

Kansas insurance official weighs in on health care reform law

Insurance Commissioner Sandy Praeger has released the second in a series of questions and answers regarding the Affordable Care Act, the national health reform law passed in 2010.

Below are answers to questions 6-11 of 20 compiled by the department as part of its mission to inform Kansans about provisions in the federal law. Praeger provided the first five answers to questions in her August Commissioner's Corner column. Those can be accessed quickly by going to www.kansainurance.org.

Q:What parts of the Affordable Care Act will go into effect in 2014?

A:In 2014, the act requires insurance companies to provide coverage to anyone who applies – you can't be turned down because you have health problems. The

premium you pay will be based only on your age, whether you use tobacco products, where you live, and whether you are buying insurance just for yourself or for your family. Rates will not be based on your health condition or gender. Also, you will be able to buy insurance online through a health insurance exchange.

Q:How will a health insurance exchange work?

A:The online exchange will be similar to a shopping website. Consumers can compare insurance plans that are available based on where they live and their income. Tax credits and other payment help will be available to individuals and families who qualify and want to use the assistance. Lower income consumers will be directed to Medicaid services. There will be people to assist you if you

don't have a computer.

Q:Who will run the exchange, the state or the federal government?

A:The act gives each state the option to set up an exchange. So far, 16 states have indicated they want to run their own exchange. In a state exchange, many decisions are left up to the state. The law requires the federal government to set up an exchange for any state that chooses not to. The federal government will either run that exchange entirely or will form a partnership with the state so the state can operate some parts of the exchange.

In Kansas, I hope to enter into a partnership so our insurance department can continue to approve insurance rates, as well as approve policies offered on the exchange, and assist consumers with their

complaints.

Q:I'm a veteran. What will happen to my health care coverage?

A:Nothing. The law does not make any changes to Veteran's Administration benefits.

Q:I hear people say the health law kills jobs? Is that right?

A:No one is certain about the future, but many have made predictions. A California study said that the law will create more than 100,000 jobs in California alone, since more people will be able to access health care services. An Urban Institute study said there would be no noticeable effect on

net levels of employment, since most companies are not affected, and gains and losses in the economy will even out. A Heritage Foundation study said 700,000 jobs will be lost, primarily those workers making close to minimum wage. The Congressional Budget Office says that about 800,000 people could take advantage of the law's provisions for health care coverage and retire earlier, go to part-time work, or start their own small business.

Employment decisions are made by business owners. The impact of the act will be difficult to measure for many years. I believe the Ur-

ban Institute conclusions to be the most likely – some jobs will be created, some will be lost.

Q:I don't want to take a hand-out (subsidy) from the government. What can I do?

A:You may continue to buy an individual policy as you have in the past. If you don't want government assistance, you do not have to accept it. You can simply buy a health insurance policy that meets your needs, as long as the policy meets the minimum benefits that are required.

The remaining questions in this series will be answered in upcoming news releases.

Caution urged when choosing grazing, forage

The drought of 2012 is pushing livestock producers to think beyond their usual feed sources, but Kansas State University agronomist Stu Duncan urges caution when it comes to using herbicide-treated soybeans for grazing or forage.

"As more folks consider grazing, haying, or ensiling their failed soybeans this year, they should be mindful of restrictions resulting from the herbicides that were used

on the crop, whether burndown, pre-plant, pre-emergence or post-emergence," said Duncan, who is the northeast area crops specialist with K-State Research and Extension.

A list of herbicides and related label statements pertaining to intervals needed between application and grazing, haying or feeding the herbicide-treated soybeans is available in the Aug. 10 K-State Extension Agronomy newsletter,

update: www.agronomy.ksu.edu/doc4019.ashx.

"Be sure to follow label restrictions," Duncan said. "My advice is, if the label says not to use herbicide-treated crops for grazing or forage use, don't do it."

Information is also available on a University of Missouri website: ipm.missouri.edu/IPC/M/2012/7/Considering-Your-Grazing-Haying-and-Silage-Options-for-Herbicide-Treated-Corn-and-Soybean.

Agriculture field day to be in Hays

Kansas State University's Agricultural Research Center at Hays will hold its Fall Field Day, titled "Every Drop Counts: Maximizing Crop Water Use" on Wednesday.

"This year, maybe more than ever, it's important for western Kansas producers to be aware of the latest research related to maximizing water resources," said Bob Gillen, head of K-State's Western Kansas Agricultural Research Centers. "In July alone, the Hays area had 0.22 inch of precipitation, well below a normal average of 3.86 inches. Cumulative precipitation, January through July this year totaled 8.23 inches compared with 15.11 inches the area

normally receives."

The field day, to be held at the research center located at 1232 240th Ave. in Hays, begins with registration at 8:30 a.m. and the program at 9 a.m. Presentations and K-State presenters include:

- Historical Perspective for 2011-2012 Drought – Bob Gillen.
- Water Requirements for Western Kansas Crops – Loyd Stone, soil scientist.
- Drought Impacts on Sorghum Growth – Ramasamy Perumal, sorghum breeder.
- Conserving Moisture with Tillage and Residue Management – DeAnn Presley, soil scientist.
- Alternative Row Spacing and

Plant Populations – Lucas Haag, cropping systems agronomist.

• Crop Rotation and Fallow Efficiency – Rob Aiken, crops research scientist.

• Managing Weeds Under Stressful Conditions – Phil Stahman, weed scientist.

• The Challenge of High Nitrate in Corn and Sorghum Silage – John Jaeger, beef cattle scientist.

Complimentary coffee and donuts will be available in the morning and a barbecue lunch will be served.

Information is available at www.wkarc.org or by calling (785) 625-3425.

On the Beat

COLBY POLICE

Tuesday

3:48 a.m. – Caller reported drunk person bothering clerk at motel. Not found.

4:02 a.m. – Checked subject walking behind motel. Subject checked OK.

4:15 a.m. – Stalled semi at exit 53 westbound off ramp; Butch's towed vehicle to Cummins.

8:43 a.m. – Helped sheriff's office provide traffic control for implement that struck underpass at I-70 and S. Range.

9:33 a.m. – Caller reported theft of live animal trap. Report filed, spoke to subjects. Trap returned to owner.

11:08 a.m. – Caller reported puppy at large caught. Turned over to Colby Animal Clinic.

5:29 p.m. – Caller reported two juveniles skate boarding on the

Community Building roof. Spoke with subjects.

6 p.m. – Caller reported theft. Spoke with subject.

Wednesday

12:54 a.m. – Caller reported subject drove by and tried to get into residence. Spoke with subject.

3:13 a.m. – Caller reported subjects moving in and being loud. Subjects spoken to.

6:54 a.m. – Caller reported a suspicious man walking southbound on Grant. Located subject, everything OK.

10:23 a.m. – Subject came to station in reference to theft from yard. Report filed.

1:55 p.m. – Collision in front of Thomas County Courthouse.

3:10 p.m. – Collision at Colby Community College parking lot.

8:44 p.m. – Caller reported dog

locked indoors at the carwash at Franklin and Pine. Owner found.

English as a Second Language Class Information Meeting

Wednesday August 22nd at 7 p.m.

at the Thomas County Learning Center

485 N. Chichoumanga Colby, KS 67701

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