

National insurance news raises consumer concerns

TOPEKA — It's just past the middle of 2009, and now's a good time to take stock of what has happened in the insurance world throughout Kansas and the nation so far this year.



Sandy Praeger

• Kansas Ins. Commissioner

Many of the media headlines have dealt with insurance regulation, health care reform and consumer concerns regarding their insurance policies.

A closer look at each of these areas gives Kansans some insight into important topics — and what the Kansas Insurance Department can do to help our state's insurance consumers.

Insurance regulation — Effort still continues in Congress to take away state regulatory power of insurance companies and place it with a federal bureaucracy. That misguided effort is something that I and the National Association of Insurance Commissioners have fought against for many years, but especially during the past two years.

I believe state regulators are best equipped to handle issues dealing with insurance companies operating in our state. We also truly believe that state insurance departments can handle consumer complaints quickly, efficiently and more successfully than some faceless person on the line in a federal office (if you are lucky enough to reach a live person).

We will continue to press on with this argument. There are, nationally, 13,000 state insurance department employees who can best regulate local insurance issues.

Health care reform — The ideas and the cost estimates have been flying fast and furious in the national debates regarding reforming health care. I have been fortunate to be "at the table" in many of these national conversations. Sen. Pat Roberts and other senators have asked me to represent the national commissioners' organization in panel and roundtable discussions and testimony about reform initiatives.

It has given me an insider's perspective at how valuable bipartisan efforts can be in this important area, and an opportunity to hear the thoughts of experts from several organizations and businesses.

I said more than a year ago that

enacting responsible health care reform can best be accomplished by allowing states to be the laboratories for change — providing a place where innovation can take place under local control. I still think that idea is practical — and I'm happy that the Bipartisan Policy Center proposal presented last month endorses that same idea. Our own former-Sen. Bob Dole provided major input in that proposal.

The economic well-being of the United States and concerns over national debt are going to be key components of any health care legislation as well. Any reform measures should consider following the doctor's oath of "first, do no harm."

Consumer concerns — Closer to home, Kansans have been bombarded with concerns that affect their insurance policies and their families' well-being during the past few months of the economic downturn. Many have faced job layoffs and the ensuing lack of insurance benefits.

Our Consumer Assistance Representatives have been especially busy answering questions and concerns about COBRA coverage continuation and the state continuation laws. As you might recall, the Kansas Legislature passed a "mini-COBRA" provision, with the insurance department's input, that benefited qualified Kansans whose health insurance had been curtailed because of layoffs. Under the legislation, they have the right to be covered under the federal stimulus law and to receive increased COBRA benefits.

The Kansas Insurance Department consumer representatives have also been as busy as ever in recovering money for insurance contract holders whose claims have been disputed. We are on track (nearly \$6.5 million so far through last month) to recover another \$13 million-plus for consum-

ers. All told, during the past five years, our department has recovered more than \$46 million in disputed claims. We are proud of the efforts of our consumer advocates.

Because insurance issues are grabbing more attention, the Kansas Insurance Department is always willing to consider speaking engagements to public groups.

We have had representatives speak about insurance topics in approximately half the counties in the state during the past 18 months. Go online to www.ksinsurance.org to request a speaker for your meeting. Time and limited availability of our department personnel don't always allow us a chance to honor a request, but we try hard to do so.

And, as always, if you have insurance questions, call our Consumer Assistance Hotline, (800) 432-2484 (in Kansas) to seek assistance from our staff.

Game show teaches kids at church



VERA SLOAN/Colby Free Press
Gene Rothfuss, pastor of the Colby Wesleyan Church, portrayed game show host "Wade Winslow" at the church's vacation Bible school on Tuesday, June 23. Contestants in his "show" were 53 kids who were learning that they win if they "go lead, go tell, go obey and go serve."

Nursing program adds evening option for students

Colby Community College has added an evening nursing program for Licensed Practical Nurse to Associate Degree Nurse, starting Aug. 17.

The curriculum will be the same as the existing program on the Colby campus, said Ruth Wolfram, nursing program director at the college. She said the evening program will require two years to complete.

"Successful completion of the program will allow students to take the state exam to become a licensed registered nurse," Wolfram said.

The college recently completed a needs survey which indicated a demand for an evening associate degree nursing program, she said. Program coordinator Shelly Rodenbeck said that not all students are able to attend school five days a week because of daycare or the need to work to support a

family. "The student who enrolls in this program will benefit by being able to continue to work full-time while benefiting from a smaller classroom environment," said Rodenbeck.

"CCC recognizes the need to continue to produce quality nursing students. This evening alternative offers another method to meet this need."

Classes for the new program will be from 6 to 10 p.m. Monday evenings in the Health Sciences Building at the college. Clinicals will be required for each course. The program is limited to 10 students and all applicants must have a current Licensed Practical Nurse license.

For information, call Wolfram at 460-5444, Rodenbeck at 460-5439 or Trudy Wildeman at 460-4797.

On the Beat

COLBY POLICE Tuesday

- 1:10 a.m. — Check at Walmart.
- 1:32 a.m. — Report of a moped westbound on Fifth from Mission, no tail or brake lights.
- 2:13 a.m. — Driving under the influence report filed in traffic stop in the 300 block of N. Chick.
- 8:38 a.m. — Provided information on the phone to officer at Chanute Police Department.
- 10:38 a.m. — Funeral block. Kersenbrock's to Beulah Cemetery.
- 2:19 p.m. — Rawlins County Sheriff's Office advised of report of vehicle all over the road on K-25 north of Colby. Rawlins County called back, vehicle parked, driver seemed OK.
- 4:28 p.m. — Gas skip from 24/7.
- 7:02 p.m. — Disorderly conduct incident.
- 9:25 p.m. — Two dogs turned over to Colby Animal Clinic.
- 10:09 p.m. — Fireworks complaint. Not found.

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