

"Red flags" help spot scams based on healthcare law

Since the Affordable Care Act was signed into law in March 2010, unscrupulous scammers have been creating ways to take advantage of consumers' uncertainty surrounding the law.

Posing as insurance agents or representatives of the federal government, these scam artists try to sell fraudulent policies or obtain sensitive information like Social Security and bank account numbers. As state regulators, members of the National Association of Insurance Commissioners are warning consumers about common red flags and providing tips on how to avoid being the victim of a scam.

Using the Health Insurance Marketplace

One of the largest components of the Affordable Care Act is the creation of new health insurance marketplaces, or exchanges. These online portals ask consumers to enter information about themselves and select the level of coverage they desire to receive a list of plans they can purchase.

Each state had the option of running its own exchange, partnering with the federal government or having the federal government run its exchange entirely.

Open enrollment in the new marketplaces is under way as of Oct. 1. However, bogus websites that purport to be part of the exchanges have been appearing online for more than a year. Do not enter any personal or financial information into a website that says you can purchase a policy before the open enrollment period.

Kansas opted to have the federal government run the marketplace in our state. You can access the official exchange at www.healthcare.gov.

I'm pleased to say that state regulators, in cooperation with the Department of Justice, the Federal Trade Commission and the Department of Health and Human Services, have banded together to respond to law enforcement challenges that may arise with the launch of the online marketplace.



Sandy Praeger

• **Kansas Ins. Commissioner**

Consumers can report fraud or potential fraud by calling (800) 318-2596 toll-free (TTY 1-855-889-4235).

Consumers who report that their personal information may have been compromised will be given information about steps to take to prevent or respond to identity theft. If a consumer reports suspected fraud, his or her complaint will go into the FTC's consumer Sentinel Network database, which is used by federal and state authorities to track potential fraud.

Beware of new "Obamacare" Insurance or Medicare Cards

A common scam involves unsolicited calls from scammers who claim to have your new "Obam-

icare" insurance card – they just need to get some information before they can send it to you. The caller then asks for credit card numbers, bank account information or your Social Security number.

A variation of this trick specifically targets seniors on Medicare; the caller claims that in order for them to get their new Medicare card and continue receiving their benefits, they must verify their bank account and routing numbers. Some callers ask for their Medicare numbers, which are identical to Social Security numbers.

You are not required to obtain a new insurance or Medicare card under the act. Also, anyone who is a legitimate representative of the federal government will already have your personal and financial information and should not ask

you to provide it.

Don't Be Misled
Here are some other important "red flags" to watch out for.

- The salesperson says the premium offer is only good for a limited time. Enrollment in the exchanges will be open from Oct. 1 to March 31, and rates for plans in the exchanges will have been approved for the entire enrollment period. Be skeptical of someone who is trying to pressure you into buying a policy because the rate is only good for a short time. Remember: if the offer sounds too good to be true, it probably is.

- The salesperson says you could go to jail for not having health insurance. Starting in 2014, all Americans will be required to have health insurance. You will not face jail time if you do not purchase health insurance. However, those who remain uninsured and do not qualify for any exemptions will face a penalty of \$95 (for each adult) or 1 percent of family income, whichever is

greater. In 2015, the penalty will increase to \$325 per adult or 2 percent of family income, and in 2016 and beyond, the penalty will be \$695 per adult or 2.5 percent of family income.

- You receive an unsolicited phone call or email from someone trying to sell insurance.

The federal government and state insurance departments will not be contacting individual consumers to sell them insurance. Do not give any sensitive information to anyone who claims to be with the federal government, your state insurance department or a navigator for your state's exchange.

Protect Yourself

The best way to protect yourself from insurance fraud is to research the agent and company you're considering. Always stop before writing a check, signing a contract or giving out personal information. Call your state insurance department and confirm that the agent and company are licensed to write insurance in your state.

On the Beat

COLBY POLICE

Oct. 9

1:06 a.m. – Security check to businesses in the 1900 block of S. Range.
2:58 a.m. – Security check at Sleep Inn.
3:35 a.m. – Security check at Walmart.
3:42 a.m. – Security checks in the 800 block of S Range.
10:55 a.m. – Subject came to station about theft. Report filed.
12:58 p.m. – Caller reported dog at large. Not found.

Oct. 10

1:51 a.m. – Subjects told officer about being told to stay away from the college. Everything OK.
3:52 a.m. – Security check at Walmart.
9:26 a.m. – Dog at large caught, turned over to owner.
10:20 a.m. – Welfare check. Not found.
1:30 p.m. – Provided tour for Heartland Christian School kindergartners
1:54 p.m. – Assisted sheriff's office on alarm call.
7:05 p.m. – Child in need of care report filed on incident.
8:45 p.m. – Removed tree debris from roadway on Plum by Franklin.
8:54 p.m. – Caller caught dog at large. Turned over to owner.
10:27 p.m. – Walkthrough at Sleep Inn
10:45 p.m. – Caller reported break-in.
11:31 p.m. – Caller reported suspicious incident. Report filed.

Last Friday

3:33 a.m. – Walk-through at Sleep Inn.
8:59 a.m. – Caller drove into a

pole in parking lot.
10:32 a.m. – Caller reported concerns about subject driving in violation of restrictions.

11:59 a.m. – All OK with report of subject causing problems at business.

1:51 p.m. – Caller reported neighbor's trash can blew onto roadway. Removed from street.

1:59 p.m. – Helped Department of Children and Families on call.
2:25 p.m. – All OK with stalled vehicle.

2:31 p.m. – Helped subject removing tree limbs from roadway.
5:47 p.m. – Accident.
7:05 p.m. – Caller reported two dogs at large. Not found.

Saturday

5:24 a.m. – Caller reported loud music. Spoke with subject.
8:08 a.m. – Helped sheriff's office on call.

10:42 a.m. – Helped ambulance crew on call.
11:17 a.m. – Provided information to subject about missing dog.

12:52 p.m. – Helped subject in parking lot.
2:13 p.m. – Shoplifter reported.
4:40 p.m. – Caller reported finding drug paraphernalia. No report.

6:07 p.m. – Caller reported subject outside of house. No report.
8:27 p.m. – Provided information about carrying weapons in public

9:41 p.m. – Caller reported suicidal subject. Report filed.
11:06 p.m. – Caller reported

verbal argument.
11:37 p.m. – Caller reported a loud party. Party dispersed.

11:37 p.m. – Caller reported a subject being locked in bedroom. Spoke to subject, no disposition given.

Sunday

12:47 a.m. – Caller reported subject damaging cellphone. No report; subjects will work it out.
3:34 a.m. – Security check at the college

3:57 a.m. – Security check at Walmart
9:47 a.m. – Caller reported barking dog. Owner not found; spoke to reporting party; dog quieted down upon arrival.

2:03 p.m. – Caller reported possibly hearing gunshots. Not found.
2:32 p.m. – Child in need of care: subject expressed concerns, report filed.

10:32 p.m. – Walkthrough at college.
11:58 p.m. – Caller reported tires being slashed on vehicle at Walmart.

11:13 p.m. – 911 caller reported being robbed.
11:16 p.m. – Narcotics violation report filed on traffic stop.

THOMAS COUNTY SHERIFF
Oct. 9

10:38 a.m. – Caller advised of recovered firearm on I-70 at mile 64 westbound. Report filed.
7:26 p.m. – Booked Desmond Bowles.

9:59 p.m. – Welfare check. Appeared OK.
11:10 p.m. – Security check at Frontier Ag in Brewster.

11:28 p.m. – Helped motorist at mile 39 eastbound I-70.

Oct. 10

1:42 p.m. – Caller reported possible theft and trespassing.

Last Friday

12:42 a.m. – Booked Nicholas Parker Brown.
8:27 a.m. – Caller reported juvenile sons causing problems. Report filed.

11:18 a.m. – Caller reported possible abandoned pickup in ditch in the 1800 block of County Rd. 23. All appeared OK; will

contact owner.
4:24 p.m. – Served warrant on Nicholas Brown.

4:59 p.m. – Collision at U.S. 24 and U.S. 83.
8:49 p.m. – Caller reported accident with deer on U.S. 83 just north of Oakley.

Saturday

7:22 a.m. – Disorderly conduct, criminal damage, criminal threat, assault: subject came to station about adult son causing problems. Report filed.

8:08 a.m. – Obstruction, battery on law enforcement officer report filed for above complaint.
11:14 a.m. – Booked Peter William Heier.

7:02 p.m. – Caller reported cattle out in the 3100 block of U.S. 24 owners contacted.

Sunday

11:35 a.m. – report filed for phone harassment incident at Chelle's Bar and Grill, Brewster.

5:41 p.m. – Narcotics violation report filed for traffic stop at I-70 eastbound off ramp.

8:54 p.m. – Caller reported sheep at large by Colby Wrecking. Owners contacted.

11:13 p.m. – Helped Colby Police with an armed robbery at Quality Inn and vehicle stop at mile 57 on eastbound I-70.

Alaska man robs bank, waits to be arrested

KENAI, Alaska (AP) – A 54-year-old man announced he was robbing a Soldotna bank, and after being passed a dollar, waited for officers to show up.

David Richardson told police on Sept. 6 that he had "some issues" and staged the robbery so he could be given help.

Soldotna Police Sgt. Duane Kant tells the *Peninsula Clarion* (bit.ly/18Q5xuk) that Richardson walked into a Wells Fargo bank and handed his driver's license and debit card to a teller.

He also passed a note saying, "This is a robbery. Please put the money in the bag. Don't worry,

I'm don't have a gun." The teller activated a silent alarm and passed a dollar over the counter.

Kant says Richardson took the dollar and sat in a lobby chair until police arrived.

He remains jailed on a bank robbery charge.

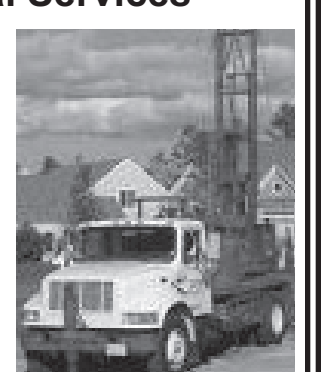
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Family Center for Health Care and Citizens Medical Center, Inc. will hold an open house to view the clinic's new addition and welcome Dr. Kelly Gabel, General Surgery, and Dr. Sarah Gabel Family Practice, to our organization and community.



Dr. Kelly Gabel



Dr. Sarah Gabel



Citizens Foundation is very grateful for the support that we have received from our community and we hope everyone can join us as we celebrate the completion of the addition and honor those who have contributed to its success.

PUBLIC NOTICE PRAIRIE DOG CREEK WTAP SIGN-UP OPEN

The Kansas Department of Agriculture will be accepting applications for the Water Right Transition Assistance Program (WTAP) from October 1 to November 15.

WTAP is a voluntary, incentive-based program designed to help restore aquifers and streams in critical areas by retiring water rights. The Prairie Dog Creek Basin is significant in requirements to maintain compliance in the Republican River Compact with the State of Nebraska. The "high priority" areas of this basin in Phillips, Norton, Decatur, Sheridan and Thomas counties have been determined to be in need of stream restoration and aquifer recovery and are now closed to further water appropriations.

Applicants who are selected for WTAP grants are compensated by the department's Division of Conservation in exchange for the permanent retirement of water rights on irrigated land.

For more information, contact Steve Frost, water conservation program manager, at (785) 296-8964 or HYPERLINK "C:\Documents and Settings\sfr0st\Local Settings\Temporary Internet Files\Content.Outlook\SB55R7V1\Steve.frost@kda.ks.gov" Steve.frost@kda.ks.gov. WTAP rules and regulations, applications, maps and other details are available on the Kansas Department of Agriculture's Division of Conservation website at HYPERLINK "http://agriculture.ks.gov/divisions-programs/division-of-conservation/water-conservation-programs" http://agriculture.ks.gov/divisions-programs/division-of-conservation/water-conservation-programs.

Information and assistance is also available on the Kansas Department of Agriculture's Division of Water Resources field office in Stockton at (785) 425-6787 or at the Northwest Kansas Groundwater Management District No. 4 in Colby at (785) 462-3915.

PUBLIC NOTICE NW KS GMD#4 WTAP SIGN-UP OPEN

The Kansas Department of Agriculture is accepting applications for the Water Right Transition Assistance Program (WTAP). The deadline to apply is November 15.

WTAP is a voluntary, incentive-based program designed to help restore aquifers and streams in critical areas by retiring water rights. Six "high priority" areas in the Northwest Kansas Groundwater Management District No. 4 (GMD 4) have been designated as eligible target areas by the Kansas Department of Agriculture's Division of Water Resources chief engineer because of significant water level declines. The six areas have been determined to be in need of aquifer recovery and are now closed to further water appropriations.

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