



Owen wrestling's twins are 'unique in their own way'

SPORTS, 1B

SERVING ASHEVILLE SINCE 1870

CITIZEN TIMES

FRIDAY, FEBRUARY 20, 2026 | CITIZEN-TIMES.COM

PART OF THE USA TODAY NETWORK

ACA enrollment dropped in NC

Jacob Biba
NC LOCAL

Just 761,457 people enrolled in health coverage under the ACA in North Carolina for 2026, according to the latest figures from the Centers for Medicare & Medicaid Services. The decline is about 22%, or 214,000 fewer enrollments, than in 2025, the largest drop in the country.

Last year, more than 975,000 North Carolina residents, about 9% of the state's total population, enrolled in coverage under the ACA.

Nationally, less than 23 million people enrolled in health coverage under the ACA for 2026, according to CMS data. In 2025, more than 24 million enrolled.

Why did fewer North Carolinians enroll in ACA coverage?

Increased premium costs and the expiration of enhanced subsidies led to the sharp decline in enrollment, according to healthcare experts and advocates.

In 2025, state Insurance Commissioner Mike Causey approved a nearly

30% average rate hike for ACA plans purchased through the federal marketplace, healthcare.gov.

Causey said the increases were necessary due to rising healthcare costs and the One Big Beautiful Bill Act, which President Donald Trump signed into law in July.

Enhanced tax credits that went into effect during the pandemic expired at the end of the year. Those tax credits, which were at the center of the longest government shutdown in history, did two things to help individuals who needed health insurance coverage:

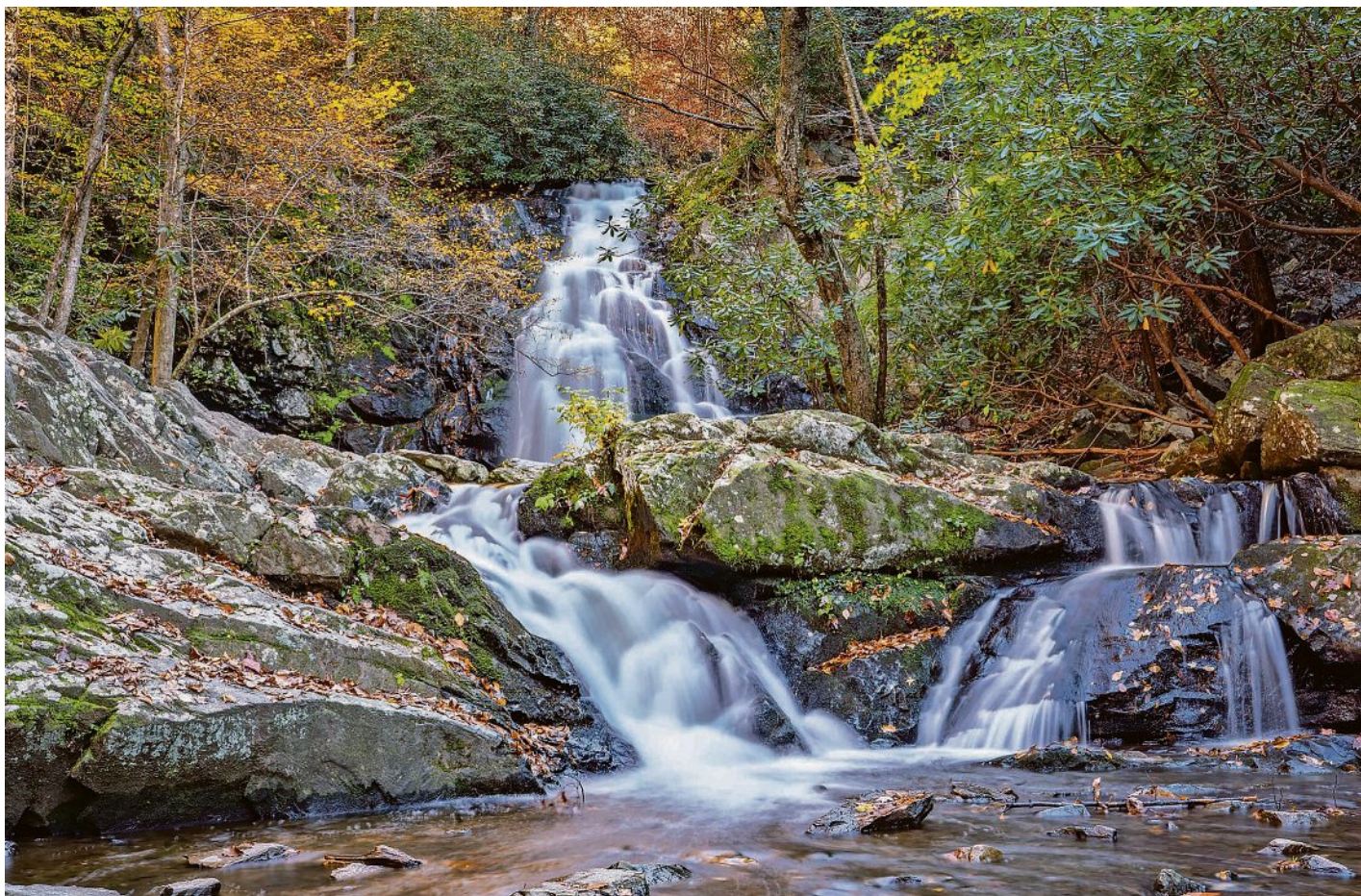
1. They increased the financial assistance ACA enrollees received when purchasing coverage on the Health Insurance Marketplace.

2. They expanded eligibility to people earning more than 400% of the federal poverty level.

Additionally, the federal government's steep cuts to the ACA navigator program, which educates consumers on marketplace coverage and other coverage options, likely led to fewer enrollments in North Carolina.

See ACA, Page 11A

WORD FROM THE SMOKIES



Located a short hike away from the Tremont campus, Spruce Flat Falls is one of many natural and cultural features conference attendees have the opportunity to explore. PROVIDED BY JOYE ARDYN DURHAM

Authors invite writers to 'find their place' at Tremont

Holly Kays

Special to the Asheville Citizen Times
USA TODAY NETWORK

If there's one thing that Ron Rash knows to be true, it's that writing is a process.

"I think one problem a lot of people have, particularly beginning writers, is that they want it to be too good too soon," he said.

Rash, who will serve as a faculty member for the 2026 Tremont Writers Conference October 21-25, knows what he's talking about. The Parris Distinguished Professor in Appalachian Cultural Studies at Western Carolina University, Rash is the author of 20 books of poetry and fiction and the winner of just as many writing awards.

His younger self would likely have been incredulous to hear that such success awaited him. Growing up in Boiling Springs, North Carolina, Rash often struggled in school, failing the sixth



The fiction cohort gathers around a fire during a workshop session in the 2024 Tremont Writers Conference. PROVIDED BY VALERIE POLK/SMOKIES LIFE

See TREMONT, Page 10A

Former prince arrested, suspected of misconduct

Kim Hjelmgaard

USA TODAY

British police have arrested Andrew Mountbatten-Windsor on suspicion of misconduct in public life, according to multiple news outlets in the United Kingdom.

The U.K.'s Thames Valley Police said in a Feb. 19 statement they arrested an unnamed man in his 60s and were carrying out searches at addresses in Norfolk and Berkshire, adding that an investigation has been opened. The Daily Telegraph newspaper reported that six unmarked police cars and around eight plainclothes officers were seen arriving at Wood Farm on the Sandringham estate in Norfolk, England, where Andrew recently moved. The BBC was the first to report the development.

O'Bryan Grandison, a professor of policing at the U.K.'s Birmingham City University, said in emailed comments that Andrew is the first senior royal to be arrested in modern history.

The specific police allegations under investigation have not been released. British police said earlier in February that officers were considering allegations, drawn from files recently released by the U.S. government, that King Charles' younger brother passed confidential information to the late convicted sex offender Jeffrey Epstein.

The former prince has faced intense scrutiny over his friendship with Epstein, and was stripped of his royal titles in 2025 over those links. Andrew, who turned 66 on the day of the reported arrest, has denied any wrongdoing and said he regrets the friendship. He has not responded to requests for comment following the latest Epstein files published by the U.S. Justice Department.

In one photo that appeared in the files released by the Justice Department in relation to the U.S. investigation of Epstein, the former prince can be seen kneeling on all fours over an unidentified woman on the ground.

"I have learned with the deepest concern the news about Andrew Mountbatten-Windsor and suspicion

See ANDREW, Page 11A



Tremont

Continued from Page 1A

grade and nearly failing high school biology. He didn't begin writing until his second year of college, as an English major at Gardner-Webb University. Even then he spent years producing "very mediocre literature." But with every new draft, revision, and re-revision, he honed the craft that would later earn him widespread acclaim.

"I believe, personally, that a lot of people who could be really good writers aren't willing to stay with it long enough," he said. "They give up too quickly."

At the 2026 Tremont Writers Conference, slated for October 21-25 at Great Smoky Mountains Institute at Tremont, located in the heart of Great Smoky Mountains National Park near Townsend, Tennessee, participating writers will receive the inspiration and encouragement they need to keep going — by interacting with accomplished authors like Rash, and by living immersed in the breathtaking spectacle of autumn in America's most biodiverse national park.

"When Tremont's Jeremy Lloyd and I first began creating this conference just after the pandemic, I never dreamed that we'd be meeting and talking to dedicated and successful writers like Ron Rash," said Frances Figart, Smokies Life's creative director and co-organizer of the conference. "As a writer who is always striving to hone my craft, I've been so inspired personally by our author workshop leaders and just as rewarded by seeing how positively the conference participants respond to their coaching and encouragement."

Rash will attend as the conference's guest writer. Meanwhile, celebrated playwright and Knoxville poet laureate Linda Parsons will lead the poetry cohort; recent Kentucky poet laureate, memoirist, and 2025 conference faculty member Crystal Wilkinson will return to lead the nonfiction cohort; and award-winning Cherokee novelist Kelli Jo Ford will lead the fiction cohort. The conference, co-organized by Smokies Life and Great Smoky Mountains Institute at Tremont, will include daily morning group workshops with faculty members, one-on-one mentoring sessions, afternoon excursions to foster deeper connections with the region's natural



The Middle Prong of the Little River flows through Tremont's campus.

PROVIDED BY JOYE ARDYN DURHAM

and cultural history, and evenings filled with group dinners, fellowship, and readings by featured authors.

"As a workshop leader I want to facilitate generosity and rigor," said Ford, a citizen of the Cherokee Nation who teaches writing at the Institute of American Indian Arts in New Mexico. "We come together and we work to grow and learn as writers, and we work together to find what's shining in our pieces and to help each other bring that out."

Like Rash, Ford didn't travel a straight-line path toward her writing career. She was born with a love for reading and journaling but without a blueprint for professional success. A first-generation college student, Ford enrolled at the University of Virginia after high school but quickly found herself overwhelmed, dropping out three semesters later. She didn't try college again until she was 25 years old and married.

"I learned to be a student and found creative writing classes were kind of my place," she said. That's when she began to write more seriously, the gravitational pull of home and heritage quickly asserting its power over her work. Though she's been a "pretty nomadic" adult, her fiction returns again and again to the landscapes and people of her childhood — Cherokee Nation land in Oklahoma where the sunsets would "light up the sky blood orange and blue and everything in between," as Ford writes in her 2020 debut novel *Crooked Hallelujah*, and the "winter wheat and geometric coastal patches dotted with cattle" of north Texas.

"Sometimes I think that the places where we're formed are the places that

feel the most rich in terms of fiction," she said.

Rash agrees. He is a product of the Southern Appalachian Mountains, as were generations' worth of his forbears. It's where he still lives, about two hours from his hometown near his Western Carolina University classroom in Cullowhee. And in novel after novel, poem after poem, it's where he returns. He's an admirer of the region's deep tradition of figurative language ("If it gets any drier, the catfish will be carrying canteens," a character quips in his 2015 novel *Above the Waterfall*) and fascinated by how the mountain landscape affects its people's psyche. To some, it imparts a feeling of womb-like protection — "like the world was wanting to be especially generous before cold winter's hardships," Rash writes of autumn in 2023's *The Caretaker*. To others, it fosters a sense of ominous overwhelm, as with the stand of white oaks "whose leaves seined out much of the sunlight, the trees themselves pressing close," creating a dimness "like entering a darkened theater," in 2006's *The World Made Straight*.

Good writing can be of any place — Africa or the Appalachians, Middle-earth or the Moon — as long as it conveys the essence of that place, and the lives formed within it.

"One of the things about the writers I love most is that they give us a sense of feeling like we've been there," Rash said.

For both Ford and Rash, Great Smoky Mountains National Park is an especially meaningful setting. For Rash, it's the home of cherished memories of fishing and hiking exploits from decades past, the backdrop for his *New York Times* bestselling novel *Serena*, and an object of fascination.

"Just the fact that the park was built at all — that story is absolutely miraculous," he said. "And to have done that in the depths of the Depression, it's such a heartening story."

For Ford, the conference is an opportunity to return to the land her people, the Cherokee, called home for thousands of years before most of them were forced to relocate to Oklahoma on the deadly Trail of Tears. Those who remained became the present-day Eastern Band of Cherokee Indians, whose territory, known as the Qualla Boundary with the town of Cherokee as its capital, lies adjacent to the park's North Carolina side. Ford visited the Qualla Boundary a few times as a kid, but so far only once as an adult.

"It kind of blew me away how moving it was to be there on that land," she said of the earlier experience, when she was invited to lead a writing workshop at the Museum of the Cherokee People. She hopes her child, also a Cherokee Nation citizen, will be able to join her for a few days at Tremont and a subsequent trip to Cherokee.

A sense of anticipation and connectedness runs deep as these two esteemed authors look forward to what October has in store, and they're eager to help craft an experience that will inspire participating writers for years to come. Ford frames Tremont as a miniature version of the Master of Fine Arts program she participated in 20 years ago. She still numbers many of those classmates among her closest friends and most trusted readers.

"As a workshop facilitator, I think that's the real good stuff," she said. "I want to create a space where people can feel free to be themselves and make connections. I want to facilitate a space that's encouraging and positive and still rigorous, where we're pushing each other, but in the spirit of growing and supporting."

Writing is a solitary vocation, but communal experiences like the Tremont Writers Conference can act like a jumper cable on an empty battery: sparking tired minds with new vigor, re-animating a battered self-confidence, injecting enough energy to climb over the next bout of writer's block.

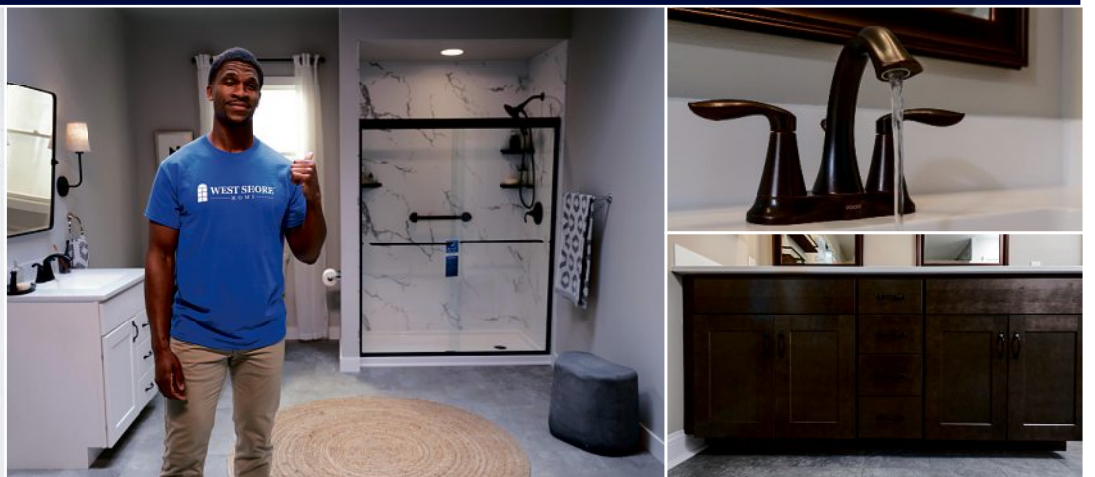
"Most writers are introverts, but conferences allow us a chance to be with people who are like us," said Rash. "I really enjoy it — the sense of fellowship, being in a place where you've got this shared sense of something that we not only want to do well but are celebrating too. That's pretty wonderful."

The 2026 Tremont Writers Conference, co-sponsored by Great Smoky Mountains Institute at Tremont and Smokies Life, will take place October 21-25 in Townsend, Tennessee. Applications will be accepted through May 15. Visit writers.gsmiit.org for more information.

Holly Kays is the lead writer for the 29,000-member Smokies Life, a non-profit dedicated to supporting the scientific, historical, and interpretive activities of Great Smoky Mountains National Park by providing educational products and services such as this column. Learn more at SmokiesLife.org or reach the author at hollyk@smokieslife.org.

Remodel Today With No Money Down!

with approved credit

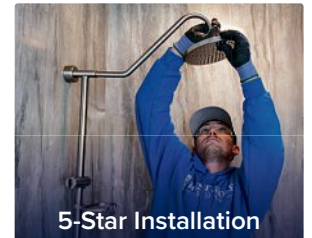
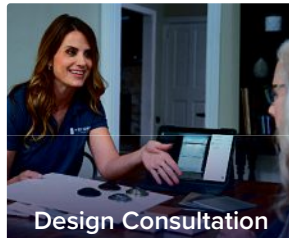


Why Choose West Shore Home?

- Scan-to-Plan Accuracy
- Design-Driven Pricing
- On-The-Spot Scheduling
- Highly Trained Employee Installers
- Flexible Financing Options
Subject to credit approval

Call today for your FREE in-home quote!

828-407-1318



Winter Savings

FREE INSTALL

INTEREST-FREE FOR 18 MONTHS²



828-407-1318
westshoreremodel.com



Company reviews across all locations as of 1/05/2026
New orders only. Offer not valid on previous sales or estimates and cannot be combined with other offers. See design consultant for details. Other restrictions may apply. 1. Free install is equal to 20% off the 1 year price. 2. Financing offers a 18-month deferred interest feature (the "promotional period") on your purchase (at an APR of 13.99-23.99%, rates vary by state). Finance charges will accrue on your account during the promotional period, as set forth in your Truth in Lending Disclosures, but your monthly payment during the promotional period will go entirely to the principal balance. You will not have to pay the accrued finance charges until after the promotional period has ended. If you repay your purchase in full before the end of the promotional period, you will not have to pay the accrued finance charges. However, if during the promotional period any scheduled monthly payment is received from you more than 30 days after the date the payment is due, then the promotional period ends, and you will be responsible for paying the finance charges that have accrued during the promotional period as set forth in the Truth in Lending Disclosures. You may also prepay your account at any time without penalty. Financing is subject to credit requirements and satisfactory completion of finance documents. Any finance terms advertised are estimates only. Normal late charges apply. Call 888-697-4033 for financing costs and terms. Expires 2/28/26.