

Weather

Hunters gather for a meal



Darrel Dible of Rexford (right) and Gayle Dible of Oakley said he drove up for club's event, which marks the opening of the hunting season.

National Weather Service Tonight: A chance of flurries, mainly between 3 a.m. and 4 a.m. Mostly cloudy, with a low around 15. Northeast wind 5 to 15 mph.

Tuesday: Partly sunny, then gradually becoming sunny, with a high near 41. Northeast wind 5 to 10 mph becoming south in the morning.

Tuesday Night: Mostly clear, with a low around 24. South wind 10 to 15 mph.

Wednesday: Mostly sunny, with a high near 59. South wind 10 to 15 mph.

Wednesday Night: Mostly cloudy, with a low around 36.

Thursday: A 20 percent chance of showers. Partly sunny, with a high near 53.

Thursday Night: Partly cloudy, with a low around 32.

Friday: A slight chance of rain and snow. Mostly sunny, with a high near 53. Chance of precipitation is 20 percent.

Friday Night: Partly cloudy, with a low around 34.

Saturday: Mostly sunny, with a high near 55.

Saturday Night: Partly cloudy, with a low around 34.

Sunday: Mostly sunny, with a high near 56.

Year: 14.44 inches Normal: 20.03 inches (K-State Experiment Station) Sunrise and Sunset Tuesday 7:25 a.m. 5:31 p.m. Moon: waxing, 76 percent Wednesday 7:26 a.m. 5:31 p.m. Moon: waxing, 85 percent (U.S. Naval Observatory)

Insurance questions get answers

From "QUESTIONS," Page 1

A: There are going to be changes, since the law sets certain requirements for insurers, adding additional coverage to most plans and new taxes and fees to almost all of them. You will receive notification from your employer or insurance company explaining changes.

Q: What is the Health Insurance Marketplace?

A: The marketplace or exchange is a government website where you can buy an insurance policy online. Kansas uses the federal marketplace at www.healthcare.gov but the state provides information at www.insureks.org. If you are eligible to receive a tax subsidy, you can only get the subsidy if you buy your plan through the marketplace.

Q: Can I work with an agent?

A: Yes. You can buy your insurance at the marketplace yourself or work with a local agent who can help you decide what your best options are. Certified local agents, like

Hurd, can help customers with marketplace plans or nonmarketplace plans.

Q: How do I know if I am eligible for a subsidy?

A: The marketplace website application process can help you determine eligibility for subsidies based on your income and the plan you select.

Q: When do I have to sign up?

A: Currently, you can sign up for new insurance through the marketplace through Sunday, March 30. But if you want your policy to start on Jan. 1, you must sign up by Sunday, Dec. 15.

Q: Can I buy health insurance anytime I want?

A: Not through the marketplace. If you do not buy a plan before March 31, you will not be able to buy a marketplace policy again until Oct. 15, unless you have a qualifying "life event" like a job loss, birth or divorce.

Q: Does everyone qualify for health insurance?

A: Yes. The act requires insurance companies to insure everyone regardless of pre-existing conditions.

Q: What if I can't afford health insurance?

A: The act provides premium subsidies for households the government has determined cannot afford insurance because of

their household incomes. If you make less than 400 percent of the federal poverty level, you may be eligible for a premium subsidy. The marketplace website or an agent can help you determine your eligibility.

Q: What are essential benefits?

A: Every insurance plan must cover at least the following categories of benefits, determined to be essential by the new law: ambulatory services, emergency services, hospitalization, maternity and newborn care, mental health and substance use services, prescription drugs, rehabilitative and habilitative services and devices, lab services, preventive services and chronic disease management and pediatric services.

Q: Are dental and vision coverage part of the new plans?

A: Sometimes. The act requires pediatric dental and vision care but such care is not a required part of adult coverage.

Q: Who can help me with these plans?

A: You can talk to a licensed, certified insurance agent. You can find other agents around the state at www.insureks.org. You can also get help from certified application counselors, such as those at Citizens Medical Center. Application counselors cannot sell insurance or make recommendations, but they can help you with the process.

Opening day slow

SALINA (AP) - Hunters were mostly disappointed with opening day of the season for upland game birds in central Kansas.

The Salina Journal reports (bit.ly/1gBhD37) farmers, landowners and experts with the state Department of Wildlife, Parks and Tourism were all predicting a bleak opener Saturday largely because of drought. Greg Salisbury, a game warden from Bennington, also says what few birds are out there

have a lot of cover thanks to the late summer rains.

While the predictions largely were accurate, there were a few lucky hunters.

Professional hunting guide Jim Gourley, of Lincoln, said there were nine rooster pheasants bagged by a group of seven hunters. He says that wasn't great, but it was better than reports suggested.

Food bank predicts backpack record

WICHITA (AP) - Kansas Food Bank officials are expecting a new record this year for the number of weekend backpacks the agency sends home to hungry schoolchildren as it continues to extend its reach beyond Wichita.

The Wichita Eagle (bit.ly/17P9mpD) reports the Food Bank says it's now giving

backpacks to 6,352 schoolchildren every week in Wichita and the counties it serves in Kansas. By the end of the school year it expects to be giving out food to 7,500 to 8,000 schoolchildren.

That would easily surpass the record set last year of 7,158 receiving the assistance.

Briefly

The deadline for Briefly is noon the day before. Items submitted in the morning will be set up for the following day, space available. The deadline for Monday's paper is noon Friday.

Food for Thought begins with author

The Prairie Museum's Food for Thought program, held at noon on the third Thursday of every month from November to March, will kick off for the season with a presentation by author Albert Hardon of Atwood on Nov. 21. For information, go to www.prairiemuseum.org.

Creation expert to speak at banquet

The "Partners for the Future" banquet at 6:30 p.m. Friday, Nov. 22, at Heartland Christian School will feature Brian Young, director of the Creation Instruction Association. Tickets are \$15 including dinner, music and the speaker. Call Deena Bandy at 460-6419 for information.

Colby Grade School plans soup supper

Come to the Colby High School commons from 6 to 8 p.m. Tuesday for a soup supper and silent auction benefit sponsored by Colby Grade School for Jason and Leann Ostmeyer. Their 20-month-old son Brennen is fighting rhabdomyosarcoma, a rare form of cancer. The winner of a rifle from the Colby Fire Department will be announced. For information about the rifle, call Fire Chief Bob McLemore 443-6065. Questions about the soup supper, call the school office at 460-5100.

Sign up now for holiday food basket

Genesis-Thomas County Food Bank plans to distribute holiday baskets for Thomas County families. If you'd like a basket, pick up a form at the office, 350 S. Range, Suite 13, from 10 a.m. to noon or 1 to 4 p.m. Wednesdays, the Pioneer Memorial Library, Thomas County Health Department and the state Department for Children and Families, or call 460-7930 and leave a message.

Genesis needs nonperishable food items and money to fill baskets. Bring donations to the office, 350 S. Range (open Wednesdays), Leroy's Printing downtown or participating churches. Checks may be sent to Genesis, Box 214, Colby, Kan., 67701. Organizations planning a food drive are asked to leave a message at the office, 460-7930.

For information, call Leisa Hansen at 460-2710.

Seniors plan potluck at Presbyterian Church

The group More Fun Together plans a potluck for people 50 or older who are alone, widowed, divorced, separated or have a partner in a nursing home at 6 p.m. Tuesday at the First Presbyterian Church. Bring a dish to share; table service and beverage will be provided. For information, call Wyn Duffey at 462-6342.

LOCAL TV Listings Sponsored by the COLBY FREE PRESS



Table with columns for time slots (7:00, 7:30, 8:00, 8:30, 9:00, 9:30, 10:00, 10:30, 11:00, 11:30) and rows for various TV channels (KAKE/ABC, KBSL/CBS, KSNK/NBC, etc.) listing programs for Tuesday Evening on November 12, 2013.

Table with columns for time slots (7:00, 7:30, 8:00, 8:30, 9:00, 9:30, 10:00, 10:30, 11:00, 11:30) and rows for various TV channels (KAKE/ABC, KBSL/CBS, KSNK/NBC, etc.) listing programs for Wednesday Evening on November 13, 2013.

AmericanProfile // CELEBRATING THE AMERICAN SPIRIT // Table with columns for time slots (11:00, 11:30) and rows for various TV channels (HIST, LIFE, MTV, etc.) listing programs.