

Carefully consider your options for 2012 health insurance coverage

With the economy weighing heavily on the wallets of Kansas consumers, and health reform still confusing to many, Kansans have more to think about than ever as they make health insurance decisions this fall.

With rising medical costs and new coverage laws, now is a good time to review your options, whether you receive coverage through your employer or are self-employed.

In our state, according to a 2010 report, more than half (53.4 percent, 1.468 million) of Kansans have employment-based coverage, which means that all or some of their health insurance is paid by their employers. A little more than 150,000 Kansans (5.5 percent) have individual (non-group) health insurance.

Just to fill in the percentages, those on Medicare in Kansas account for 13.7 percent of the population; Medicaid/Children's Health Insurance Program, 10.2 percent; Medicare and Medicaid combined, 1.6 percent; other public insurance, such as military, 2.6 percent; and uninsured Kansans, 13 percent.

Whatever your situation, health insurance choices can seem complicated. Consumers should consider the following tips when evaluating their options for coverage.

Employer-based group health insurance
Many Kansans will soon be entering open enrollment periods for the 2012 calendar year. If you have plan options, do not automatically renew what you had without a side-by-side comparison. Here are some considerations.

- Make sure you know which physicians and



Sandy Praeger
Kansas Ins. Commissioner

- Review any pre-existing condition exclusions, prior authorization requirements and annual limits.
- Check any prescriptions you take against the list of each plan's approved drugs for copy variations.
- Make a list of premiums, out-of-pocket expenses, co-pays, co-insurance, deductibles and benefits for each plan.
- See if the cost for dependent coverage has increased. Some employers are raising costs now that coverage is available for dependents through age 26.
- Ask if your employer offers a wellness program or incentives for healthy behaviors such as exercising regularly or not smoking. Many employers offer incentives to employees committed to living a healthier life.
- In addition to health insurance, you may be able to contribute pre-tax dollars to a flexible spending account (FSA) or health savings account (HSA). Check closely to see if the list of covered expenses for reimbursement has changed since last year.

Individual Health Insurance Coverage
If you are self-employed or your employer doesn't offer coverage, here are some tips to help when shopping for coverage.

- First, investigate the cost of being added to your spouse's employer plan, if that option is available to you.
- If that is not an option, consider shopping for private insurance. Be aware that you may be charged more than a standard rate based on your age, gender or health, and some pre-existing conditions may not be covered. But, note that recent tax law changes make it possible to deduct the cost of premiums from your taxable income.
- For a list of companies writing individual health insurance in Kansas, contact the Kansas Insurance Department at (800) 432-2484 or go online at www.ksinsurance.org/consumers/majmed.htm.

If you have a pre-existing condition and have been uninsured for at least the last six months, you may qualify for the new Kansas Pre-existing Condition Insurance Plan. Go online to www.khiastatepool.com to find out if you are eligible for the temporary federal plan or the Kansas high-risk pool.

As always, if you need assistance in reviewing the various health insurance options you have, call our consumer assistance representatives at the number above. Your health, as well as your wallet, take center stage when you are concerned about your coverage, and we can help get you answers.

Property Transfers

Real Estate recorded Sept. 19 to Sept. 30

- The following real estate transactions have been reported by the Thomas County register of deeds:
- Aug. 5, Holmberg Limited Partnership to Alicia Lawrence; Lots 15-16, Block 4, Havice Addition Rexford.
 - Aug. 20, Robert D. and Louise Withers to Ryan L. Murphy; Lots 3-5, Block 5, Colby Eastview Tract.
 - Sept. 20, Corinna L. and Greg Bellamy to Christopher L. Koerperich; Lots 19-20, Block 117, Colby North Addition.
 - Sept. 20, Violet E. Peters to Willard Jr. and Peggy J. Miller; SE/4 of Sec. 11, T6, R35.
 - Sept. 21, Kenneth R. and Cynthia R. McDonald to Kirk and Holly Young; tract less tract of NW/4 of Sec. 30, T7, R33.
 - Sept. 21, Max Earl Pickerill Trust to Norman L. and Betty J. Behring; Lots 1-4 and east 15' of Lot 5, Colby Gilmore and Larson Subdivision.
 - Sept. 23, quit claim deed, Cleoda D. Moeder to Cleoda D. Moeder Trust; south 10' and E/2 of adjoining alley of Lot 25, Block 13, Original Rexford.
 - Sept. 23, Cleoda D. Moeder Trust to Christine M. Rocca; Lots

- 25-27 and E/2 of adjoining alley, Block 13, Original Rexford.
- Sept. 26, Justin F. and Mary A. Comer to Jason Leroy and Victoria Rae Duffey; tract of SW/4 of Sec. 22, T9, R33.
- Sept. 26, Jason and Victoria R. Duffey to Jon C. and Ann N. Friesen; Lot 11, Block 5, Colby Eastern Heights Addition.
- Sept. 27, Jerry D. and Emily Baird to Jerry D. Baird Trust; E/2 of SE/4 of Sec. 18, T8, R33; S/2 of Sec. 29, T6, R35.
- Sept. 27, Mark L. and Pamela A. Carlton to Taylor J. and Shea J. Finley; Lot 4, Block 3, Colby Lunsway Subdivision.
- Sept. 27, Jessica M. Flemming to Mark L. and Pamela A. Carlton; Lot 1, Block 10, Colby Metzler Subdivision.
- Sept. 27, quit claim deed, Teresa Knowles to Sherry A. and Chris D. Mead; Lots 8-11, Block 15, Gem Ellsworth Subdivision.
- Sept. 27, Sherry A. and Chris D. Mead to Brenda Lawrence; Lots 8-11, Block 15, Gem Ellsworth Subdivision.
- Sept. 29, Justin A. and Janelle Barrett to Todd G. Freeman; south 83' of Lots 11-12 and south 83' of W/2 of Lot 13, Block 9, Colby Gilmore and Larson Subdivision.

On the Beat

COLBY POLICE

- Tuesday**
- 9:48 a.m. – Walk through at Walmart.
 - 9:56 a.m. – Assisted other agency with case.
 - 12:04 p.m. – Provided traffic control for Colby Fire Department at Country Club Dr. and Willow.
 - 12:20 p.m. – Subject came to station to report theft of laptop from college. No report filed at this time.
 - 1:48 p.m. – Responded to fire alarm.
 - 4:54 p.m. – Caller reported back window broken out of vehicle in the parking lot of the middle school. No report filed at this time.
 - 4:54 p.m. – Subject called; unable to understand. Chief and three officers assisted Colby ambulance crew.
 - 7 p.m. – 911 call reported porch

on fire. Four officers assisted fire department.

Wednesday

- 12:27 a.m. – Sheriff's office requested city unit to check an address for a welfare check. Unable to make contact.
- 2:20 a.m. – Closed trunk lid on vehicle.
- 5:55 a.m. – Unlocked building at Fike Park.
- 8:21 a.m. – Elder abuse report filed on incident.
- 8:38 a.m. – Theft report filed for incident/
- 10:05 a.m. – Accident at Franklin and College Drive.
- 2:06 p.m. – Accident in east parking lot at 1255 S. Range.
- 9:30 p.m. – Caller had party complaint. Everything was OK.

THOMAS COUNTY SHERIFF

Monday

- 8:45 a.m. – Provided vehicle

identification number inspection at Hi-Plains Co-Op.

- 10:01 a.m. – Brought three inmates from Atwood to Colby.
- 11 a.m. – Provided vehicle identification number inspection at Free Breakfast Inn.
- 11:45 a.m. – Checked hitchhiker at I-70 and U.S. 83.
- 6:19 p.m. – Booked Bonnie L. Petersen.

Tuesday

- 10:30 a.m. – Helped with traffic control on U.S. 83 at the Gem Road; moving cattle.
- 11:24 a.m. – Booked Keith Arthor Rock.
- 11:39 a.m. – Released Rock.
- 12:01 p.m. – Rawlins County arrest warrant served.
- 12:04 p.m. – Provided traffic control for Colby Fire Dept. at Country Club Dr. and Willow area.
- 12:33 p.m. – Booked Bobbie

Ann Burroughs.

1:05 p.m. – Caller reported hit and run, vehicle parked at S&T Communications. City officers were unavailable.

2:14 p.m. – Helped Fire Department with traffic control by Hills Feed Yard.

3:09 p.m. – Released Burroughs.

Wednesday

12:02 a.m. – Caller requested a welfare check on subject at unknown address. Made contact with all parties involved, everything OK.

5:55 p.m. – Released Bonnie Petersen.

8:09 p.m. – Caller reported cattle out at U.S. 83 mile 166. Owner arrived, everything OK.

Early start helps obtain forestry funds

Landowners interested in planting, improving or renovating stands of trees should start now if they plan to apply for cost-share funds through next year's federal Environmental Quality Incentives Program.

"The actual deadline to apply for 2012 forestry projects is this Nov. 15," said Bob Atchison, the Kansas Forest Service's rural forestry coordinator. "To be well-prepared, though, landowners should allow enough time to work with their district forester first. At no cost, that forester will create the kind of plan USDA requires to qualify for EQIP funding." See www.kansas-forests.org/staff/rural/index.shtml for contact information.

Through the program, landowners can get back the majority of their costs to plant hardwoods, clean up woodlands or breathe life back into declining windbreaks, Atchison said.

"The government provides this kind of support because forestry projects have public benefits that extend well beyond property lines," he said. "If nothing else, trees filter and clean the air and water that are critical to all human health and well-being.

"Most forests, woodlands and windbreaks belong to families, not the government. So, as an incentive to keep those living resources healthy, EQIP ensures landowners won't have to bear all of the needed management costs. Plus, owners will get the advice and help of a professional forester."

Atchison said the projects that could qualify include old windbreaks with gaps or dead trees and eroding streambanks with few to no trees to provide long-term soil stability. Forests or woodlands could be overcrowded or need additional trees. They could be losing quality to invasive or "trashy" trees/shrubs, which can quickly out-compete native species.

Landowners can learn more by contacting the National Resources Conservation Service office in the Service Center at 915 E. Walnut in Colby, (785) 462-7671.



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Defending Our Freedoms Section

Bring in your family member's Military photos with the information below. We will publish all the photos and information on Veteran's Day November 11. All photos must be submitted by October 15 to be included in our section

Help us honor those who have served our country.

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God bless all those who answer our nation's call to defend our great country's freedoms!

Vet, SSgt. Matthews USMC 3rd Recon Bn.

Please bring in or mail photos and information to The Colby Free Press 155 W. Fifth St., Colby KS, 67701. Photos and information may also be emailed to khunter@nwkansan.com

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