

Medicare supplement plans to have changes

Kansans who have Medicare Supplement plans will see additional plans offered and some current plans sales eliminated on Tuesday, June 1, according to Sandy Praeger, Commissioner of Insurance.



sandy praeger

• insurance comm.

Two new Medicare Supplement plans (also called Medigap plans) will be available then and the sale of four current plans will be stopped. Currently, there are 12 types of Medicare supplement plans, labeled Plan A through Plan L.

"The changes will provide lower out-of-pocket expenses to consumers and give some additional benefits in the ongoing plans," Praeger said.

Medicare supplement plans are plans sold by private insurance companies to cover health care costs that are not benefits of Medicare in original Medicare plans. The Kansas Insurance Department does not

regulate Medicare, a federal program, but it does have the power to regulate supplemental plans.

"Medigap plans available in Kansas must abide by all federal and state laws that are designed to protect consumers," Praeger said. "However, because these plans are sold through private insurers, prices for the same plan may vary from company to company."

Information about the supplement plans is available on the department's web site at www.ksinsurance.org, under the quick link "Medicare/Seniors." Additionally a department booklet "Medicare

Supplement Insurance Shopper's Guide" is scheduled for publication in the near future. Booklets can be ordered or downloaded from the web site.

The guide complements "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare," which was created by the federal centers for Medicare and Medicaid and the National Association of Insurance Commissioners.

A summary of the basic Medicare supplement changes are:

- The "at-home recovery" benefit will be dropped from 2010 Medigap Plans D and G. The benefit was deemed underutilized and outdated, giving the limited availability of the benefit in the old plans.
- All plans will have a hospice

care benefit added to them. The preventive care and at-home recovery benefits will be eliminated from all supplemental policies.

- Preventive care will be dropped from 2010 Medigap policies. This was considered underutilized, given the enhanced benefits now available for preventive care under Medicare Part B that are not subject to Medicare's deductible and co-payment requirements.

- Plan G will have 100 percent coverage for excess charges; it currently has 80 percent coverage for such charges.

- A new hospice benefit will be added to all plans except Plans K and L, which already include a hospice benefit. This will ensure that hospice coverage is available to all beneficiaries. The new hospice benefit covers cost sharing for all Part A eligible hospice and respite

care expenses. Medicare provides coverage for inpatient respite care up to five days, less a co-pay amount of five percent of the daily benefit. The new hospice benefit will pick up this five percent co-pay.

- Plan E will no longer be available for new sales because Plan E is the same as Plan D once benefit eliminations are made.

- Plans H, I and J will no longer be available for new sales, due to the elimination of the prescription benefit.

- Two new Medigap plans - Plan M and Plan N - will be available for sale beginning Tuesday, June 1. The two new plans are designed to give beneficiaries higher cost-sharing responsibilities and lower estimated premiums. New Plan M include 50 percent coverage of the Medicare Part A deductible, but does not cover the Medicare Part

B deductible. New Plan N includes full 100 percent coverage of the Part A deductible, but no coverage for the Part B deductible, similar to Plan D. Coverage of the Part B deductible is subject to a new co-pay structure. The co-pay is up to \$20 for office visits and up to \$50 for emergency room visits (waived upon admission to the hospital.)

"I ask older Kansans to review their Medigap plans to see if they will be affected by the changes," Praeger said. "The Medicare Supplement agents who sold them the plans can also help check to see if lower rates are available."

For more information, call the department at (800) 432-2484 to discuss concerns with consumer assistance representative.

High school drafting team wins top honors

The Goodland High School drafting team won the Northwest Tech drafting contest on Wednesday, April 14, at the college. Hays High School came in second and Norton Community High School third.

Adam Myers of Goodland was the grand champion with the top drawing in the exhibit.

Those placing in first were Adam Myers with a hand drawn pictorial, a hand drawn architecture floor plan and a hand drawn architecture

elevation; Kayler Reitcheck, with hand drawn advanced mechanical; Jason Cowan with hand drawn beginning mechanical; and Alex Rangel with computer aided design beginning mechanical.

Brock Wilkins was in second place with hand drawn beginning mechanical.

In third place was Brendan Fulcher with hand drawn beginning mechanical, Garth Helton with hand drawn advanced mechanical, Alex

Simoneau with computer aided design architecture floor plan and Alex Simoneau with hand drawn architecture floor plan.

Jacob Garcia was fourth with a hand drawn beginning mechanical.

In fifth place was Marvin Hernandez with hand drawn beginning mechanical, Hazen Deeds with hand drawn advanced mechanical and Alex Simoneau with computer aided design architecture

floor plan. J.J. Farris was sixth with hand drawn beginning mechanical.

Honorable mention went to David Rascon, Dane Simoneau, Mitchell Unger, Gloria Bustillos, Jayme Davis, Zach Weber, Mac Purvis, Elias Flores, Tanner Jones, Sheldon Nelson, Ruben Lazaro, Jordan McCombs, Jacob Becvar, Stetson Johnson, Garrett Geist, Seth Stramel, Brian Chilcott and Alex Simoneau.

"It is good to see the kids recognized for all their hard work" said instructor Jim Myers. "This being my first year in Goodland makes it all the sweeter. The Goodland drafting team was led by its seniors Adam Myers and Alex Simoneau, who each placed in three categories scoring big points for the team. This was Adam's second time winning the top drawing in this contest as he won it as a sophomore at Norton Community High School. Also

coming up big for the team was Kayler Reitcheck, Jason Cowan and Alex Rangel as they won their events. Goodland won six of the 10 categories and Hays High School took the other four categories."

The Goodland Drafting team will compete in the Western Kansas Technology Education Fair on the campus of Fort Hays State University on Thursday and Friday.

Price your services to make a profit for you

Are you charging enough for your consignment sales?

On average, you should be charging 20-50 percent for consignment sales depending on the item. This percentage allows you to cover your overhead expenses — building, utilities, staff.

The consignor is getting the benefit of a store front without the



jamie morphew

• business tips

responsibility and expense of a store front. Not only is it reasonable to

expect a percentage of their sales, but it's necessary for the survival of your store and the survival of their consignment shop.

This tip was brought to you by Western Kansas Business Consulting, sponsored in part by Sherman County. We offer

free and confidential business consulting to Kearny, Scott, Sherman, and Wichita counties.

For more information or to set up an appointment, contact Jamie Morphew at (620) 874-0771 or e-mail wkbc@wbsnet.org.

matters of record

District Traffic

The following fines have been paid in the Sherman County District Court.

February 19: Chelsea M. Allen, speeding, \$140.

Melvin L. Musil, Jr., unlawful parking, \$281.

William F. Taylor, speeding, \$146.

Jaime M. Reynolds, unlawful parking, \$158.

Anthony W. Hill, speeding, \$146.

Mary F. Knoll, speeding, \$146.

February 20: Sandi J. Armstrong, speeding, \$170.

February 21: Brian A. Fowkes, speeding, \$186.

John G. Sismanis, unlawful parking, \$146.

Chase T. McDonald, speeding, \$170.

February 22: Jeffrey D. Conaghan, speeding, \$158.

Zachary I. Byrd, speeding, \$146.

Brandon J. Gallegos, speeding, \$212; driving with suspended license, \$100.

February 23: Dylan R. Coryell, speeding, \$116; no seat belt, \$30.

Cisco A. Medrano, fail to yield at sign, \$146.

Caleb M. Simon, speeding, \$185.

Nicholson Delaney, speeding, \$140.

February 24: Ludwig Delorme, improper tires, \$116.

Jacob R. Patriarca, speeding, \$134.

Richard A. Hobson, motor carrier regulations on persons and property, \$236; motor carrier safety rules and regulation, \$100.

Edward J. Wedelstedt, speeding, \$164.

Amy Kerr, speeding, \$146.

February 25: Andrew P. Canalchio, motor carrier safety rules and regulations, \$186.

Heather Goodwin, speeding, \$140.

Jane E. Worthing, speeding, \$152.

Spencer J. Smith, unlawful parking, \$194.

Emilio Pena, driving with suspended license, \$386.

Mary P. Deutschmann, speeding, \$170.

February 26: Amy L. Jackson, speeding, \$140.

Michael S. Burks, speeding, \$116.

Robert J. Willenborg, unlawful registration, \$146.

Roxanne C. Thibodeau, speeding, \$146.

Davis Reyes, speeding, \$170.

Christa I. Loyd, speeding, \$152.

February 27: Von K. Byall, speeding, \$134.

Page Ford, unlawful parking, \$152.

February 28: Ryan Biondo, speeding, \$134.

Ronald L. Gillen, unlawful parking, \$152.

Tracy V. Evans, speeding, \$176.

Kevin E. Farr, speeding, \$230.

Amanda L. Dillon, motor carrier safety rules and regulations, \$186.

March 1: Ryan M. Aldrich, speeding, \$170.

Lisa D. Kingsley, speeding, \$158.

Ryan M. Aldrich, speeding, \$170.

Edward J. Cure, speeding, \$221.

Joseph P. Gonzales, unlawful registration, \$146.

Gerald L. Stuteville, speeding, \$158.

March 2: Kevin S. Duhon, speeding, \$152.

Edel A. Mosqueda, speeding,

\$146.

Melisa D. Alexander, unlawful registration, \$146.

Gary A. Gomer, speeding, \$140.

Jacob D. White, speeding, \$140.

James W. Chaney, speeding, \$146.

Donald R. Hajek, speeding, \$158.

Garrett M. Streb, speeding, \$140.

March 3: Katherine S. Fitzmayer, speeding, \$158.

Virgie L. Popejoy, speeding, \$176.

Noelio Orihuela, motor carrier safety rules and regulations, \$186.

Linda Joan Vap, unlawful parking, \$176.

Erika Janeth Soto-Lara, improper passing of school bus, \$386; failure to exercise due care in regard to pedestrian, \$30; no seat belt, \$60.

March 4: Steven Brown, improper stop lamp or turn signal, \$116.

Lacey K. Brown, speeding, \$146.

Reid P. Schantz, speeding, \$153.

William K. Thiess, speeding, \$146.

March 5: Monte M. Sharp, speeding, \$140.

Sheri Lee R. Norris, speeding, \$185.

March 6: Maria Castaneda, no valid license, \$146; speeding, \$153; no seat belt, \$30.

Christopher M. Heiner, speeding, \$176.

David Galindo, unlawful parking, \$140.

Daniel Briceno, unlawful park-

ing, \$212.

Gabiel C. Russell, speeding, \$140.

John C. Solliday, speeding, \$152.

March 7: Pavel A. Osadchuk, motor carrier safety rules and regulations, \$186.

Stephanie R. Bowen, unlawful parking, \$164.

William B. Donahue, speeding, \$203.

March 8: Zachariah J. Blair, unlawful parking, \$150.

Alyssia Montalvo, unlawful registration, \$148.

March 10: Sarah J. Lovins, speeding, \$146.

Saad K. Hassan, unlawful parking, \$194.

March 11: Donald L. Hartz, liability insurance required, \$236.

Bethany L. Hahs, unlawful parking, \$152.

Karen Aron, speeding, \$164.

Pamela Anne Hillyer, speeding, \$158.

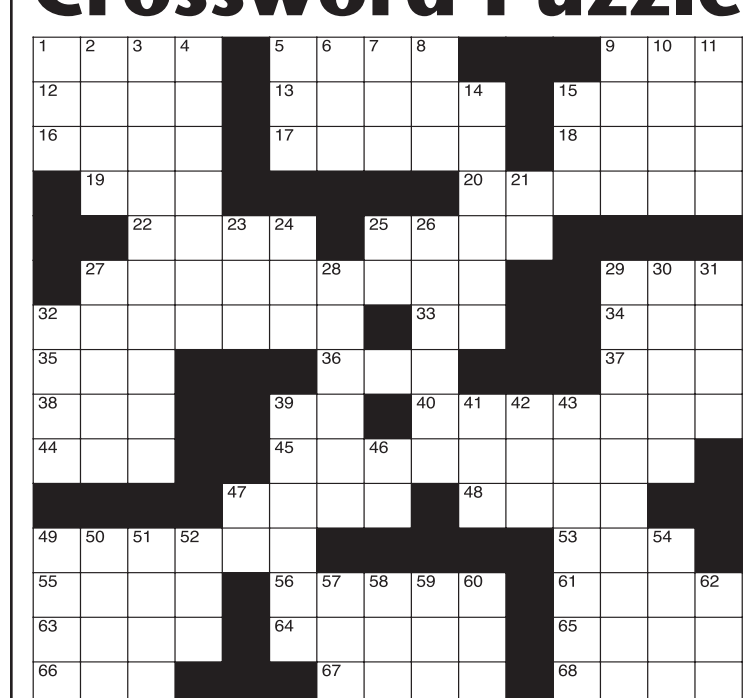
Kimberly B. Robbins, unlawful parking, \$158.

March 12: Jeremy J. Buhl, unlawful parking, \$152.

Kristie L. McGee, speeding, \$146.

Isaul Gaeta-Madera, speeding, \$158.

Crossword Puzzle



CLUES ACROSS

- Powder mineral
- German river
- The woman
- Butter substitute
- Traditional Hindu music
- Cluster bean
- Taegu
- Br. porcelain brand
- Tangelo fruit
- Religious transgression
- Overnight bag
- Worthless people
- Irish gorse
- Fitted furniture covering
- Indicates near
- Readjust
- Edison conglomerate
- Pleasure trip (abbr.)
- Take in solid food
- Fiddler crabs
- Historic period
- Highest card
- Equally
- Herb teas
- Dept. of Defense (abbr.)
- Records steps taken
- Not fall
- Chums
- Gluten free disease
- Academy of Country Music (abbr.)
- A strikebreaker
- 55120
- A perfect closure
- An intimate friend
- Phlegm
- Prefix for internal
- Mortar trough
- Appendage
- Part of a stairway

CLUES DOWN

- A young child
- Brews
- Passed laws
- Administrative body
- Earnings related supplement
- Dip lightly into water
- Self-importance
- Radioactivity unit
- Japanese cedar
- Belongs to famous computer
- One of the Greats
- Austere or stark
- Octagonal motif in oriental rugs
- Used to chop
- World news organization
- Microgram
- Blinding rays
- Smooth musical passage
- Bankrupt containers company
- Difficult burdens
- Tending to vanish like vapor
- Beeper
- Frosts
- Obtain data from magnetic tapes
- Vertexes
- Elf or pixy
- A very large body of water
- Books of facts
- Delaware
- Egyptian sun god
- Hyperbolic cosecant
- Resound
- Give praise to
- Big Blue
- Manufactured
- Programming language
- Computer dialog box
- Money machine
- Take hold of
- Hang loosely

FUN BY THE NUMBERS

		8	2			1
2	1		4			
	3		7	2		4
	9				1	5
5						6
		9		3	4	
	8	5				9
		4	5	7		6
3	6			8	1	5

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Here's How It Works:
Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

Wallace County Spring Fling Sharon Springs, KS May 1st

Wallace County Cruisers Car Show 8 a.m. to 5 p.m.
For information call (785) 852-5007

Poker Run • Raffles
www.wallacecountycruisers.com

Garage Sale/Flea Market 8 a.m. to noon (information call (785) 852-4527)
Spaces \$10 • Maps at local businesses

Kids Tractor Pull & Games 11 a.m. to 2 p.m. around Court House

Master Gardeners 8 a.m. to noon at 225 Main

Free Movie at 3 p.m. Craft Vendors • Concessions Bar-B-Q at 5 p.m. Dance to "Scott King" at Township Hall 8-11 p.m.

The crossword puzzle brought to you by:
The Goodland Star-News
1205 Main, Goodland, Kan. 67735
(785) 899-2338

Classifieds work!
899-2338