:00-8:00 p.m., live Zoom event honoring caregivers and promoting the creative fundraising campaign Do What You Love to End ALZ.

Find program details, support groups, and educational opportunities at:

*alz.org/wncmonthlyprograms* or call 800-272-3900.

### Alzheimer’s Caregiving: By the Numbers

- Nearly 12 million caregivers nationwide provided 19 billion hours of unpaid care in 2024, valued at \$413.4 billion.
  - 59% report high emotional stress; 38% report physical stress.
  - 60% were employed in the past year, with many adjusting work schedules or taking leave due to caregiving.
  - Lifetime cost of dementia care exceeds \$400,000, with 70% borne by families.
  - 41% of caregivers have household incomes below \$50,000.
- For more information, visit *alz.org/northcarolina* or call (800) 272-3900.

## Severe Weather Safety in Mobile Homes or RVs

If a severe weather event is expected in your area, and you live in a mobile home or recreation vehicle, take precautions.

- Stay informed about current conditions.
- Listen to local officials and evacuation orders.
- Leave mobile homes, RVs and other non-permanent structures when evacuation orders are issued.
- When possible, shelter in permanent structures.
- *Ready.gov/severe-weather* and *ReadyNC.org* provide helpful information on how to plan.

## Debunking the Top 5 Cybersecurity Myths

Cybersecurity expert Jon Armke - who works in both academia and industry - shares five common misconceptions that often leave individuals and organizations vulnerable online.

**1. “Password requirements are ridiculous.”** Passwords remain the frontline of defense against cyberattacks. The longer and more complex they are, the harder they are to crack. An eight-digit password offers 100 million possible combinations compared to only 10,000 for a four-digit code. Regular password changes, avoiding predictable patterns, and enabling two-factor authentication (2FA) are essential to reducing risk.

**2. “My information isn’t valuable.”** Every piece of data has value on the dark web. Stolen credit cards can sell for about \$100 each, driver’s licenses for \$150, and hacked social media accounts for \$20–\$50. Even streaming logins fetch prices, showing that cybercriminals view all data as profit potential. For business owners, possessing a DUNS number can make a company a prime target for identity theft.

**3. “Compliance equals security.”** Regulations such as HIPAA, PCI DSS, and Sarbanes-Oxley provide guidelines but not guarantees. Armke warns that unconfigured firewalls or VPNs can create a false sense of safety—systems may meet compliance standards but still be vulnerable if not actively managed and tested.

**4. “Expensive tools alone ensure safety.”** Investing in top-tier cybersecurity software means little without proper setup or monitoring. “It’s like buying a state-of-the-art alarm system and never turning it on,” Armke says. Real protection requires active configuration, training, and oversight—not just purchases.

**5. “Cybersecurity is too expensive.”** While professional cybersecurity services can range from \$500 to over \$20,000 per month, integrating security from the start is far cheaper than recovering from a breach. The financial and reputational damage of a data loss far outweighs preventive costs.

Armke concludes with a reminder: “Security is about deterrence. You can’t stop every attack, but you can make yourself a harder target.”

Jon Armke is a Lead Instructor of Ethical Hacking at Wake Technical Community College and serves on the NC Advisory Board for Western Governors University.

## Governor Stein Announces NC Film And Entertainment Grant Program Awardees

Governor Stein joined small business owners and members of North Carolina’s TV and film industry to announce that three television-streaming series and four independent feature-length films have been approved for North Carolina Film and Entertainment Grants. The productions, estimated to create more than 3,800 jobs in total, are expected to spend more than \$131.6 million in locations across the state. The Governor announced the grant winners at Bespoke Coffee Shop, which served as a filming location for season three of the TV show, “The Summer I Turned Pretty,” a previous grant awardee.

“North Carolina is home to a thriving TV and film industry, and it’s only getting stronger,” said Governor Josh Stein. “These grants support this vital economic activity that benefits small businesses and suppliers across the state.”

### The latest film productions include:

#### TV/Streaming Series

- The “RJ Decker Pilot” was approved for an award of up to \$2.8 million, and filming took place in the Greater Wilmington area.
- Season 2 of “Beast Games” filmed in and around Pitt and New Hanover counties, with an approved grant of up to \$15 million.
- “Top Chef” Season 23 has been approved for a grant rebate up to \$2.5 million and will be filmed in the Charlotte region.

#### Feature-Length Films

- “Drivers Ed,” which has concluded principal photography, used locations in New Hanover, Pender, and Orange counties with an approved grant of up to \$1.835 million.
- “Bad Counselors” was approved for a grant of up to \$2.03 million, and filming took place in Cabarrus and Mecklenburg counties.
- “The Bard” is wrapping up shooting in the Piedmont Triad area and has been approved for an award of up to \$4.6 million.
- “May and the Woodsman” has been approved for a grant of up to \$412,500 and will be using locations in the Piedmont Triad and Northwest Prosperity Zones.

“It’s great to see more film productions underway in our state,” said Commerce Secretary Lee Lilley. “In addition to the direct spending these productions bring, they also increase North Carolina’s visibility as a tourist destination, visibility that leads to increased visitor spending as well.”

Films and streaming productions shot in North Carolina with backing from the Film and Entertainment Grant program are now winning acclaim and audiences as they appear in the marketplace. Roofman, Christy, and Drivers Ed have all been selected for the upcoming Toronto International Film Festival.

Several past productions can now be seen on various streaming platforms:

- The Runarounds – Season 1 Prime Video (premiered Sept. 1)
- The Summer I Turned Pretty – Season 3 Prime Video (new episodes each Wednesday)
- The Waterfront - Netflix
- Monster Summer - Showtime and via Paramount+ streaming app

“A flourishing film industry in our state is a win-win, bringing economic benefits and job opportunities to our residents and elevating North Carolina’s presence on the global stage,” said Guy Gaster, director of the North Carolina Film Office. “We’re committed to nurturing this symbiotic relationship between filmmakers and the communities that make North Carolina an exceptional destination for cinematic storytelling.”

The North Carolina Film and Entertainment Grant is used to attract feature film and television productions that stimulate economic activity and create jobs in the state. Production companies receive no money up front and must meet direct in-state spending requirements to qualify for grant funds, which are paid out as a rebate following the completion of the project and a successful audit of the production’s spending. The program is administered by the North Carolina Department of Commerce and promoted by the North Carolina Film Office, part of VisitNC and the Economic Development Partnership of North Carolina.

For more information, visit the NC Film Office website *www.filmnc.com*.

## Exploring Blueways: Paddling with Care While Navigating North Carolina’s Rivers

North Carolina has more than 40,000 miles of river, from steep creeks packed with whitewater in the mountains to the dark, tannic waters that meander toward the coast. Each of those rivers presents a unique opportunity for adventure, especially the state’s blueways, where boaters can follow designated paddling trails in their own craft, such as canoes, kayaks or standup paddle boards. Choose the right blueway, and you can splash through rapids or paddle from one swimming hole to the next. Planning ahead by reserving campsites, selecting trip dates and times that are less crowded, and creating a packing checklist that includes safety gear like PFDs will help reduce your impact while letting you enjoy the last days of summer.

- The Roanoke River State Trail, near the coast, offers a wilderness experience through a maze of old-growth cypress where canoeists can pitch tents on dedicated camping platforms.
- The French Broad River State Trail, which runs for 117 miles through Western North Carolina, features class III-IV whitewater in certain sections for those seeking more adrenaline.
- The Dan River State Trail has something for everyone as it meanders along the Virginia border through the Piedmont, offering a mix of class II rapids, calm stretches and tall bluffs during its 240-mile journey from the Blue Ridge Mountains to Kerr Lake.

A day, or even a week, on the river offers a chance to slow down and enjoy nature at its own pace. With a paddle in hand, it is easier to disconnect from phones and social media and let the current set the rhythm. Beyond adventure and relaxation, these paddle trails also offer opportunities to care for delicate ecosystems hidden below the surface. For example, the French Broad River is now home to a thriving population of freshwater mussels making a comeback after a century-long absence, showing that good stewardship can directly improve river health.

Because we all live downstream, how we treat rivers in one location impacts communities and ecosystems all along their path. Paddling one of North Carolina’s blueways provides a chance to extend our positive impact beyond our immediate surroundings. Minding your trash and packing out everything you bring not only keeps campsites and boat launches clean but helps preserve the river throughout its corridor. Practicing Outdoor NC Leave No Trace Principles while on the river ensures these ecosystems remain protected for generations to come.

## Lions Club Brooms - THE BEST Broom You Can Buy!

The Wadesboro Lions Club sells brooms to help meet humanitarian needs worldwide, and help local causes right here in Anson County.

In support of that mission the Lions Club sells brooms, and the brooms are of excellent quality. The Original Soft Sweep Magnetic Action Broom features a unique magnetic cleaning action that picks up lint and dust, especially human and pet hair. It will not scratch any floor, and rinses clean and dries quickly. The kitten soft bristle is approximately 12” long and comes with a metal handle.

Pick up yours at Allen’s Restaurant in Peachland or Lacy’s and Martin Furniture in Wadesboro for only \$12. The Lions Club’s purple handled straw broom is also available.

For information about the different projects of the Wadesboro Lions Club, please call Lion Jim Chandler at 910-571-1448.