

25 YEARS OF SERVING SUMMIT COUNTY

**FIRC** Family & Intercultural  
Resource Center



## The Families of Summit County

### It takes a village

Sarah Vaile moved to Silverthorne in 2000 and like so many locals, she fell in love with Summit County and was determined to remain here for the future. Sarah found a job working in the restaurant industry and settled into the community, making friends and meeting the love of her life, Bryan. The two got married in 2002 and began a life together, creating a network of friends, which they came to consider family.

Bryan and Sarah worked a number of jobs around the county over the next five years, often for small businesses and pieced together an income that allowed them to remain in the community. In 2007, they saw an opportunity to buy their first home in Kremmling, which took them out of their beloved Summit County, but allowed them to finally become homeowners. For Bryan and Sarah, this was an important part of remaining in the area and so they agreed to purchase the home and continue to commute to work in Summit County. For the next seven years they commuted the 40 mile drive and they struggled to find the sense of 'family' they had made in Summit County.

While in Kremmling, Bryan and Sarah started their own family and in 2011 welcomed a baby girl, named Aspen. Aspen brought tremendous joy to the Vailles and was born with Cerebral palsy (CP), which affected the left side of her body's movement and muscle coordination.



In 2014, Sarah found out she was pregnant with twins and they decided it was time to move back to Summit County. The Vaille's knew with the addition of two babies, they would need to depend on their tight knit community more than ever. The commute and stress of not having connections led them to sell their house in Kremmling and return to Summit County. They finally felt like they were home again.

"Living in Kremmling was one of our darkest times," said Sarah. "We struggled to make friends and we never found the support system that makes Summit County so special. We knew that moving back to Summit was worth it even though the cost of living makes it so much harder."

The family moved from a 3,000 square foot home in Kremmling, to a 1,080 square foot home in Summit Cove. Their mortgage went from \$800 a month to \$1,700 a month, but according to Sarah it was the best move they ever made. It allowed them to be in a community with support and friends, while living and working in the same place. The Vaille Family welcomed Bailey and Crawford in 2013, and the joys and challenges of newborns as well as the effort to make ends meet, started again.



The Vaille's story is not unique for Summit County. The desire to settle longterm in our mountain towns, draws people from all over the country. Often, locals cite the community relationships and quality of life as reasons for wanting to stay. However, there are hard choices to make in order to raise a family in Summit County. The extremely high cost of living, health insurance and childcare can put families into a serious financial crisis with one emergency situation. These situations often impact families significantly and can force families to make the hardest decision of all; whether or not they can remain living in Summit County.

### Support during the hard times

For Sarah and Bryan that emergency happened in 2017. Bryan was using the snowblower, something he had done hundreds of times. Except this time, one wrong move put him in the emergency room. He severely injured his left hand and lost his middle finger.

Bryan and Sarah were uninsured at the time. The jobs they had were not able to offer them health insurance and the plans they qualified for on the state's health insurance marketplace were \$480-\$730 a month, which was too expensive for them to afford. Like many families, they made sure their children were covered and simply held their breath and hoped they would be okay and stay healthy. Families in Summit County often face choices between paying their childcare, covering the cost of medical bills, maintaining a working vehicle and even simply, putting food on the table. These decisions are never easy or made lightly and are part of the high stress that families endure by choosing to remain in the county.

While Bryan was recovering and learning how to adapt to his disability, the medical bills started coming in. To add to the stress, Sarah was struggling with her own health issues and they were faced with a total of six medical bills ranging from \$5,000 to \$43,000.

"I tried talking to the hospital about my bills, but I was overwhelmed with the healthcare services," said Sarah. "Within a month from Bryan's accident, I was getting 2-3 calls a week from billing services. I had no idea what we were going to do." The toxic stress of a financial crisis can have serious impacts on the family unit. Stress can make it difficult to parent and to function day to day. The



Vaille's were facing a difficult decision about how to overcome their mounting financial issues.

One day, a friend of Sarah's told her about the Family Intercultural Resource Center, "and that's when our entire situation started to change", said Sarah.

Sarah met Elise Neyerlin, a health navigator at the FIRC. Together they talked about the Vaille's situation and discussed options about how to pay off the bills. Ultimately, Elise's knowledge on how to navigate the healthcare system allowed the medical bills to be cut down to .5% of what the family originally owed.

"Once I met Elise everything immediately got better," said Sarah. "The bills stopped and the phone calls from collections stopped."

Not only was FIRC able to help with the past medical bills, they were able to connect the family with insurance plans to ensure sure they would be covered in the future. Elise helped the couple qualify for discounts and even found a plan that would help cover some of the costs for Aspen's body braces, which must be purchased annually.

"Elise is an angel and I consider her family," said Sarah tearing up. "I will never forget how it felt when I met Elise. Having a friendly person to listen and say "I'll try to help" made such a difference to me."

Before their medical emergency, Sarah had no idea that FIRC offered programs for the community, but now she wants to make sure that people who are struggling know that FIRC is a great resource.

"It's never easy in Summit County," said Sarah. "People are either dealing with low wages, high cost of living or working too much, but we get to live here and we make it work. It takes a village to survive here and we are so lucky to have FIRC as part of our village."



Photography by Priscilla Balderas with Love, Pris