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The home of Richard Zimmer, who is losing his insurance because of increased wildfire risk, is on the outskirts of Silver City, N.M.

COVERAGE PULLED FOR WEIGHT LOSS

Panic in Michigan Over Life-Altering Drugs

By DANI BLUM

ANN ARBOR, Mich. — The letter came in June. Mindy McCormick, 67, read that her insurer would soon stop covering the weight loss drug Wegovy, which she had been taking for more than two years.

What? she remembers thinking. They’re just going to take it away from me?

She sent photos of the letter to her physician, Dr. Andrew Kraftson. His inbox was full of panicked emails from patients. Nearly 9,000 people across the state had received similar letters from Blue Cross Blue Shield of Michigan.

Many of Dr. Kraftson’s patients asked the same question as Ms. McCormick: “What are we going to do now?”

Over the past few months, Blue Cross Blue Shield of Michigan, the state’s largest insurer, has scaled back on coverage of the weight loss drugs Wegovy, Zepbound and Saxenda.

These drugs can be life-changing — in some people’s minds, life-saving. But they can cost over \$1,000 a month without insurance. The decision in Michigan reflects a shift underway nationwide, as insurers and employers pull back on paying for weight loss drugs. This year, North Carolina and West Virginia have both restricted coverage for the medications for state employees. Some large private employers have also dropped

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Insurers Drop Homeowners Over Climate Risks

By CHRISTOPHER FLAVELLE and MIRA ROJANASAKUL

The insurance crisis spreading across the United States arrived at Richard D. Zimmer’s door last week in the form of a letter.

Mr. Zimmer, who lives in the increasingly fire-prone hills outside Silver City, N.M., had done everything right. He trimmed the trees away from his house, and covered his yard in gravel to stop flames rushing in from the forest near his property. In case that buffer zone failed, he sheathed his house in

More Floods and Fires Make Mortgages Hard to Obtain

fire-resistant stucco, and topped it with a noncombustible steel roof.

None of it mattered. His insurance company, Homesite Insurance, dumped him. “Property is located in a brushfire or wildfire area that no longer meets Homesite’s minimum standard for wild-

fire risk,” the letter read. (Homesite did not respond to a request for comment.)

Mr. Zimmer has company. Since 2018, more than 1.9 million home insurance contracts nationwide have been dropped — “nonrenewed,” in the parlance of the industry. In more than 200 counties, the nonrenewal rate has tripled or more, according to the findings of a congressional investigation released Wednesday.

As a warming planet delivers more wildfires, hurricanes and

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Seeking Amnesty After al-Assad

Syria’s rulers want conscripts of the deposed leader to register and hand in their weapons. Page A8.

Spending Rift Might Hamper G.O.P. Agenda

Trump Faces Bloc That Is Dug In on Cuts

By CATIE EDMONDSON and ANDREW DUEHREN

WASHINGTON — Something unusual happened this week after President-elect Donald J. Trump ordered House Republicans to back legislation raising the debt limit: Dozens refused.

It was a rare breach by a group of Republicans who have traditionally backed Mr. Trump’s policy preferences unquestioningly and taken pains to avoid defying him.

And it laid bare a disconnect between Mr. Trump and his party that could upend their efforts next year to pass transformative tax and domestic policy legislation with the tiniest of majorities. Even as Mr. Trump has displayed a laissez-faire attitude to the federal debt and a willingness to spend freely, a number of lawmakers in his party fervently adhere to an anti-spending philosophy that regards debt as disastrous.

In this week’s spending bill fight, Mr. Trump was intent on trying to absolve himself of responsibility for dealing with the debt ceiling, which is expected to be reached sometime in January. Raising it while President Biden was still in office and Democrats still held the Senate, he apparently believed, could avoid a messy internal Republican fight over the issue next year when Mr. Trump is in the White House and his party in full control of Congress.

Instead, he accelerated that clash, which unfolded on the House floor on Thursday night when 38 Republicans refused to suspend the borrowing limit without spending cuts.

They tanked a spending plan that would have deferred the debt cap for two years, and by Friday, when Speaker Mike Johnson advanced a third proposal to avert a shutdown to the House floor, they had jettisoned the debt limit measure entirely, promising instead to deal with it next year. That version passed the House on Friday night with bipartisan support. The only lawmakers voting to oppose it — all 34 of them — were Republicans.

“To take this bill, to take this bill yesterday, and congratulate yourself because it’s shorter in pages, but increases the debt by \$5 trillion, is asinine,” Representative Chip Roy of Texas said on Thursday night in a scathing speech deriding the legislation carrying the debt limit increase. “I’m absolutely sickened by a party that campaigns on fiscal responsibility and has the temerity to go forward to the American people and say you think this is fiscally responsible.”

Mr. Trump has never taken up the traditional spending hawk talking points that have long defined the Republican Party and became the dogma of the Tea Party wave of 2010. He has floated getting rid of the debt limit altogether — a stance embraced more by progressive Democrats than members of his own party — and

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HOUSE PASSES BILL TO AVERT THREAT OF A SHUTDOWN

SENATE VOTE PENDING

Spending Plan Skips Bid by Trump to Suspend the Debt Ceiling

By CARL HULSE and CATIE EDMONDSON

WASHINGTON — The House on Friday approved legislation to avert a federal shutdown that was just hours away, with lawmakers extending funding into mid-March and approving \$100 billion in disaster relief for parts of the nation still reeling from storms. The Senate was expected to quickly follow suit.

The House vote came after Republicans stripped out a provision demanded by President-elect Donald J. Trump to suspend the federal debt limit and spare him the usually politically charged task of doing so when he takes office. But that demand set off a revolt by dozens of Republicans on Thursday and led to a major defeat on the House floor.

The measure that passed on Friday, by a vote of 366 to 34, still had to be approved by the Senate and sent to President Biden to keep dollars flowing to federal agencies. Otherwise, funding would lapse at 12:01 a.m. Saturday. All 34 “no” votes were from Republicans; one Democrat, Representative Jasmine Crockett of Texas, voted “present.”

Senator Chuck Schumer, Democrat of New York and the majority leader, said he expected the Senate to act quickly on the legislation.

“Though this bill does not include everything Democrats fought for, there are major victories in this bill for American families,” Mr. Schumer said, citing “emergency aid for communities



KENNY HOLSTON/THE NEW YORK TIMES

Speaker Mike Johnson saw “a good outcome for the country.”

battered by natural disasters” as well as no suspension of the limits on federal borrowing. He added that it would “keep the government open with no draconian cuts.”

The legislation also extends farm programs for one year and provides \$10 billion in direct aid for farmers.

The vote in the House capped an extraordinary week of Republican chaos and dysfunction in which the speaker, Mike Johnson,

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A Journalist Who Ventured Where Others Fled

By MARIA VARENIKOVA

KYIV, Ukraine — Viktoria Roshchyna reported from places most other Ukrainian journalists would not go. She was one of the last to report openly from the territory in Ukraine forcibly taken by Russian troops. And then she went further and entered Russia.

Ms. Roshchyna, known as Vika, was arrested, her father said, and died in September, more than a year later. The cir-

REPORTER’S NOTEBOOK

cumstances of her death remain unclear, as is what she intended to do in Russia. Some have suggested she planned to travel through Russia into occupied Ukraine. She was 27.

Ukrainians have widely mourned Ms. Roshchyna’s death, for the tragic loss of a young life, but also because of the stories she wrote from parts of the country where many had been forced

to flee, losing everything. Her stories had been an important lifeline for them.

Ms. Roshchyna was known as a brave, stubborn and driven journalist. Soon after Russia’s full-scale invasion of Ukraine in February 2022, she joined a humanitarian convoy and tried to cross into the besieged southeastern port city of Mariupol, as almost everyone else was trying to leave. Russian forces captured her in March. They released her

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Your Car May Provide Insights for Safer Roads

By KASHMIR HILL

Darcy Bullock, a civil engineering professor at Purdue University, turns to his computer screen to get information about how fast cars are traveling on Interstate 65, which runs 887 miles from Lake Michigan to the Gulf of Mexico.

It’s midafternoon on a Monday, and his screen is mostly filled with green dots indicating that traffic is moving along nicely. But near an exit on the outskirts of Indianapolis, an angry red streak shows that

Experts Hail Data Amid Concerns on Privacy

cars have stopped moving.

A traffic camera nearby reveals the cause: A car has spun out, causing gridlock.

In recent years, vehicles that have wireless connectivity have become a critical source of information for transportation departments and for academics who

study traffic patterns. The data these vehicles emit — including speed, how hard they brake and accelerate, and even if their windshield wipers are on — can offer insights into dangerous road conditions, congestion or poorly timed traffic signals.

“Our cars know more about our roads than agencies do,” said Dr. Bullock, who regularly works with the Indiana Department of Transportation to conduct studies on how to reduce traffic congestion

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INTERNATIONAL A4-10

Denouncing ‘Rape Culture’

A feminist collective, the Amazons of Avignon, used the walls of their city to support Gisèle Pelicot.

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Vehicle Attack in Germany

At least two were killed and dozens were injured when a car plowed into a Christmas market in Magdeburg.

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NATIONAL A11-19

Hollywood in Albuquerque

With production in the television and film industry having ebbed in California, more people, and work, have shifted to the Southwest.

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In New York, Desk Full of Bills

A measure to regulate the state’s use of A.I. is among more than 100 that await Gov. Kathy Hochul’s decision.

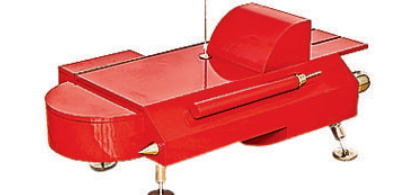
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At Ease in Offbeat Roles

For Jessica Harper, a star of 1970s films like “Suspiria,” acting in “Nightbitch” was a consistent career choice.

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Impresario of Art Furniture

Many didn’t quite know what to make of a New York movement led by Rick Kaufmann, an idiosyncratic gallerist. He was 77.

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Alex Kingsbury

OPINION A20-21

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SPORTS B6-10

No Time for Nonsense

Teammates of Ravens tight end Mark Andrews, the franchise’s new leader in touchdowns, are in awe of his unwavering intensity.

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BUSINESS B1-5

OpenAI’s Need for Funds

Building a chatbot like ChatGPT requires huge sums. That’s driving OpenAI to change how it’s managed.

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Starbucks Workers Strike

The walkout in Los Angeles, Chicago and Seattle came after talks failed to produce a deal on raises.

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