Open Medicare enrollment period coming

During the upcoming open-enrollment period for Medicare Part D and Medicare Advantage plans, Sandy Praeger, Commissioner of Insurance, is urging Kansas Medicare beneficiaries to be alert to any potential scams surrounding signup activity.

"Unfortunately, not everyone who contacts Medicare-age Kan-



sans about switching to a Medicare drug plan has the best intentions," and Medicare Advantage plans

Commissioner Praegersaid."Educating yourselves is very important in fighting potential fraud and illegal sales."

The open-enrollment period for Medicare Prescription Drug Plan

• Is the premium for your pre-

• Check the Medicare.gov

What if I am eligible but wait

If you do not enroll at your first

opportunity, you may be subject to

late-enrollment penalties. These

penalties are generally one per-

cent per month for every month

you delay enrollment. There is no

limit on the penalty, so the longer

you wait to enroll, the higher the

Other important things to con-

Federal assistance with premi-

ums will be available to Medicare

beneficiaries who meet certain

income requirements. Kansas

Medicare beneficiaries may seek

assistance in reviewing options for

premium you will pay.

gFinding Plans h section on the

Internet.

to enroll?

sider

Wednesday, Dec. 7.

To protect your family members or yourself from scam artists intent Commissioner Praeger offers the follow tips.

· Beware of door-to-door salespeople. Agents cannot solicit business for either Medicare Part D or Medicare Advantage Plans at your home without an appointment. Do not let uninvited agents into your home. Also, Medicare has no official sales representatives. Beware of any salesperson who says that he/ she is a Medicare representative.

• Check with us at the Kansas Insurance Department to make sure the salesperson is a licensed agent. Call (800) 432-2484 to speak with a consumer assistance representative.

• No marketing in educational or care settings are allowed. Federal regulations prohibit the marketing an approved Medicare plan. All of

begins Saturday, Oct. 15, and ends of Medicare products in places the approved plans are available where health care is delivered or at an educational event.

on taking advantage of the situation, regulations prohibit offers of free meals for listening to a sales presentation for a Medicare product or for signing up for a particular plan.

• Do not give out personal information, such as Social Security numbers, bank account numbers or credit card numbers to anyone not verified as a licensed agent. Salespeople are not allowed to request such personal information in their marketing activities and cannot ask for payment over the Internet. They must send the beneficiary a bill. Once he or she has decided to purchase a plan and has verified that the agent is licensed, the customer may give the agent personal information to assist in enrollment and billing.

• Verify that the plan chosen is

at www.medicare.gov under the "Finding Plans" section, or by call-• No free lunches, either. Federal ing (800) MEDICARE or (800) 633-4227.

> • Read and understand the plan Be sure that the chosen plan matches the beneficiary's needs and that the beneficiary can continue to see his or her current health care providers if desired.

> 'With health care such an important topic in today's society. consumers have to arm themselves with all the information they can," Commissioner Praeger said. "Being a savvy Medicare beneficiary or family member of a beneficiary helps all of us fight fraudulent activities."

> Kansas Medicare beneficiaries can contact the department consumer assistance division for more information about Medicare Part D. Call (800) 432-2484.

> > 2012

NOTICE OF BUDGET HEARING
The governing body of
Washington Township
Sherman County
will meet on October 25, 2011 at 8:00 a.m. at Kenneth Palmgren

herman County Kenneth Palmgren Residence for the purpose of hearing and answering objections of taxpayers relating to the proposed use of all funds and the amount of ad valorem tax Detailed budget information is available at Kenneth Palmgren Residence and will be available at this hearing BUDGET SUMMARY Proposed Budget 2012 Expenditures and Amount of 2011 Ad Valorem Tax establish the maximum limits

of the 2012 budget. Estimated Tax Rate is subject to change depending on the final assessed valuation

	Prior Year Ac	tual 2010	Current Year Es	timate 2011	Proposed Budget 2012					
		Actual		Actual		Amount of	Est.			
		Tax		Tax	Budget Authority	2011 Ad	Tax			
Fund	Expenditures	Rate*	Expenditures	Rate*	for Expenditures	Valorem Tax	Rate*			
General	1,366	Rate	600	Tutte	2,450	1,464	1.023			
Debt Service	1,500		000							
Road										
							_			
Special Machinery										
Totals	1,366	0.000	600	0.000	2,450		1.023			
Less: Transfers	0		0		0					
Net Expenditure	1,366		600	4	2,450					
Total Tax Levied	0		0	J	XXXXXXXXXXXXXXXXXX	J				
Assessed Valuation:						•				
Township	1,360,638		1,342,051]	1,431,232]				
Outstanding Indebtedness,										
Jan 1	2009		2010	1	2011	1				
G.O. Bonds	0		0	-	0	-				
Other	0		0	-	0	-				
Lease Purchase Principal	0	ļ	0	4	0	-				
Total	0		0]	<u> </u>	-				
Max rates are expressed in r										
A DOMMAN MAN	(m) (real	Publis	shed in The G	oodland S	tar-News, Frid	av. October	14, 2011.			
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Township Off	icer									

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	Prior Year A	ctual 2009	Current Year Es	timate 2010	Pro	oposed Budget 2	011		Prior Year Actu	al 2010	Current Year Estin	mate 2011	Propos	ed Budget 2012	
Fund	Expenditures	Actual Tax Rate*	Expenditures	Actual Tax Rate*	Budget Authori for Expenditure	Amount of 2010 Ad	f Est. Tax x Rate*	Fund	Expenditures	Actual Tax Rate*	Expenditures	Rate*	Budget Authority for Expenditures 3,903	Amount of 2011 Ad Valorem Tax	Est. Tax Rate*
General	54	5 0.000	1,366	1.10	2 1,5	594	0 0.000	General Debt Service	1,021	1.089	1,800	0.925	3,903		
Debt Service								Road							
Road					-										
									++						
		-													
									++						
Special Machinery			+		+			Special Machinery							
Totals	54	5 0.000	1,366	1.102	2 1,5	594	0 0.000	Totals	1,021	1.089	1,800	0.925	3,903	0	0.000
Less: Transfers		0	0			0		Less: Transfers Net Expenditure	1,021	-	1,800	ŀ	3,903		
Net Expenditure	54	5	1,366			594		Total Tax Levied		=	1,838	,	XXXXXXXXXXXXXXXXXX		
Total Tax Levied Assessed Valuation:		0	1,500]	XXXXXXXXXXXXXX	XX		Assessed Valuation:		-		-			
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Outstanding Indebtedness,								Outstanding Indebtedness, Jan 1	2009		2010		2011		
Jan 1	2008	-	2009	1	2010			G.O. Bonds	0	Г	0	Γ	0		
G.O. Bonds Other	0	-	0	-	0			Other	0	F	0		0		
Lease Purchase Principal	0	-	0	-	0			Lease Purchase Principal	0	- F	0	ŀ	0		
('Total	0	_	0]	0			Total *Tax rates are expressed in	0	Ŀ	0	L	0		
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uestions answered on plans

Drug Plans?

enacted a Medicare prescription drug coverage benefit for Medicare beneficiaries. Private insurance companies, whose plans have been approved by Medicare, sell Medicare drug plans. Everyone with Medicare is eligible to enroll in a drug plan, regardless of income or assets.

What if I am already enrolled in a Medicare drug plan?

Plans might change from year to year. Therefore, you should carefully examine all available plans during each open-enrollment season, as you may find that your current plan no longer best meets your needs. Be sure to check the features of your plan, including the list of drugs covered and the amount of premium you pay.

If you are satisfied with your current plan, you do not need to do anything to keep your plan. If you take no action, you will remain in your current plan.

What if I am enrolled in a Medicare Advantage Plan with pre-

What are Medicare Prescription scription drug coverage?

Medicare Advantage Plans ferred plan affordable? In 2003, the federal government might also make changes to important features of your plan from year to year, including the list of drugs covered, the premium you pay, cost-sharing requirements and provider networks. Your plan options should be carefully reviewed during each open enrollment season.

> What are my options if I want to enroll in a Medicare drug plan?

You can enroll in a stand-alone prescription drug plan (Medicare Part D) or you can choose a Medicare Advantage plan (Medicare Part C) that includes the new drug benefit

You will want to compare plans and select the one that best meets your individual needs. Here are a few things to check:

• See if all of your prescriptions are on the plan's list of drugs

coverage and obtaining financial (called a formulary). assistance by contacting the Se-• Check to see that your pharnior Health Insurance Counseling macy participated with the plan. for Kansas (SHICK) program, • Find out what co-payments 800-860-5260. you will be responsible for paying when filling a prescription.

Give Kansas Kids a Home Classifieds Hundreds of Kansas kids need a home. work! Become a foster or adoptive parent! Learn how you can Get Involved. 899-Call 800.593.1950 ext 8118 for details. Online webinars | info meetings 2338 (**)** Youthville www.youthville.org