

# Queries get answers on health reform

One part of our mission at the Kansas Insurance Department is to help educate consumers about insurance issues. Our news releases, consumer alerts and these *Commissioner's Corner* columns are all written to provide correct information on complicated insurance topics.

With that in mind, we have put together questions (and answers) that we often hear about the Affordable Care Act, the national health reform law passed in 2010. Department staff members have intensely studied the law, with help from Kansas consumers, small business owners, insurance companies, insurance agents and federal officials. Our goal is to provide useful, objective information. We begin here with five questions and answers, and we will continue to provide others during the next few weeks.

**Q: Will Medicare change?**  
A: The law does not cut benefits to regular Medicare beneficiaries. It is supposed to save \$500 billion over the next 10 years. The savings are to come from (1) reducing federal payments to insurance companies that offer Medicare Advantage plans, which are private Medicare plans that offer regular Medicare benefits plus other company benefits; (2) reduced increases in provider payments; and (3) actions to reduce waste, fraud and abuse. Also, more preventive services are now covered, and the “doughnut hole” for prescription drug coverage gets smaller each year until it closes completely by 2020.

**Q: What major parts of the law are in effect right now?**  
A: Under most health insurance plans today, you can receive preventive services with no out-of-pocket costs; children with pre-existing conditions can't be turned down for coverage; insurance companies can no longer cancel your coverage just because you made an honest mistake; young adults up to age 26 can stay on their family health insurance; lifetime dollar limits on health benefits no longer exist; and insurers must give refunds to consumers if companies spend less than 80 or 85 percent of their premium dollars on medical care – the percentage depends on what kind of coverage you have.

**Q: I own a small business with fewer than 50 full-time employees. Do I have to provide health insurance for them?**



**Sandy Praeger**

• Kansas Ins. Commissioner

A: No. The law says starting in 2014 any company with 50 or more full-time employees has to provide coverage or pay a penalty. Under the law, about 50,000 Kansas small businesses will not be required to provide coverage for their employees. The law does offer small companies with fewer than 25 full-time employees a tax credit, however, if they pay at least half the cost of their employees' health insurance coverage.

**Q: What is a health insurance exchange?**

A: A health insurance exchange is an online marketplace set up under the law where individuals and small businesses can shop for health plans from private insurance companies. The plans have to meet the law's requirements and other standards established by the operator of the exchange. Each state's exchange is set to offer coverage beginning Jan. 1, 2014. People may seek federal financial assistance when they apply, and the exchange operators will determine their eligibility. If a person qualifies for Medicaid instead, he or she will be referred to the state Medicaid program.

**Q: Why are the insurance department and you so involved in this law?**

A: The Kansas Insurance Department is the state agency that regulates insurance in the state. With the law, we have a lot of information to gather so that government and legislative leaders can make informed decisions. We want to work to provide the best options for Kansans, and that means planning. And, I've always said, "It's easier to shut off the engine than to jump-start it."

Watch for more questions and answers on the Affordable Care Act from us in the coming weeks. If you have questions about any of these answers, call our Consumer Assistance Hotline, (in Kansas) (800) 432-2484.

## Getting ready for a full campus



DEBBIE SCHWANKE/Colby Community College

Wrestling coach David Nordhues and information technology specialist Doug McDowall cut down overgrown evergreen bushes on the north side of the Colby Community College Student Union last Friday. About 36 college employees par-

ticipated in the campus-wide clean up to prepare for the fall semester. Bushes were trimmed, flower beds cleaned, rooms painted and other general cleaning duties completed during the day-long event.

## Crew rescues stuck raccoon

DEARBORN HEIGHTS, Mich. (AP) – A baby raccoon that got stuck head-first in a sewer grate is free thanks to the quick and slippery work of some city workers in suburban Detroit.

The *Detroit Free Press* reports (on.freep.com/Mc835t) Dearborn Heights Department of Public Works Director Bill Zimmer was in his front yard when he noticed the critter. He called fellow Public Works employees for help, and they used vegetable oil and dish soap to free the raccoon.

A release from Dearborn Heights says the crew took the raccoon to the Public Works yard for a "much-needed shower" before letting it go in the woods.

## VOTE FOR KEVIN BERENS THOMAS COUNTY ATTORNEY

*Serving with Knowledge, Experience and Integrity.*

☒ Current Thomas County Attorney

☒ 13 years law experience

☒ Over 7 years experience as a County Attorney

☒ Prosecuted over 300 criminal cases since being appointed Thomas County Attorney in March 2011

☒ Advocated in Topeka for Thomas County EMS

☒ Local Business and Property Owner

☒ Raised in Colby, Kansas

☒ Conservative, Traditional and Pro-Life Values

☒ Republican

*Protection through Vigorous Prosecution*

**I appreciate your vote in the Primary**



Paid for by  
Angie Berens  
Treasurer

## RE-ELECT RICK BILLINGER-HOUSE OF REPRESENTATIVES

• **Fiscal Responsibility:** Reduced wasteful spending and improved government efficiencies. Worked hard turning a 550 million deficit into a 100 million surplus WITHOUT raising taxes.

• **Lowering Work Comp rates:** Made adjustments to close work comp loopholes, which will result in lower rate for businesses. First time adjustments were made since 1992.

• **Filling Western Kansas jobs and lowering unemployment:** Wrote and got passed out of House bill to fill unfilled jobs in Western Kansas and lower unemployment rate in Kansas.

• **Unemployment rates:** Worked on legislation to lower rates charged to businesses, which also resulted in savings to state of 10-12 million per year.



## RICK BILLINGER State House of Representatives

- **Effective & Respected Leadership Achieving Results.**
- **You can count on Rick to be your voice in Topeka!**

Paid for by Billinger for Kansas. Doug Sederstrom PA CPA, Treasurer

## VOTE FOR CINDI KRISS THOMAS COUNTY CLERK

QUALIFICATIONS:

- Bachelor's Degree in Business Administration in Accounting, Texas A&M University

- Certified Public Accountant (CPA) in Kansas and Texas

- 25 years of accounting experience, primarily in Thomas County

- Finance Director for a corporation with more than 40 employees, duties included payroll, benefits management, worker's compensation insurance, employment taxes and payroll tax returns

- 10 years in public accounting auditing small cities and school districts with financial statement and budget preparation experience

- Business owner in Thomas County for 13 years

**IT'S TIME FOR A CHANGE  
I WOULD APPRECIATE  
YOUR VOTE  
ON AUGUST 7<sup>TH</sup>**

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**Pam McKee 785-460-6650 355 E. Plum, Colby**

### Public Notice

#### NOTICE OF BUDGET HEARING

The governing body of **Thomas County** will meet on August 13, 2012 at 10:00 AM at Commissioners Room, 300 N Court, Colby, KS for the purpose of hearing and answering objections of taxpayers relating to the proposed use of all funds and the amount of ad valorem tax. Detailed budget information is available at Thomas County Clerk's Office, 300 N Court, Colby, KS and will be available at this hearing.

#### BUDGET SUMMARY

Proposed Budget 2013 Expenditures and Amount of 2012 Ad Valorem Tax establish the maximum limits of the 2013 budget. Estimated Tax Rate is subject to change depending on the final assessed valuation.

FUND	Prior Year Actual for 2011		Current Year Estimate for 2012		Proposed Budget Year for 2013		
	Expenditures	Actual Tax Rate*	Expenditures	Actual Tax Rate*	Budget Authority for Expenditures	Amount of 2012 Ad Valorem Tax	Est. Tax Rate*
General	2,214,504	10.661	2,274,630	10.967	2,561,522	847,343	8.951
Road & Bridge	1,292,592	8.496	1,181,270	8.160	1,686,236	775,174	8.188
Noxious Weed	187,550		211,875	0.374	219,307	50,445	0.533
Employee Benefits	764,540	7.247	826,730	7.385	1,007,746	952,970	10.067
Ambulance Service	312,718	0.750	447,951	1.631	538,734	109,994	1.162
Service Program for Elder	67,898	0.685	71,140	0.698	72,053	63,982	0.676
Direct Election	24,098	0.240	47,450	0.516	35,650	30,163	0.319
Historical Society	75,822	0.779	76,000	0.737	76,000	66,207	0.699
Extension Council	123,501	1.268	130,000	1.274	136,000	120,293	1.271
Free Fair	25,000	0.167	25,000	0.147	25,000	21,200	0.224
Mental Health	42,889	0.439	44,368	0.456	48,368	40,094	0.424
Mental Retardation	81,023	0.849	77,500	0.787	83,500	65,365	0.690
Special Alcohol Program	40,000		41,285		46,250		
County Health	291,408	1.513	325,824	0.166	326,574	15,822	0.167
Building Maintenance	56,192	1.000	25,000	0.988	306,918	88,203	0.932
Sanitary Landfill	474,179	0.489	386,608	0.310	357,608	29,207	0.309
Noxious Weed Equip Res			86,427				
Ambulance Equipment Rd			94,167		25,000		
Special Highway Improve	348,431		168,433				
911 Fund	50,806		39,909				
E911	257,580		87,978				
Offender Registration Fur			1,500		1,033		
Community Van	21,086		23,668				
Non-Budgeted Funds-A	142,268						
Non-Budgeted Funds-B	61,809						
Non-Budgeted Funds-C	265,088						
Non-Budgeted Funds-D	1,219						
Totals	7,222,201	34.583	6,694,713	34.596	7,553,499	3,276,462	34.612
Less: Transfers	638,745		180,594		196,505		
Net Expenditure	6,583,456		6,514,119		7,356,994		
Total Tax Levied	3,032,073		3,154,004		XXXXXXXXXXXXXXXXXXXX		
Assessed Valuation	85,947,723		91,166,241		94,666,336		

Outstanding Indebtedness, January 1,	2010
G.O. Bonds	10,000
Revenue Bonds	0
Other	0
Lease Pur. Princ.	892,488
Total	902,488

\*Tax rates are expressed in mills

2011
0
0
0
843,986
843,986

2012
0
0
0
1,004,492
1,004,492

Shelly Harms  
Clerk