# Open again with a new look



**HEATHER ALWIN/Colby Free Press** 

Owner Michelle Phemon adjusted a display of scarves at Plum has separate areas for men's and women's wear, along with Creek Ltd. in Colby. The store reopened March 18 with a new look after closing for renovations. Phemon said the store now

### Study shows health law will raise claim costs

By Ricardo Alonso-Zaldivar

Associated Press WASHINGTON – A new study finds that insurance companies will have to pay out an average of 32 percent more for medical claims on individual health policies under President Barack Obama's health care overhaul.

What does that mean for you? It could increase premiums for at least some Americans.

If you are uninsured, or you buy your policy directly from an insurance company, you should pay at-

plan, like most workers and their families, odds are you don't have much to worry about.

The estimates from the Society of Actuaries could turn into a political headache for the Obama administration at a time when much of the country remains skeptical of the Affordable Care Act.

The administration is questioning the study, saying it doesn't give a full picture – and costs will go down.

Actuaries are financial risk professionals who conduct longrange cost estimates for pension plans, insurance companies and government programs.

The study says claims costs will go up largely because sicker people will join the insurance pool. That's because the law forbids insurers from turning down those with pre-existing medical problems, effective Jan. 1. Everyone gets sick sooner or later, but sicker people also use more health care services.

"Claims cost is the most impor-

#### Markets

Quotes as of close of previous business day Hi-Plains Co-op

Wheat (bushel) \$7.28 Corn (bushel) Milo (hundredweight)

Monuments, Markers,

\$7.35 \$12.59 Soybeans (bushel) \$13.57

tant driver of health care premiums," said Kristi Bohn, an actuary who worked on the study. Spending on sicker people and other high-cost groups will overwhelm an influx of younger, healthier people into the program, said the report.

The Obama administration challenged the design of the study, saying it focused only on one piece of the puzzle and ignored cost relief strategies in the law, such as tax credits to help people afford premiums and special payments to insurers who attract an But if you have an employer outsize share of the sick.

The study also doesn't take into account the potential price-cutting effect of competition in new state insurance markets that will go live Oct. 1, administration officials

At a White House briefing Tuesday, Health and Human Services Secretary Kathleen Sebelius said some of what passes for health insurance today is so skimpy it can't be compared to the comprehensive coverage available under the law. "Some of these folks have very high catastrophic plans that don't pay for anything unless you get hit by a bus," she said. 'They're really mortgage protection, not health insurance."

Sebelius said the picture on premiums won't start coming into focus until insurers submit their bids. Those results may not be publicly known until late summer.

Another striking finding of the report was a wide disparity in cost impact among the states.

### Corrections

The Colby Free Press wants to maintain an accurate record of our town. Please report any error or lack of clarity in a news story to us at 462-3963.

Trinity Lutheran Church

5th St & Country Club Dr., Colby KS

www.trinitycolby.com

#### Solomon Valley 4-H Club

Night" January 4-H meeting was

increased space for children's wear.

The meeting began with Rich Calliham leading the Pledge of Allegiance and Todd Stramel with the 4-H pledge.

The roll call question was "Describe yourself using a weather term." There were nine members and eight parents present.

Lisa Stramel read a poem about

The Solomon Valley "Parents 4-H members and 4-H projects. Jenny Niblock gave a project talk on "Picking grand champion Todd Stramel led the group in

recreation by playing the human knot game.

Refreshments were provided by the Woofter family

> Rich Calliham acting reporter

### Insurance Department has scholarships available

ment is seeking applicants for five institution of higher learning dur-\$1,000 scholarships to be awarding the 2013-2014 school year. ed to African-American students • The applicant must indicate enrolled in Kansas universities, on the application that his or her colleges or community colleges during the 2013 fall semester.

The African-American Monumental Life Settlement Scholarships are part of a nationwide legal settlement regarding premiums charged by Monumental Life Insurance Company to African-Americans. The Kansas Legislature passed a law designating that the state's share of the settlement money go to a scholarship program for Kansas African-American college students.

The deadline for fall semester 2013 applications is Wednesday, May 1. A scholarship committee of community volunteers and department staff members will award the scholarships, which are

An applicant for the scholarship must meet these requirements:

- The applicant must be an Afri-
- can-American student. • The applicant must be enrolled

The Kansas Insurance Depart- as a student at a Kansas accredited

- designated major is in mathematics, computer science, business, accounting, economics, finance or investments.
- The applicant must have a cumulative college grade average of 3.0 or better on a 4.0 scale.
- The applicant must supply an academic reference letter from a teacher or administrator at his or her higher learning institute, as well as a one-page essay describing career goals.
- The applicant must be available to be interviewed.

Eligible students can contact the office of minority affairs or student financial aid at their colleges or universities for information, or download the information and application online at the Kansas Insurance Department's website, www.ksinsurance.org/gpa/scholarship.htm, or on the department's Facebook page, www.facebook. com/kansasinsurancedepartment.

### Bridge Club

Meadow Lake bridge winners for March 19 were: first, Ken Ptacek; second, Larry Barrett; third, fifth, Dave Ulmer.

Winners Tuesday were: first, Ken Ptacek; second, Elaine Ptacek; third, Billie Keck; fourth Billie Keck; fourth, Katie Melvin; Sarah Jane Barrett; and fifth, Gail Vacca.

Maundy Thursday March 28 - 7 p.m.

> Good Friday March 29 - 7 p.m.

NO Saturday Worship

Easter Sunrise Service March 31 - 7 a.m. (Breakfast Served following

Sunrise Service) Easter Sunday Worship 10:30 a.m.

## Emergency plans take coordination

By Monique Cheatum

Thomas County Health Department

The term "emergency preparedness" is just what it sounds like: being prepared in the event of an emergency.

Emergencies come in all shapes and sizes, of course. It could be a minor inconvenience, such as a planned power outage that lasts two hours, or it could be a catastrophic tornado that wipes out most of our county. Either way, we as private citizens, businesses and a community, need to be pre-

County are responsible to mitigate, prepare for, respond to and recover from disasters, infectious disease, terrorism and mass casualty emergencies. Public health plays an important role by educating the public, training staff and volunteers and assisting other organizations with planning. While it is important for each

business and government department to have their own individualized plan, it is also essential for us to work together for the improvement of our community. The Local Emergency Planning Committee meets quarterly for updates within the community and training so that each partner knows their role within each specific Emergency Support Function.

gency Management, found in the department's tab.

provide federal support to states and federal-to-federal support. both for declared disasters and emergencies. These are a good guideline for organizing local aid and are essential for state and federal reimbursement.

Training, planning and practicing are a big part of emergency preparedness. Just like the kids at school practicing a fire drill, we as community members need to practice preparedness. The Thomas County Health Department practices mass dispensingvaccination every year at the fair building.

If there were ever a pandemic Various entities within Thomas event, in which the entire county would need to be vaccinated or given preventative antibiotics, the Health Department would be in charge of organizing and distributing the medication in an orderly fashion. This is why we practice every year giving flu shots! This is a great opportunity for

> the Health Department to prepare and an even greater opportunity for the community to become accustomed to the routine of going to the fair building for services. The Health Department also

> participates in exercises and training at the local, regional and state level that coordinate resources and efforts.

Monique Cheatum graduated as a registered nurse from Garden Information on the Thomas City Community College in 2008 County Emergency Planning and has been active in public Committee can be found at www. health and emergency preparedthomascountyks.com under Emer- ness for over four years. Earlier, she attended Trinidad State Junior College in Alamosa, Colo., where Emergency support functions she became a licensed practical are mechanisms for grouping nurse, practicing in a rural hospifunctions most frequently used to tal for five years.

Seniors: Ben Baird, Shane Rice.

Freshman: T-Aera Abbott, Jus-

**Junior High** 

**Superintendent's Honor Roll** 

Eighth grade: Jaden Schmidt.

Principal's Honor Roll

Eighth grade: Kylee Cheatum,

Sixth grade: Karlee Brown,

Juniors: Nathan Jorgensen.

Sophomores: Alicia Barrie.

tin Schmidt.

Tad Holm.

Adrian Mercado.

### Brewster releases third-quarter honor roll

The Brewster School District has released the honor roll for the third nine-week grading period. Students on the Superintendent's Honor Roll have earned a 4.0 grade average. Those on the Principal's Honor Roll have averages of 3.5 to 3.99. Those on the Honor Roll have 3.0 to 3.49 averages.

**High School** 

**Superintendent's Honor Roll** Seniors: Will Allen, Amber Bar-

**Principal's Honor Roll** 

Seniors: Dan Brown, Daymond

Juniors: Ashley Barrie.

Sophomores: Dara Roulier,

Layton Werth.

Freshman: Taylyr Cheatum, Rachel Friess.

Mackedzie Clymer, Brett Roulier. **Honor Roll** Hanley, Michael Schmidt.

Eighth grade: Dalton Arntt, J.B. Felzien, Erica Hernandez.

Seventh grade: Jacob Benham,

Sixth grade: Mikenna Hanevik.

#### Man's car ends up on roof GLENDALE, Calif. (AP) - A ternoon on a driveway in an area

Southern California man's car where homes are arrayed on a ended up on his neighbor's roof in an unusual accident over the weekend.

Glendale police Sgt. Sean Riley hill tells City News Service that the driver lost control Saturday af- he had a mechanical failure.

steep hillside.

The vehicle ended up on the roof of the next house down the Riley says the driver reported

### Ralph Wolf is Retiring

K-STATE

After 34 years of service to Kansas State University at the Northwest Research-Extension Center, Ralph Wolf is retiring.

Please stop by and wish him well at a reception honoring him on Saturday, March 30th from 2:00 to 4:00 PM at the Prairie Museum of Art & History, 1905 S. Franklin Ave, in Colby.

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