

Classifieds

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Sharing information, reports helps anti-fraud efforts

Health care fraud numbers are staggering. The U.S. spends more than \$2 trillion on health care each year, and at least 3 percent of that – \$68 billion – is lost to fraud, according to a 2008 study by the National Health Care Anti-Fraud Association.



Sandy Praeger

• Kansas Ins. Commissioner

Other groups have estimated the losses may reach \$200 billion a year.

To help combat this massive theft, the Kansas Insurance Department's Anti-Fraud Division, along with anti-fraud agencies and organizations throughout the United States, may soon have new informational tools for fighting scams.

The Anti-Fraud Task Force of the National Association of Insurance Commissioners is creating a suspected fraud document that can be used as a standard report for all state fraud bureaus, insurance companies, law enforcement agencies

and anti-fraud organizations. The task force is a natural focal point for sharing anti-fraud information because it can bring together reports from state fraud bureaus across the country.

Ted Clark, Kansas anti-fraud director, and I are involved in the activities of this task force. I am the chairman, and Ted is a sought-after resource person for anti-fraud organizations.

The reporting form is something the federal government will soon request from the association as part of

the new health insurance reform laws, and the task force will be "ahead of the curve" when it is called on to produce the document.

The new form appears to be the beginning of an increased emphasis in partnering public anti-fraud organizations with private ones. Although there will be some significant challenges in sharing information, doing so will be the best way to speed up nationwide enforcement activities.

Ted points out one possible example of the form's use. According to one study, one in five medical providers involved in defrauding health insurance companies are also involved in defrauding property and casualty insurance companies. That fraud occurs in areas such as

workers' compensation, commercial slips and falls and staged auto crashes.

This reporting system, Ted says, could match up fraud activities through all lines of insurance (in this case study, health and property/casualty) and provide a much quicker way to "catch on to the bad guys."

I think that increased collaboration has become more important, as the economic problems of the past three years played into the hands of potential insurance swindlers. For example, a group operating under the umbrella name of the American Trade Association sold unlicensed limited-coverage medical plans throughout the United States in 2010. Policyholders were left holding the bag for large medical bills.

Kansas was one of the first state insurance departments to issue cease-and-desist orders for this company, in February. Many states

followed suit, and legal action was taken against those who masterminded the activity. Having a more standardized method of shared information, however, could have quickened enforcement.

Because of limited staff and resources, our department's anti-fraud division works closely with state, federal and local law enforcement agencies, including the attorney general's office, in identifying and prosecuting health-care insurance

abusers. Our investigators have long had a good working relationship with our anti-fraud allies, and this new nationwide push to curb fraud should help improve the overall effort.

Even more importantly, new anti-fraud reporting should help our staff as we continue to protect Kansas insurance consumers and their money in 2011.

Federal government proposes insurance for farmers with good management plans

By Steve Karnowski
The Associated Press

MINNEAPOLIS – The federal government proposed Thursday to reward farmers who use crop insurance and demonstrate good management practices that limit their losses.

The awards under the Good Performance Refund plan would average about \$1,000 per eligible farmer, and payments would go out in the first quarter, in time to help with spring planting, said William Murphy, administrator of the U.S. Department of Agriculture's Risk Management Agency. More than 67,000 farmers would be eligible, he said.

The plan will cost about \$75 million, but the Federal Crop Insurance Corporation said the benefits will outweigh the costs by promoting sound farming practices that reduce losses, discouraging the filing of small claims and encouraging producers to keep using crop in-

urance. The agency also said the savings may allow for decreases in future premium rates, reducing costs to farmers and taxpayers who subsidize the federal crop insurance program.

"This is an incentive to use the best management practices you can because then you maintain your possible refund into the future," Murphy said in a phone interview with The Associated Press.

Draft regulations for the program were published in the Federal Register on Thursday. The public comment period ends Jan. 21. Murphy said his agency hopes to issue the final rule in mid-February and send out the checks shortly after that.

To be eligible, farmers already must be in the crop insurance program at the "buy-up" level – a step above the lower cost catastrophic risk protection. To get a payment this year, farmers would need to have been in the program for seven to 10 years from 2000 through 2009 with not more than one year with a

reported loss, or have gone four to six years during that period with no reported loss. They must have paid more in premiums than they've collected in claims.

Certain new and beginning producers who've demonstrated good performance for one to three years during that period also would be eligible.

Since corn and soybeans account for about 60 percent of the crops insured through the federal program, Murphy said, many of the refunds will be concentrated in Iowa, Illinois, southern Minnesota, northwestern Indiana, eastern Nebraska and Kansas. Many growers of specialty crops in parts of California, Florida and the Red River Valley along the North Dakota-Minnesota border will also qualify, he said. About two-thirds of all counties across the country should have at least one eligible producer, he said.

The formula would change from year to year, but refunds cannot

exceed 15 percent of premiums paid and will be capped at \$25,000 with a minimum refund of \$25, under the proposed regulations.

Murphy said the money for the refunds is coming from the \$6 billion in savings over the next 10 years achieved when Risk Management Agency renegotiated its standard agreement with crop insurance companies last summer. The agency sought the reductions because it contended the crop insurance companies were making excessive profits.

Real Estate

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160 ACRES CROPLAND & FARMSTEAD
LAND AUCTION
DECATUR COUNTY, KANSAS
TUES., FEB. 1, 2011 @10:30 AM, CST

AUCTION LOCATION: At the Farmstead located 8 miles South, 4 miles East & 1/2 mile South of Oberlin, KS

SELLER: GAUMER, INC.

NE/4 of 16-4-28 selling in 2 tracts & combination Excellent for farm headquarters or hunting retreat! Improvements include 4 bedroom home with 60'x75' Butler shop, 40'x75' Butler building, and mature windbreak.

OPEN HOUSE:

SUNDAY, JAN. 23, 2011
FROM 1:00 TO 4:00 PM

CALL MIKE BAILEY, LISTING AGENT at
785-678-8082

UPCOMING AUCTIONS

02/01/11 – Decatur County cropland & improvement site –selling in 2 tracts & combination – excellent for farm headquarters or hunting retreat!
OPEN HOUSE – Sunday, Jan. 23, 2011 from 1:00 to 4:00 PM.

02/04/11 – 800 ac Logan Co, KS cropland, selling in 2 tracts for Estate of Marlin D. Leonard

02/15/11 – 180 ac grassland just N of Hays, KS – Watch for details!!

03/19/11 – Doyle B. Schoen Trust Farm Machinery Auction – Lenora, KS – CONSIGNMENTS WELCOME!!

03/26/11 – Spring Consignment – Call in your items early!!

REAL ESTATE FOR SALE

KANSAS LISTINGS:

GRAHAM – 200 ac grassland, live water, and expiring CRP, SE of Hill City, KS – Abundant trees & picturesque spring fed creek!

TREGO – 640 ac cropland & grass, E of Cedar Bluff reservoir

COLORADO LISTINGS:

PROWERS – 160 ac cropland, SW/4 of 5-21-47, North of Wiley, CO – **JUST LISTED!!**

YUMA – 330 ac irrigated farm, 2 wells, strong water at Hale, CO, near Bonny Dam – **JUST LISTED!**

BENT – 17,520 acre grass ranch SW of Lamar, CO. - 6 cross-fenced pastures, good winter protection, pipelined water. Adjoins existing wind farm – wind rights 100% intact



765 W. Summit
Wonderful 3 bedroom cottage home. Large room w/WB fireplace, bay window & patio access, basement plus 1-car attached garage. **PRICE: \$66,900**

800 ACRES CROPLAND
ABSOLUTE LAND AUCTION
LOGAN COUNTY, KANSAS
FRI., FEB. 4, 2011 @10:30 AM, CST

AUCTION LOCATION:
Community Room in Courthouse basement – Oakley, KS

SELLER: Estate of Marlin D. Leonard

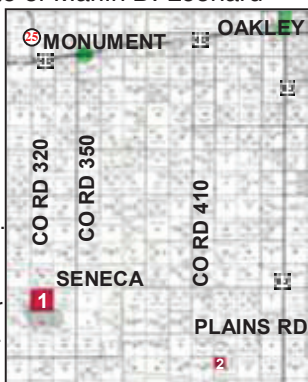
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3 bdrm/ 2 bath 2 story home
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3 bdrms/3 baths—4,000+ sq ft
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114 S Pennsylvania, Jennings \$30,000
728 S. 9th, Oakley NEW \$42,900
411 Illinois, Brewster NEW \$45,000
101 S. Adams, Grinnell \$50,000
570 S. Grant \$54,000
410 Converse, Oakley \$55,000
515 W. 7th SOLD
765 S. Range \$65,000
105 S. Illinois, Selden \$69,000

1320 W 5th CONTRACT
1125 Brookside Dr. CONTRACT
605 Longview-Oakley \$79,500
1385 W. 1ST CONTRACT
540 W. 4th \$85,500
725 Cherokee Dr. \$92,000
210 W 5th \$96,000
685 W Cherry CONTRACT

460 W 4th CONTRACT
180 E. Cherry CONTRACT
670 N. Lincoln \$128,900
310 S. Garfield \$7,000 Allowance!!
404 Smith Dr. \$179,500
955 Prairie View \$197,500
540 Wooffer LOWERED PRICE
328 Maple-Oakley Dreamer's Delight

LAND LISTINGS - 33.3 ACRES LOGAN COUNTY land. Highway 83 frontage. Ideal business location on the North edge of Oakley, Kansas. 1-70 within 5 miles. (Can be split.) Call Jerry Wycoff 785-672-0429

480 Acres Rawlins County Cropland & Grass Northeast of Gem, Kansas. \$825/Acre. (UNDER CONTRACT)

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1200 W. 4th
Very well established
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SELLER WOULD LOOK AT A LEASE



1690 W. 4th
Very well maintained dental office
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COMMERCIAL LOT 6.7 ac. adjacent to Wal-Mart with I-70 frontage, Colby, Ks. \$670,000. Call Rock!
INDUSTRIAL LOT 3.36 Acres just off of I-70 Exit 53. Colby, KS Great building location! (UNDER CONTRACT)
LOCATE to Colby's fastest growing Commercial area! I-70 frontage, 2-6 acre lots. Call Marilyn!
111 W. 3rd, Oakley 10,000+ square ft with an excellent tenant & great cash flow. \$210,000 Call Rock!
410 N. Franklin Ideal office location, open floor plan, and newer roof. Possible financing or lease. Call Pat for details!
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