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#### **Talk Is All Health Care at the Art Fair**

**By**  
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“My father-in-law is losing his health insurance,” Pam told me. She stopped to chat as we perused the booths at the Stockholm Art Fair.

Stockholm, population 66, has one of the best art fairs in western Wisconsin. Judging by the license plates, the fair is high on the list for Minnesotans too.

The 44<sup>th</sup> annual fair was held on the grounds of the city park overlooking Lake Pepin, the widest spot in the Mississippi River. Over 100 artists were eager to share their health care stories and sell their creations. There were few bugs. Weather was warm, but not too hot. Colors were everywhere.

The air smelled of fresh roasted nuts, gyro meat and kettle corn. Organic beef, wood-fired locally sourced pizza and maple ice cream kept hunger at bay.

Talented regional musicians kept folks entertained as neighbors sat on straw bales under a tent. Many shared treasures and pointed out favorite artists.

Under the surface, though, folks worried. My conversations were almost exclusively about health care.

Pam told me how a local health plan, La Crosse-based Health Tradition is quitting the federal marketplace Healthcare.gov next year. Others shared how loved ones recently received letters from Anthem or Health Tradition dropping coverage next year.

Recently, Wisbusiness.com reported roughly 23,000 will be affected by the pull out of Anthem and Health Tradition. Insurers blame the “uncertainty in federal operations, rules and guidance including cost sharing reduction subsidies.” This statement translates into: as Congress debates cutting help to people who need it, companies realize they may not have the customers to make a plan work.

In the insurance world, the larger the pool, the lower the risk. But if folks don't have help buying insurance and younger people get cheaper plans, the folks that are left – sicker and older – end up with more expensive plans and, maybe, none at all.

The Affordable Care Act is not perfect. But it was carefully balanced to share the risk – the basic element of keeping health care affordable for all.

Many artists and musicians are self-employed. The Affordable Care Act and Healthcare.gov created a way for self-employed and small business owners to buy health coverage. Many artists I spoke with are older, coming to the profession later in life. Many of us over fifty have pre-existing conditions and need regular health care.

Artists expressed concerns about the limited health coverage available in Buffalo and Pepin counties. These counties recently joined the dubious ranks of counties with only one health plan under the Healthcare.gov marketplace. Because of federal uncertainty, five counties, include La Crosse, are down to only one provider next year under the marketplace.

Farmers feared losing health coverage or changing long-standing relationships with providers.

The fear of losing health care is stressful – I heard and felt it as conversation after conversation shifted to health insurance.

As I watched the vibrantly dressed people soaking in the imaginative art, I thought about how experiencing the art fair provided a balm for our stressful lives.

Gazing at the pottery I nearly bumped into a retired physician and his wife. He also saw the attraction people found to art as a way to heal our stressed world. He shared his experiences over the years.

“When I ask ‘How are you?’ what do you think is the number one complaint I get?” he asked.

“Patients say to me ‘I’m stressed, Doctor.’ When I open up the hood and look inside, I see stress.”

“Art brings beauty. It softens the heart,” the doctor shared. The art fair helps make it better.

I watched men in florescent orange with camo, a woman in sheer black lace with her back covered in tattoos and another in a brightly colored African Dashiki.

People came together creating their own art among all the wares for sale. In all of this diversity was a beautiful harmony.

Somehow, we must take this approach to health care. A plan unique for each person. Respecting our own individuality and needs. Also, in harmony with others. Sharing the risk. Working for all.