

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 sign-up activity.



sandy praeger
• insurance comm.

Commissioner Praeger said, "Educating yourself is very important in fighting potential fraud and illegal sales."

The open-enrollment period for Medicare Prescription Drug Plan and Medicare Advantage plans

begins Saturday, Oct. 15, and ends Wednesday, Dec. 7.

To protect your family members or yourself from scam artists intent on taking advantage of the situation, Commissioner Praeger offers the following 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

of Medicare products in places where health care is delivered or at an educational event.

• No free lunches, either. Federal 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 an approved Medicare plan. All of

the approved plans are available at www.medicare.gov under the "Finding Plans" section, or by calling (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.

Questions answered on plans

What are Medicare Prescription Drug Plans?

In 2003, the federal government 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-

scription drug coverage?

Medicare Advantage Plans 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 (called a formulary).
- Check to see that your pharmacy participated with the plan.
- Find out what co-payments you will be responsible for paying when filling a prescription.

• Is the premium for your preferred plan affordable?

• Check the Medicare.gov Finding Plans section on the Internet.

What if I am eligible but wait to enroll?

If you do not enroll at your first opportunity, you may be subject to late-enrollment penalties. These penalties are generally one percent 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 premium you will pay.

Other important things to consider

Federal assistance with premiums will be available to Medicare beneficiaries who meet certain income requirements. Kansas Medicare beneficiaries may seek assistance in reviewing options for coverage and obtaining financial assistance by contacting the Senior Health Insurance Counseling for Kansas (SHICK) program, 800-860-5260.

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NOTICE OF BUDGET HEARING 2011

The governing body of **Washington Township Sherman County** will meet on October 25, 2011 at 8:00 a.m. at the Kenneth Palmgren Residence 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 and will be available at this hearing.

BUDGET SUMMARY

Proposed Budget 2011 Expenditures and Amount of 2010 Ad Valorem Tax establish the maximum limits of the 2011 budget. Estimated Tax Rate is subject to change depending on the final assessed valuation.

Fund	Prior Year Actual 2009		Current Year Estimate 2010		Proposed Budget 2011		
	Expenditures	Actual Tax Rate*	Expenditures	Actual Tax Rate*	Budget Authority for Expenditures	Amount of 2010 Ad Valorem Tax	Est. Tax Rate*
General	545	0.000	1,366	1.102	1,594	0	0.000
Debt Service							
Road							
Special Machinery							
Totals	545	0.000	1,366	1.102	1,594	0	0.000
Less: Transfers	0		0		0		
Net Expenditure	545		1,366		1,594		
Total Tax Levied	0		1,500		xxxxxxxxxxxxxxx		
Assessed Valuation: Township	1,447,035		1,359,703		1,341,107		
Outstanding Indebtedness, Jan 1	2008		2009		2010		
G.O. Bonds	0		0		0		
Other	0		0		0		
Lease Purchase Principal	0		0		0		
Total	0		0		0		

*Tax rates are expressed in mills.

Virginia Palmgren
Township Officer

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NOTICE OF BUDGET HEARING 2012

The governing body of **McPherson Township Sherman County** will meet on October 25, 2011 at 7:00 p.m. at Gerald Anderson 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 Gerald Anderson 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.

Fund	Prior Year Actual 2010		Current Year Estimate 2011		Proposed Budget 2012		
	Expenditures	Actual Tax Rate*	Expenditures	Actual Tax Rate*	Budget Authority for Expenditures	Amount of 2011 Ad Valorem Tax	Est. Tax Rate*
General	1,021	1.089	1,800	0.925	3,903	0	0.000
Debt Service							
Road							
Special Machinery							
Totals	1,021	1.089	1,800	0.925	3,903	0	0.000
Less: Transfers	0		0		0		
Net Expenditure	1,021		1,800		3,903		
Total Tax Levied	0		1,838		xxxxxxxxxxxxxxx		
Assessed Valuation: Township	1,759,288		1,987,477		2,080,994		
Outstanding Indebtedness, Jan 1	2009		2010		2011		
G.O. Bonds	0		0		0		
Other	0		0		0		
Lease Purchase Principal	0		0		0		
Total	0		0		0		

*Tax rates are expressed in mills.

Caroline Paul
Township Officer

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NOTICE OF BUDGET HEARING 2012

The governing body of **Grant Township Sherman County** will meet on October 25, 2011 at 7:00 p.m. at Neil Schritter 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 Neil Schritter 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.

Fund	Prior Year Actual 2010		Current Year Estimate 2011		Proposed Budget 2012		
	Expenditures	Actual Tax Rate*	Expenditures	Actual Tax Rate*	Budget Authority for Expenditures	Amount of 2011 Ad Valorem Tax	Est. Tax Rate*
General	119	1.102	725	0.000	4,200	1,628	0.595
Debt Service							
Road							
Special Machinery							
Totals	119	1.102	725	0.000	4,200	1,628	0.595
Less: Transfers	0		0		0		
Net Expenditure	119		725		4,200		
Total Tax Levied	1,500		0		xxxxxxxxxxxxxxx		
Assessed Valuation: Township	2,459,825		2,458,427		2,735,283		
Outstanding Indebtedness, Jan 1	2009		2010		2011		
G.O. Bonds	0		0		0		
Other	0		0		0		
Lease Pur Prin	0		0		0		
Total	0		0		0		

*Tax rates are expressed in mills.

Neil Schritter
Township Officer

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NOTICE OF BUDGET HEARING 2011

The governing body of **Grant Township Sherman County** will meet on the 25th day of October, 2011, at Neil Schritter 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 and will be available at this hearing.

BUDGET SUMMARY

Proposed Budget 2011 Expenditures and Amount of 2010 Ad Valorem Tax establish the maximum limits of the 2011 budget. Estimated Tax Rate is subject to change depending on the final assessed valuation.

Fund	Prior Year Actual 2009		Current Year Estimate 2010		Proposed Budget 2011		
	Expenditures	Actual Tax Rate*	Expenditures	Actual Tax Rate*	Expenditures	Amount of 2010 Ad Valorem Tax	Est. Tax Rate*
General	1,649		120	1.102	3,194	0	0.000
Debt Service							
Road							
Special Machinery							
Totals	1,649	0.000	120	1.102	3,194	0	0.000
Less: Transfers	0		0		0		
Net Expenditure	1,649		120		3,194		
Total Tax Levied	3,455		1,500		xxxxxxxxxxxxxxx		
Assessed Valuation: Township	2,835,378		2,459,825		2,458,428		
Outstanding Indebtedness, Jan 1	2008		2009		2010		
G.O. Bonds	0		0		0		
Other	0		0		0		
Lease Pur Prin	0		0		0		
Total	0		0		0		

*Tax rates are expressed in mills.

Neil Schritter
Township Officer

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