

More questions on healthcare answered

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. Commissioner Praeger provided the first five answers to questions in her August Commissioner's Corner column, distributed to Kansas media in late July, and the second in the series in a news release Aug. 6.

Those previous questions and answers can be accessed quickly by going to home page of the department's website, 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 act says that exchanges will need to be set up in every state by either the state or federal government. However, the plans



sandy praeger
• insurance comm.

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 working 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 business 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.

Editor's Note: This is the third in a four-part series of questions and answers about the national health reform law.

Professor developed online textbook replacement

A Kansas State University professor is gaining attention for creating a textbook replacement that saves students money and provides instructors with teaching flexibility.

Brian Lindshield, assistant professor of human nutrition, has developed an online form of textbook called a flexbook. His flexbook is one of three nominees for an Education-Portal.com People's Choice Award for "Most Open Resource."

Instead of buying a textbook, students in Lindshield's human nutrition course use a flexbook titled "Kansas State University Human Nutrition (HN 400) Flexbook," which is free for students to use. A flexbook is an open collaborative platform for open course materials. Lindshield created the flexbook to help students save money on course materials and to help students and instructors gain access to rapidly

changing information.

"I believe the courses that can most benefit from a flexbook are the lower-level, high enrollment, textbook utilizing courses," Lindshield said. "The content in these courses is more general, and there are likely resources and material available that can be used to make an open educational resource for them."

Lindshield teaches more than 100 on-campus students every spring semester and approximately 45 online students in his human nutrition course each semester. He used a wiki the first time he taught the course in 2009. After feedback from students, Lindshield developed the flexbook in Google Docs to share with his students.

Because flexbooks are designed to be read online, they contain links to videos, animations, relevant news stories, websites and other

online material, Lindshield said. A flexbook is designed to have more figures and visuals than huge amounts of text.

To meet students' various learning styles, Lindshield created four ways to share the flexbook with his students: through Google Docs, a Web link, a PDF posted on K-State Online or a print copy that students could either get from a copy center or print themselves. Students do not have to choose only one of the four ways, and the majority of them access the flexbook in multiple ways, Lindshield said. The hard copy of the flexbook is the least-used version.

In addition to saving students textbook costs, flexbooks have learning advantages. Lindshield said that students create "flexnotes," where they take the flexbook and add comments and notes from class.

Flexbooks also help instructors because it is a living, evolving resource that can be easily updated.

"There are times students have told me they didn't understand a certain concept in the flexbook," Lindshield said. "I have been able to make changes and get their feedback so that it's clear to them and future students. As an instructor, making and updating the flexbook continues to make me reflect on everything that I include in the course."

Flexbooks also provide instructors with collaborative opportunities. Lindshield's flexbook is being used for a course at Merrimack College in Massachusetts, where an instructor is using the flexbook and other resources to replace a previously used textbook.

"Instructors can customize flexbooks to match what they teach," Lindshield said. "The collabora-

tive nature of flexbooks means that instructors of similar courses or members of professional societies can work together to make a base flexbook, then each instructor can make a customized flexbook off of that for their course."

Lindshield spent hundreds of hours creating the flexbook, but he was also developing the course at the same time. Lindshield noted that keeping the flexbook updated requires minimal effort because he usually updates the flexbook as he is preparing to teach class. He continues to refine the content, organization and look of the book.

Lindshield has conducted student surveys with his on-campus and online students to obtain their feedback and find ways to improve the flexbook. He has received positive reviews. In the survey, the majority of students said they preferred the

flexbook to buying a traditional textbook because they appreciate the affordability, flexibility and features of the flexbook. Online students did use the flexbook more than on-campus students and the online students reported using the online components -- such as videos and animations -- more.

Lindshield encourages interested professors and instructors to try flexbooks in their courses and he suggests collaborating and obtaining student input when making a flexbook.

"Given the time involved, it was important for me to have a vision for what the ultimate goal was going to be and to take satisfaction in the small steps I was completing toward that goal," Lindshield said.

How parents can help make homework more productive

Homework may be the last thing your child wants to do, but a Kansas State University education expert says encouraging the habit of homework is important.

Laurie Curtis, assistant professor of curriculum and instruction at the College of Education, said doing homework helps children learn how to prioritize tasks and helps develop self-discipline.

"Homework leads children toward a path of independence," said Curtis, a former elementary school teacher. "The important thing to remember is that the type of work the child is doing must be appropriate. Homework should not require the child to struggle through something brand new with an expectation that a parent will teach a child a concept. It should be a time for a child to practice something he or she understands conceptually in order for it to be done with more ease and accuracy."

To keep children on track when doing homework, it's beneficial for them to find a

quiet place equipped with the tools needed and to have access to a parent or older sibling in case questions arise. Curtis also recommends parents attend back-to-school orientations where teachers often explain their homework policy, and it's important to read classroom newsletters for information about work being done in the class.

Curtis said many issues can affect a child's ability to successfully complete homework, including being tired, hungry, frustrated by the difficulty of the work, or being distracted by the fun somebody may be having in the next room.

"It is really critical that homework is not seen as punishment or something that you have to do instead of having fun," she said. "Families may even consider establishing a quiet time where everybody is reading or doing work of some kind during a brief time each evening."

But if a child continually struggles with homework, Curtis said parents should never

hesitate to talk to the child's teacher.

Sometimes parents can provide too much help.

"It's important that parents do not do a child's project or homework because the one doing the work is the one learning," Curtis said. "The only lesson learned by a parent doing a child's work is that the child loses confidence in his or her own abilities to independently complete the task assigned. While the grade might be better in the short term due to a parent's professional touch, the child will know that that grade was not earned through his or her own efforts -- even at a young age."

If asked, giving suggestions is fine, but Curtis said parents shouldn't take over. Allowing the child to maintain ownership of the work at all times is important.

To maintain a child's positive attitude about homework, parents might want to refrain from questioning a child about assigned homework first thing each night.

"I think it's more important that a parent first ask what new ideas the child heard about, what good book he or she heard about in the library, etc., before the homework question is asked," Curtis said. "It establishes a more positive tone about school. Rather than asking that yes/no question about having any homework, perhaps asking, 'What do you need to do to get ready for tomorrow at school,' might cause a child to think about assigned homework bit more."

Many classroom teachers and school districts use agendas or journals where children can record necessary tasks to be done at home. Curtis said parents can use these as a way to communicate back and forth with the teacher as well.

"These can facilitate good home-school communication," she said. "Many districts today also use parent portals or Web-based communication through the school district that allow parents to view grades, homework assignments, work that has not been

turned in and upcoming events for students to prepare for."

When it comes to older children and homework, Curtis said that parents shouldn't be surprised if their kids are spending more time online. She said a growing trend is a model of instruction called the flipped classroom.

"The flipped classroom is the concept of students gaining content information through online or other forms of information acquisition while at home prior to the classroom period, and then using the classroom period to have the teacher expand on the information and do collaborative activities when face-to-face," she said. "Much of the teaching is done via technology in the home environment. This could certainly change the definition we have of homework."

public notice

TAXES from Page 6

89.81 West, Alex D Prop Addr: 5925 Road 21 67735 Sec-16 Twp-09 Rng-39

3,823.45 West, Alex D & Pamela S Subd-Goodland City Tracts Prop Addr: 2810 Commerce RD 67735 Sec-25 Twp-08 Rng-40

4.57 West, Alex D & Pamela S Subd-Goodland City Tracts Prop Addr: Road 63 67735 Sec-25 Twp-08 Rng-40

4,406.15 West, Alex D & Pamela S Subd-Sharp's Addn To Goodland Lot-1 Prop Addr: 531 W 17th ST 67735

6,175.90 Whalen, Marietta L TR Subd-Goodland City Tracts Prop Addr: 2320 Commerce RD 67735 Sec-25 Twp-08 Rng-40

446.59 Williams, Donald D JR & Toni I Subd-Goodland Original Town Lot-7 Prop Addr: 307 W 9th ST 67735

372.68 Wilson, Gary S Subd-Goodland Original Town Lot-18 Prop Addr: 1111 Center Ave 67735

234.57 Wilson, James Subd-First Addn To Goodland Prop Addr: W 14th ST 67735

378.83 Windell, Matthew Subd-Hartstine's 2nd To Kanorado Lot-12 Prop Addr: 702 Front ST 67741

599.91 Wing, Mark & Laura E Subd-Goodland Original Town Prop Addr: 1016 Sherman Ave 67735

181.96 Winslow, Robert & Phyllis Subd-Goodland Sub Of Blks To Orig Lot-7 Prop Addr: 1201 Broadway Ave 67735

64.09 Winter, Debra D Prop Addr: CO RD Sec-05 Twp-06 Rng-37

285.39 Winter, Debra Prop Addr: CO RD Sec-21 Twp-06 Rng-37

291.59 Winter, Debra D Prop Addr: CO RD Sec-26 Twp-06 Rng-37

315.80 Winter, Debra D & Gary Prop Addr: CO RD Sec-26 Twp-06 Rng-37

301.72 Winter, Debra D etal Prop Addr: CO RD Sec-21 Twp-06 Rng-37

563.18 Winter, Gary L & Debra D Prop Addr 5890 Road 5 67741 Sec-15 Twp-09 Rng-42

641.09 Winter, Larry A DVM Prop Addr: 245 Road 63 67741 Sec-29 Twp-08 Rng-42

534.91 Winter, Melba J Prop Addr: CO RD Sec-15 Twp-09 Rng-42

247.38 Witzel, Chandra Subd-Rule's 1st Add To Kanorado Lot-14 Prop Addr: 504 Front ST 67741

383.62 Xarhis, John Alex & Kristina Subd-Goodland Original Town Prop Addr: 120 W 14th ST 67735

252.73 Yanez, Jeannie Murry & or Villarea, Toni Esmerada Subd-Kohler First Add To Goodland Lot-15 Prop Addr: 227 Caldwell Ave 67735

216.18 Yarbrough, Walter & Yarbrough, Matilda Subd-First Addn To Goodland Lot-14 Prop Addr: 527 W 13th ST 67735

1,346.40 Yarbrough, Walter & Mary M Subd-C K & N Addn To Goodland Prop Addr: 1602 Main Ave 67735

296.90 Yarbrough, Walter Subd-Sharp's Addn To Goodland Lot-5 Prop Addr: 1622 Wyoming Ave 67735

339.01 Yarbrough, Walter Subd-Sharp's Addn To Goodland Lot-9 Prop Addr: 1629 Wyoming Ave 67735

643.62 Yarger, Michael J Subd-Goodland City Tracts Prop Addr: 1801 Caldwell 67735 Sec-20 Twp-08 Rng-39

1,477.21 Yarger, Michael J Prop Addr: 1207 E 8th ST 67735 Sec-20 Twp-08 Rng-3

300.73 Yarger, Michael J & Cindie J Prop Addr: CO RD Sec-02 Twp-07 Rng-39

168.51 Yarger, Michael J & Cindie J Prop Addr: CO RD Sec-11 Twp-07 Rng-39

2,086.98 Yarger, Mike & Cindy Subd-Goodland City Tracts Prop Addr: 1825 Cherry Ave 67735 Sec-20 Twp-08 Rng-39

297.50 Zupko, Kurt Subd-First Addn To Goodland Lot-5 Prop Addr: 510 W 15th ST 67735

371,543.24 Grand Total

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Abandoned Motor Vehicle

Notice of sale of abandoned motor vehicle in the possession of S&M Repair. The herein described vehicle will be sold at public auction on August 31, 2012, at 8:00 a.m., to the highest bidder for cash, if the owner does not claim the same prior to time of sale and pay for removal, storage and publication costs incurred.

Description of vehicle: Make Toyota, Model Fox, Serial or identification number JT3YR26V1E5023583, Color Gold, Year 1984, Vehicle is in storage at 1008 W. 17th St, Goodland, Kan.

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IN THE DISTRICT COURT OF SHERMAN COUNTY, KANSAS CIVIL DEPARTMENT

U.S. Bank National Association, successor by merger to Firststar Bank, successor by merger to Star Bank, successor

by merger to Trans Financial Bank, successor by merger to Trans Financial Mortgage Company Plaintiff

vs

Della Soellner, et al Defendants

Case No. 12CV12 Court Number Pursuant to K.S.A. Chapter 60

Notice Of Sale

Under and by virtue of an Order of Sale issued to me by the Clerk of the District Court of Sherman County, Kansas, the undersigned Sheriff of Sherman County, Kansas, will offer for sale at public auction and sell to the highest bidder for cash in hand, at the Front Door of the Courthouse at Goodland, Sherman County, Kansas, on September 4, 2012, at 10:00 AM, the following real estate:

All of Lots Seventeen (17) and Eighteen (18) and the West Twenty feet (W 20') of Lot Nineteen (19), in Block Nine-

teen (19), FIRST ADDITION to the City of Goodland, Sherman County, Kansas, commonly known as 1008 West 12th Street, Goodland, KS 67735 (the "Property")

to satisfy the judgment in the above-entitled case. The sale is to be made without appraisal and subject to the redemption period as provided by law, and further subject to the approval of the Court. For more information, visit <http://www.southlaw.com/MAC-ROBUTTON.html#ResAnchor>

Kevin Butts, Sheriff Sherman County, Kansas

Prepared By: South & Associates, P.C. Megan Cello (KS # 24167) 6363 College Blvd., Suite 100 Overland Park, KS 66211 (913)663-7600 (913)663-7899 (Fax) Attorneys For Plaintiff (143266)

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