

Options for health insurance need careful look

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,



sandy praeger

• insurance comm.

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 practical considerations:

- Make sure you know which current physicians and area hospitals are in your plan's network.
- Review any pre-existing condi-

tion exclusions, prior authorization requirements and annual limits.

- Check any prescriptions you take against the list of each plan's approved drugs for co-pay 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 or health savings account. 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 pre-existing condition insurance 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 department 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 your answers.

Moonlight Madness downtown Friday

Goodland's 10th Annual Moonlight Madness celebration and costume contest will bring out spooks and goblins from 4:30 p.m. to 6:30 p.m. on Friday for a night of hauntingly good fun, candy and costume contests.

Several downtown stores will be open late with specials for shopping, and many of the sponsoring merchants will have treats for the kids who stop by.

The annual *Goodland Star-News* and Goodland Merchants costume contest will be held at First Baptist Church, 1121 Main.

The doors at the church will open at 4:30 p.m., and the first round of judging will begin at 5 p.m.

Three age groups will be judged, with cash prizes for first, second and third in each. The three-and-under group will be judged at 5 p.m., those four to eight years old at 5:30 p.m., and kids nine to 12 at 6 p.m.

The Goodland Kiwanis Club is donating the prize money, and

Walmart is providing candy for all those who participate.

Businesses sponsoring Moonlight Madness include Carnegie Arts Center, 120 W. 12th; Gambino's, 402 E. 17th; Dan Brenner Ford, 224 W. Business U.S. 24; T&J Wireless, 1018 Main; Cowboy Corner Express, 1613 Main; Z Wireless 716 W. Business U.S. 24; High Plains Museum, 1717 Cherry Ave.; Walmart, 2160 Commerce Road; First Baptist Church, 1121 Main; and *The Goodland Star-News*, 1205 Main.

For those looking for a safe, fun time on Halloween Northwest Tech is planning a Campus Candy night from 6 to 8 p.m. on Monday, Oct. 31 at the Student Union.

Friends and family of all ages are welcome to trick-or-treat on campus, play exciting games, dance to fun Halloween music and much more. Bring your decorated pumpkin for the pumpkin contest. All activities take place in the Student Union.

Leaders look at technology paths to progress

COLLEGE, from Page 1

in England and the Khan Academy started by a father to help his daughter with the ACT test.

The next speaker was Caleb Asher, deputy secretary of the Kansas Department of Commerce.

Asher said being in Goodland had been an eye opener as he was from a small town in Missouri.

"I hope you realize what you have here - at Northwest Tech - is quite remarkable," he said. "The innovation and leadership are different and it is a pleasure to come to a part of the state where you are figuring out what to do."

Asher said the state is working on ways to stop the out migration of residents. He said the state unemployment rate is 6.6 percent, but the unemployment rate in northwest Kansas is below 4 percent.

"The state rate is 6.6 percent, but it is a different story in the western part of the state," he said. "You have 3.4 percent and are under employed. You have a different problem and that is having the work force for the jobs available."

"How do we help get people back to the parts of the state where people have moved away?"

Asher said the Rural Opportunity Zone is one way. It has two parts: the first being a tax incentive to pay five years of income tax to move to Kansas. The other piece is a tuition reimbursement program which helps to pay part of a student's loans over five years, up to \$3,000 a year. Half of that reimbursement comes from the county where the graduate chooses to reside.

He said the state has had 109 applicants since the program began in July. He said 39 counties have opted into the Rural Opportunity Zone program and 36 have opted in on the college part of the program.

Targets for the program are in engineering, health care, manufacturing and information technology.

"We felt we needed to bring people to the state," he said. "We did not have time to grow our own. We found the age group 25-38 is the sweet spot. There is a change of attitude when the people start a family."

"Many left their hometowns with wild ideas of going somewhere else, but with the first child we were happy to be close to our parents and we had a good school system and ability to have a good home."

Asher said companies tell his department Kansas is a state they look at, and that Gov. Sam Brownback did something to make it more appealing for people to come to the state and make things happen.

"The incentives are another thing in our tool box," he said. "This is not all we can do, and we need to find ways to keep people coming and looking at coming to our state."

Asher said he feels there are a lot of opportunities with what North-

west Tech is doing.

"Topeka does not have all the answers," he said. "This area has some of the right answers and believe you are going to go far."

The final speaker was Ben Coumerilh, chief information officer for the college, and he explained the changes the iPad program has brought to the campus.

He said he has friends in Hawaii who do the 42 mile race from Maui to Waikiki. He said each person in the canoe has a special job, and the speed comes from the fact all are doing it in perfect unison.

"It is a great picture of how we need to grow our economy," he said.

He said technology is in the name Northwest Kansas Technical College and the iPad has been a perfect device for the students. He said the success of the program has put a spotlight on northwest Kansas because of the programs. He said a company in California wants to hire students from the college to develop mobile applications and they can

live here where it is cheaper to live. He said the greener job is to stay at home and not waste the drive time.

We are using technology to move us forward, he said. "We go to the store to buy a drill not to own a drill, but to make a hole. With technology we have to allow the students to excel and do more things, making any place a place to learn."

Coumerilh said the mobile app and entertainment development program the college has started makes them the first piece in educating students and the first of its kind in the nation where you can take different classes.

He said the college had started an iPad community initiative and had given the members an iPad to see how they can use it. He had four of the group come forward and explain how they used the iPad in their jobs. The four were Tom Betz, editor; Bill Biermann school superintendent; Doug Gerber, city manager; and Marty Melia, regional salesman for Eagle Communications.

Biermann said in one class they

gave a boy an iPad and the app "Talking Tom" that repeats what you say. He said the boy wouldn't talk before getting to work with the iPad, but now he is talking and sharing in class.

He said this was a special need for a student, and the transformation is being innovative in use of the tools. He said it will be interesting to see how he does in the future.

Gerber had some examples of things the city is doing including putting the meeting agendas on Dropbox as each commissioner has an iPad. He said the city is working on other ways to integrate the iPad into the work projects including mapping the city water system and other plans to be able to handle utility shutoffs.

Melia said he has worked with Eagle and the city to establish a wi-fi hotspot at Gulick Park and at seven restaurants in town. He showed the Goodland Alumni commercial he had done and had on his iPad so he could show clients.

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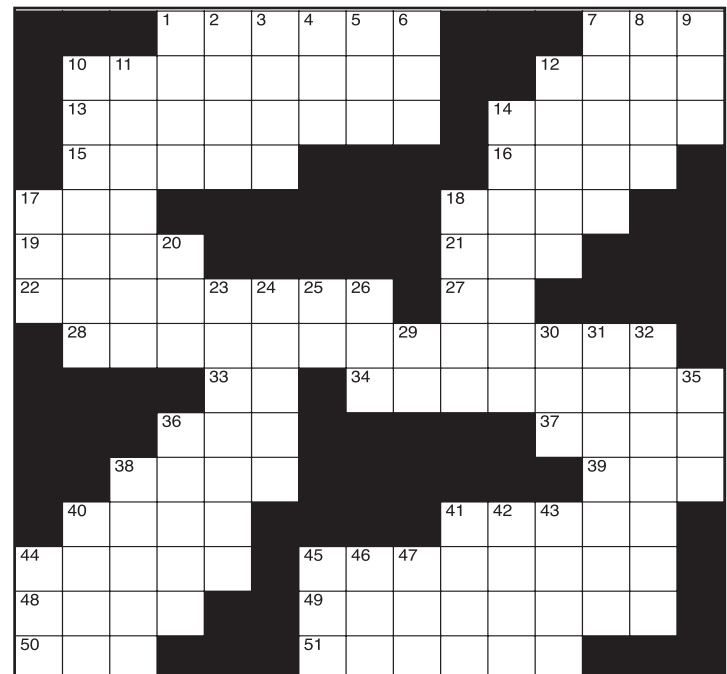


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Crossword Puzzle



CLUES ACROSS

1. Disrupt the arrangement of
7. Don't know when yet
10. Dawn
12. Terrestrial frog
13. Water crops
14. Sucking onion louse
15. Struck a heavy blow
16. Rock guitarist Clapton
17. Fed
18. Big man on campus
19. Tough Asiatic grass
21. To copy the behavior of another
22. M_____: soaked meat
27. Dover is the capital
28. Outdoor cooker
33. Farm state
34. More bleak and dismal
36. Large northern deer
37. "L' Eggo My ____"
38. Thais (alt. sp.)
39. No (Scottish)
40. Civil wrong
41. Be suitable for
44. Spider-Man actor Maguire
45. Put up with something
48. A plank for sliding objects
49. Coated a metal with an oxide
50. A companionship animal
51. Archaic "to commit"

2. Notice of someone's death
3. An instinctive motive
4. A very large body of water
5. Broad flat back muscle
6. Supplement with difficulty
7. Shaped like a torus
8. Spoken in the Dali region of Yunnan
9. Automatic data processing
10. Move deeply
11. Yerevan is the capital
12. Severe spasm of pain
14. Poster paints
17. Physician's organization
18. Boy Scout merit award
20. Same name son (alt. abbr.)
23. The quality of being capable
24. Outdoor furniture woods
25. Emotional intelligence
26. An explosion fails to occur
29. Trauma center
30. Anger
31. Brown coal
32. Sent as an official emissary
35. Egg mass of a lobster
36. Dog-_____: shabby
38. A Hebrew captive in Nineveh
40. Take a puff
41. Binge Eating Disorder Assoc.
42. Pitcher Bedard
43. Disconcert
44. Tea spoonful (abbr.)
45. The bill in a restaurant
46. Being a single unit
47. Grounds of a film studio

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