

Kansas insurance commissioner answers more questions about health care reform

Sandy Praeger, commissioner of insurance, has released the third in a series of questions and answers regarding the Affordable Care Act, the national health reform law passed in 2010.

Below are answers to questions 12-16 of 20 compiled by the department as part of its mission to inform Kansans about provisions in the federal law.

Previous questions and answers in the series are available at www.ksinsurance.org, or on Facebook at www.facebook.com/kansasinsurancedepartment.

Q: Is a health insurance exchange a government takeover of health care?

A: The Affordable Care Act says that exchanges will need to be set up in every state by either the state or federal government. However, the plans offered in that exchange will be sold by many of the same private insurance companies that already do business in Kansas. They will pay the doctors and hospitals much like today. The government will not operate any of those insurance plans.

Q: Are we going to have health care rationing?

A: The law doesn't talk about

health care rationing. Insurance companies will continue to decide whether services recommended by your doctor are covered under the plans they sell. Our department will continue to help consumers appeal insurance company decisions, just like we do now.

Q: Will I pay more for my health coverage because of the law?

A: The answer to this will vary from person to person. All people enrolled in a particular health plan share the costs associated with that plan. Since the act requires that nearly every adult purchase health insurance or pay a penalty, more people may be enrolling in coverage. If more individuals enroll in your plan, the costs will be spread among a larger group, and your costs could go down. Costs may increase for some. For others costs might stay the same or be lower, depending on how many people are enrolled in their plan and how much their health care costs.

Q: Will we need more doctors and nurses?

A: As more people are covered by insurance, it is safe to assume they will want to visit a doctor to get the health care they need. The

Association of American Medical Colleges has estimated that by 2020 the United States will need up to 90,000 more doctors than will be available. The act addresses this concern by offering scholarships to new medical students and student loan forgiveness programs to new doctors who are willing to live in parts of the U.S. that currently do not have enough doctors. Some 2011 reports show record numbers enrolling in medical school and increased nursing school applications. And, the opportunity for physician assistants and advanced registered nurse practitioners to provide services will increase.

Q: How much control will I have over my health insurance choices in 2014?

A: If you currently buy your health insurance on your own, not through your employer, you will still be able to keep your current coverage, or you will be able to buy a different plan inside the exchange.

If you get your insurance through your employer, your employer may choose to keep the same health insurance coverage offered to you now, or the busi-

ness may choose to offer coverage through the exchange. You may have a choice of more than one insurance plan to meet your needs.

If, in 2014, you do not have insurance or want to make a change in your coverage, you will be able to buy insurance through the exchange, even if you have a health condition that has made it difficult to get private insurance coverage in the past. Plans bought on the exchange will be sold by different insurance companies and will offer different levels of coverage for a range of prices.

The exchange will also tell you whether your doctor or local hospital is included in plans you are interested in. People who buy their health insurance through the exchange may be eligible to get tax credits or other assistance to help pay for their health insurance. This assistance will not be available to anyone who buys insurance outside of the exchange. No one, however, will be required to take the tax credit or assistance.

The remaining questions in this series will be answered in an upcoming news release.

Climatologist to farmers and ranchers: next year might bring us better weather

If farmers thought last year's drought was bad, this year's has not proven better. Weather has not been favorable for agriculture recently, but that might be changing.

At least one climatologist is predicting a break for many Midwest farmers and ranchers suffering from the summer heat and dry weather. Evelyn Browning-Garriss is a historical climatologist who examines historical records, coral growth patterns, tree rings, sediment layers and glacial cores to determine previous climate patterns. She then uses the information to help explain current changing climate patterns and their effect on economic, social and agricultural trends.

Speaking at the 2012 K-State

Beef Conference at Kansas State University, Browning-Garriss said she expects La Niña conditions to dissipate, and El Niño conditions to develop in the South Pacific this month, bringing welcome relief for farmers and ranchers throughout the U.S.

El Niño is an oscillating ocean current pattern that tends to shift winds and moisture eastward, bringing cooler temperatures and much needed moisture in from the Pacific. Typically, El Niños are good news for agriculture in the U.S., Brazil and Argentina, while increasing drought risks in other parts of the world, such as northern China, India, Pakistan and northern South America.

She said she makes predictions such as this based on examinations

of 100,000 years worth of yearly weather records found in nature. She searches for a five-year period exhibiting similar traits to what the world is currently experiencing in terms of natural factors shaping the weather. Then she looks at what followed that five-year period, saying there is an 80 percent chance of a similar trend developing.

"I'm not making a future projection," she said. "I'm giving people perspective."

Browning-Garriss said the world has been experiencing La Niña conditions for the past couple of years, combined with a shifting pattern of ocean currents known to climatologists as a Pacific Decadal Oscillation. A changing pattern tends to magnify the effects

of La Niña.

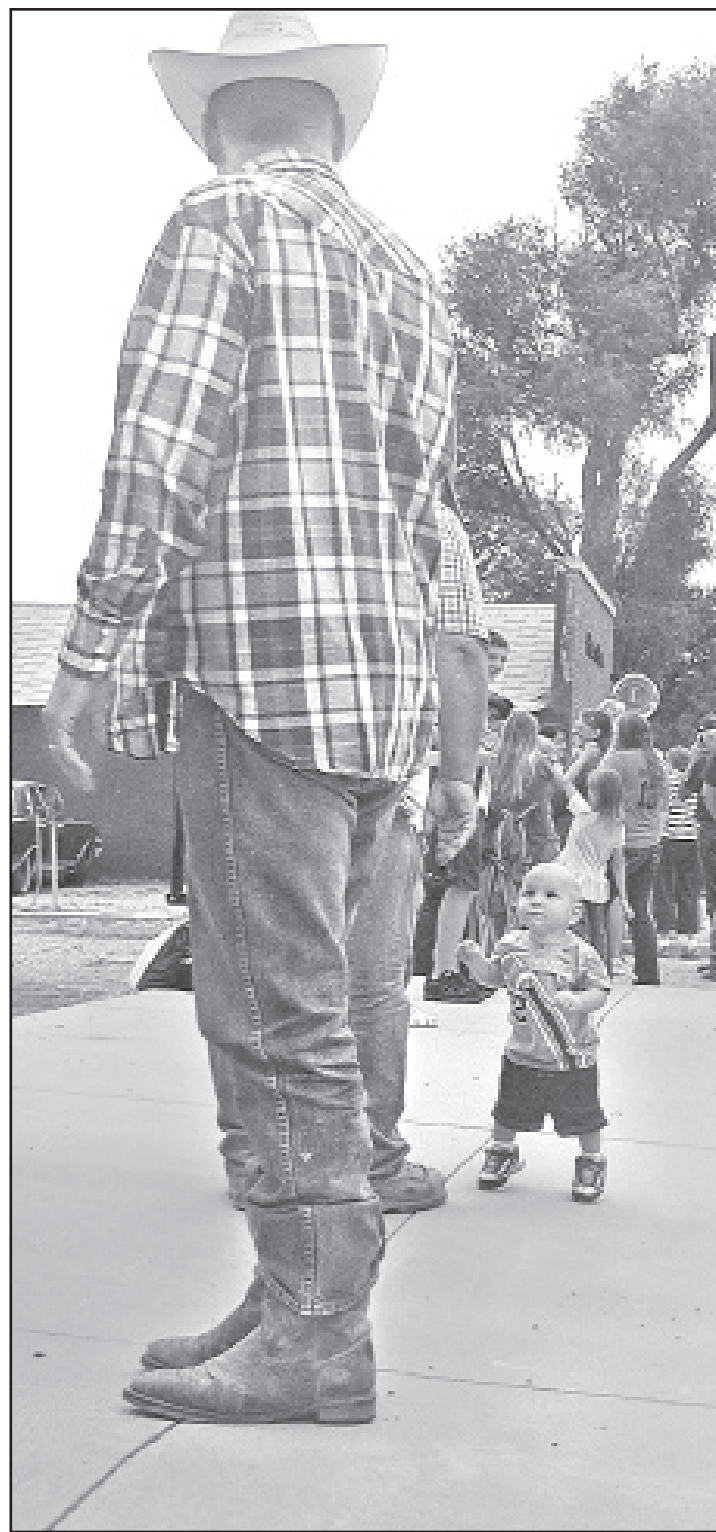
"PDOs make the western U.S. a little drier," she said, "but when you add on a La Niña, you get the kind of drought we saw in Texas."

Historically, a changing pattern tends to reduce production and drive up prices of mid-latitude crops, she said, with little effect on tropical crops. Browning-Garriss said it typically takes about 10 years to adjust to the rainfall amounts of a new pattern and for crop prices to stabilize.

With the incoming El Niño, however, it might be possible to start seeing change sooner.

"I expect when El Niño fully develops, you'll start to see (crop) production increase and prices go down," she said.

Hey, wait up for me!



MARIAN BALLARD/Colby Free Press
"How did you get all the way up there?" seemed to be the question Tyle Quenzer, son of Bronwyn and Todd Quenzer of Brewster, had in mind as he waited patiently in line at the Brewster Hot Dog and Watermelon Feed Friday evening. A cool cloudy evening made for great weather for a community picnic at Hunter Hall Park.

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