

Kansans protected in health care reform law

The staff at the Kansas Insurance Department has fielded many questions surrounding the Patient Protection and Affordable Care Act since the bill was signed into law March 23. Kansans are wanting to know — and rightfully so — how the new federal legislation will affect them.

We are working feverishly to compile information. I have organized an implementation team to help determine how the bill affects the insurance market in Kansas. Because it is our job to figure out how to put in place the maze of new regulation concerning health insurance in the private market, I assure you our work will be done in an unbiased way with all Kansans in mind.

It's going to take plenty of time in the next few months. We don't have all the rules and facts yet, despite what some media people and consumers might think. We as state



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• insurance comm.

regulators have seen the bill only in broad strokes. And you know how the old saying goes: "The devil is in the details."

I can help protect Kansas health insurance consumers because the law says the federal government HAS to work with state insurance commissioners to develop many of the law's provisions. The National Association of Insurance Commissioners is mentioned nine times in the law as providing information and helping to implement the law. That is good for consumers all across the country. It keeps local people in control of local situations.

State insurance regulators throughout the country will see that flexibility is there for setting regulations. They will also be quick to see potential problems and possible solutions. That will surely help avoid many unintended consequences of such far-reaching legislation.

Throughout the year-long debate before the federal bill passed, state insurance commissioners, including myself, have advocated strenuously that consumers are best protected by their state regulators and not by a federal agency. Because of our discussions, the bill contains consumer-friendly provisions that wouldn't have been there otherwise.

I and fellow commissioners were "at the table" for many discussions last year and early this year, estab-

lishing ourselves as non-partisan go-to experts. We were not part of the discussion to advocate for the bill. We were there, simply, because "if you are not at the table, you might be on the menu."

We will stay at the table continuously as all of the law's provisions are established, beginning with the ones to be in place this year. This is how the state insurance department, and other state departments, will assure our states' citizens their rights are protected.

Many of the law's provisions don't go into effect until 2014. Right now, however, you can access media sites that give you some overview of how the new bill can affect you and your family. Enter the phrase "how the health care bill will affect you" on a Web browser, and you can find several informative sites.

The Department of Health and

Human Services is scheduled to have a Web site established by July 1, that will provide answers and scenarios for insurance consumers. The state insurance commissioners will be working to provide state insurance departments with frequently asked questions we can post to our Web sites.

The Kansas Insurance Department's role in protecting Kansas insurance consumers cannot be overstated. We have oversight granted to us in the federal law to make sure Kansans are not "gamed" or "scammed" by the new system. The states have power to review rates and oversee the financial condition of health insurance companies as new markets open up

through the law's provisions on health exchanges.

We will be writing more about the law in future columns, news releases and consumer alerts. The law will fundamentally affect health insurance products for years to come. We will always work through the legislation in a nonpartisan way to help Kansans understand their options and obligations.

The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. The department is an entirely self-funded agency. More is online at www.ksinsurance.org.



Deanna Livengood and Justin Schemm to wed on May 22.

Couple to wed in May

Deanna Livengood of Goodland and Justin Schemm of Wallace plan to marry on May 22, 2010, at the First United Methodist Church with Pastor Shelly Petz officiating.

Her parents are Tim and Connie Livengood of Goodland and her grandparents are Merna and the late Kenny Dautel of Goodland and Jim and Ramona Livengood of Goodland.

His parents are Kenny and Dolores Schemm of Wallace and grandparents are Kenny and Ginger Becker of Arriba, Colo., and Dean and Mildred Schemm of Wallace.

The bride graduated from Goodland High School in 2003, and attended the Kansas State University College of Technology and Aviation earning a B.S. degree in Electronic and Computer Engineering Technology in 2007. She works for Helena Chemical Company in Goodland. The groom graduated from Wallace

County High School in 2003, and attended the Kansas State University College of Technology and Aviation earning a B.S. degree in Mechanical Engineering Technology in 2007. He works on the family farm in Wallace.

Proper timing for crabgrass preventers

Crabgrass preventers are another name for pre-emergence herbicides that prevent crabgrass seeds from developing into mature plants.

Many people have a somewhat foggy idea of how they work. They don't actually keep the seed from germinating. Rather, the very young germinating plant is killed.

Crabgrass preventers are just that, preventers. With few exceptions they will have no effect on existing crabgrass plants. Therefore, preventers have to be applied before crabgrass germinates. Additionally, they don't last forever once applied to the soil. Microorganisms and natural processes begin to gradually break them down soon after they are applied.

Therefore, if some products are applied too early, they may have lost much of their strength by the time they are needed. Most crabgrass preventers are fairly ineffective after about 60 days, although there is considerable variation among products. (Dimension and Barricade last longer.)

For most of Kansas, crabgrass typically begins to germinate around May 1, or a little later. Therefore, April 15, is a good target date for applying the preventer because it gives the active ingredients time to evenly disperse in the soil before crabgrass germination starts. The



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April 15, target works well for most of the state. However for northwest Kansas, May 1, is best.

Additionally, weather varies from one spring to the next, and with it the timing of crabgrass germination. For this reason it is often better to base timing on the bloom of ornamental plants. The Eastern redbud tree is a good choice for this purpose. When the trees in your area are approaching full-bloom, apply crabgrass preventer. A follow-up application will be needed about 8 weeks later unless you are using a season long product such as Dimension or Barricade.

Dimension and Barricade are the only two products that will give season-long control of crabgrass from a single application. They can be applied much earlier than April 15 and still will have sufficient residual strength to last the season.

Barricade can be applied in the fall for crabgrass control the next season. Dimension can be applied as early as March 1. Though Dimension cannot be applied as early

as Barricade, it is the herbicide of choice if you must apply later than recommended. It is the exception to the rule that pre-emergence herbicides do not kill existing weeds. Dimension can kill crabgrass as long as it is young (2 to 3 leaf stage). Dimension is the best choice if treating a lawn that was planted late last fall.

Normally we recommend not using a pre-emergence herbicide unless the lawn has been mowed 2 to 4 times. However, Dimension is kind to young tall fescue, perennial ryegrass and Kentucky bluegrass seedlings and can be applied as early as two weeks after the first sign of germination.

Therefore, lawns established in the fall can be safely treated with Dimension the following spring even if they have not been mowed. Note that products that contain Dimension and Barricade may use the common name rather than the trade name. The common chemical name for Dimension is dithiopyr and for Barricade is prodiamine.

Remember, when using any pesticide, read the label and follow instructions carefully.

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* - Survey conducted by the National Newspaper Association and the Center for Advanced Social Research at the Missouri School of Journalism at the University of Missouri-Columbia. Researchers surveyed adults 18 years old and up in markets with fewer than 100,000 residents.