

# How will the Affordable Care Act help me?

Sandy Praeger, Commissioner of Insurance, has released the fourth in a series of questions and answers regarding the Affordable Care Act, the national health reform law passed in 2010.



**sandy praeger**  
• insurance comm.

Below are answers to five more questions compiled by the department as part of its mission to inform Kansans about provisions in the federal law. Commissioner Praeger provided the first answers to questions in her August Commissioner's Corner column, distributed to Kansas media in late July; the second set in the series in a news release Aug. 6; and the third set news release on Aug. 16.

Those previous questions and answers can be accessed quickly by going to home page of the department's website, [www.ksinsurance.org](http://www.ksinsurance.org), or on Facebook at [www.facebook.com/kansasinsurancedepartment](http://www.facebook.com/kansasinsurancedepartment).

**Q: I buy my own health insurance for my family and myself. How will this law help me?**

**A:** Some benefits of the law, like allowing

a child to remain on a parent's policy until age 26 and the removal of lifetime dollar limits, are already in place. Starting January 1, 2014, most Kansas health insurance plans will offer minimum coverage requirements called "essential health benefits." The plans will be priced in levels that relate to how much of your health care costs the health insurance company will pay. The levels are labeled bronze, silver, gold and platinum. The cost of coverage varies from level to level; the essential health benefits, however, remain the same in each level. This should make it easier to compare plans when shopping for health insurance. Also, depending on your income, you may qualify for a tax credit (federal prepayment for premiums)

and/or a subsidy (reduced out-of-pocket payments) if you are buying coverage on the health insurance exchange.

**Q: I've heard that young people are going to pay more for coverage. Why is that?**

**A:** The act requires premiums for older individuals to be no more than three times the amount young people pay. Today, the difference in premiums is often much greater. With the change, some people may pay more and others may pay less. One part of the law that may be financially helpful to people under the age of 30 is their option to purchase a "catastrophic" health plan. This plan will provide coverage in the event of serious illness or injury. It will be cheaper than comprehensive coverage, but it will provide limited primary care and preventive benefits.

**Q: What about dental coverage under the law?**

**A:** The act only requires health insurance

plans to include "pediatric (children's dental)" benefits in the approved plans. We expect adult dental plans and riders may also be offered as optional coverage on the exchange, and they will also be available for purchase outside the exchange, just as they are now.

**Q: All I hear about the Affordable Care Act involves exchanges and insurance. Is there anything in the law to make health care affordable?**

**A:** While health insurance exchanges and insurance get most of the attention, there are many other parts to the law. The act uses private health insurance to provide coverage for those who are uninsured. That means that competition determines the price. There are new programs to find ways to improve the quality of care, to lower costs, and improve access to healthcare. Some involve improvements in the Medicare and Medicaid programs; others encourage finding ways to help people stay healthy throughout their lifetimes. There are also

parts of the law that crack down on health care fraud. To increase access to care, new scholarships will be available to medical students who agree to work in underserved areas. And, the law expands funding for specialized public dental health training for dentists and community health centers.

**Q: I want health insurance but I can't afford it. What can I do?**

**A:** The law specifically assists people who have not been able to afford coverage in the past. Depending on your annual income, you may qualify for tax credits and/or subsidies to help pay for health insurance premiums and out-of-pocket costs. These will be available for people who have incomes up to 400 percent of the federal poverty level. There is a sliding scale of income to determine the 400 percent level of that level. It is based on the number of family members. For example, in 2012, 400 percent of the Federal Poverty Level is \$44,680 for an individual and \$92,200 for a family of four.

## matters of record

### Sherman County District Court

These are cases decided by the Sherman County District Court:

**Dec. 19, 2010:** Michael R. Robinson, exceeding maximum speed limits, fined \$186.50.

**Dec. 20, 2010:** Shannon A. White, failure to yield to emergency vehicle, fined \$293.

**Jan. 30, 2011:** Robert E. Thompson, exceeding maximum speed limits, fined \$254.

**June 25, 2011:** Linfred E. L. Oster, failure to wear seatbelt, fined \$10.

**July 19, 2011:** Andrew D. McKee, exceeding maximum speed limits, fined \$259.

**Aug. 18, 2011:** Kristen R. Duryea, exceeding maximum speed limits, fined \$167.

**Nov. 11, 2011:** Kerek A. Mason, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$203.

**Jan. 19:** Jathon D. Phillips, exceeding maximum speed limits, fined \$187.

**Jan. 9:** Amanda A. Mazili, exceeding maximum speed limits, fined \$161.

**Jan. 12:** Jacqueline F. Napier, exceeding maximum speed limits, fined \$163, disposed due to failure to appear.

**Jan 18:** Tamara J. Randall, failure to wear seatbelt, fined \$10.

**Jan. 19:** Ursula M. Marr, exceeding maximum speed limits, fined \$167.

**Jan. 22:** Carl T. Nelson, motor carrier safety rules and regulations, fined \$213.

**Jan. 22:** Guadalupe Ramirez, exceeding maximum speed limits, fined \$443.

**Jan. 25:** Julio C. Loya, exceeding maximum speed limits, fined \$167.

**Jan. 27:** Armando C. Medina, exceeding maximum speed limits, fined \$167.

Armando C. Medina, driving while license was cancelled, suspended or revoked, fined \$300.

**Jan. 29:** Michael K. Hepworth, exceeding maximum speed limits, fined \$197.

Vincent S. Kear, failure to wear seatbelt, fined \$10

**Jan 31:** Samuel S. Okine, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$155.

**Feb. 1:** Stephen M. Downey, unlawful parking in accessible parking and blocking access ramp or aisle, fine \$149.

**Feb. 2:** Joseph P. Fitzgibbons, exceeding maximum speed limits, fined \$173.

**Feb. 5:** David Fields, motor carrier safety rules and regulations, fined \$198.

Randall E. Tallman, exceeding maximum speed limits, fined \$161.

Dawn J. Watson, exceeding maximum speed limits, fined \$221.

Vance G. Webb, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$149.

**Feb. 6:** Colleen A. Kaveney, unlawful parking in accessible parking

and blocking access ramp or aisle, fined \$167.

Raquel W. Moeder, exceeding maximum speed limits, fined \$143.

**Feb. 9:** Marco A. Chavez, motor carrier regulations on persons and property, fined \$248.

Keven D. Hall, failure to wear seatbelt, fined \$10.

Tyrl W. Hoffman, failure to wear seatbelt, \$10.

Jeremy W. Jacobs, exceeding maximum speed limits, fined \$203.

Shad P. Metcalf, exceeding maximum speed limits, fined \$257.

Jordan A. Nemechek, failure to wear seatbelt, fined \$10.

James R. Ruta, exceeding maximum speed limits, fined \$203.

**Feb. 10:** Rachel McArthur, exceeding maximum speed limits, fined \$230.

Denton J. Schoen, exceeding maximum speed limits, fined \$248.

**Feb. 11:** Amanda D. Montavlo, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$212.

**Feb. 12:** Jose D. Orocio-Vazquez, operating a motor vehicle without a valid license, fined \$178.

Jose D. Orocio-Vazquez, unlawful use of driver's license, unknown circumstances, fined, \$60.

Jose D. Orocio-Vazquez, exceeding maximum speed limits, fined \$75.

Kimberly M. Rey, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$173.

**Feb. 13:** Matthew J. Cramer, failure to wear seatbelt, fined \$10.

Matthew J. Cramer, exceeding maximum speed limits, fined \$143.

Jose R. Garcia, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$248.

Olga Y. Loya-Cruz, exceeding maximum speed limits, fined \$143.

**Feb. 14:** Dennis J. Miller, exceeding maximum speed limits, fined \$248.

Barry R. Wooda, following another vehicle to close, fined \$173.

**Feb. 15:** Max A. Lobermeier, exceeding maximum speed limits, fined \$161.

**Feb. 16:** Carlis P. Dorman, exceeding maximum speed limits, fined \$185.

Brandon K. Doyle, motor carrier safety rules and regulations, fined \$248.

Stephen B. Schneider, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$257.

**Feb. 17:** Barbara D. Plaxton, improper driving on laned highway, fined \$173.

**Feb. 18:** Peyton F. Littell, exceeding maximum speed limits, fined \$155.

Joel D. Noble, exceeding maximum speed limits, fined \$161.

**Feb. 19:** James R. Ducharme, exceeding maximum speed limits, fined \$212.

Anabel Hurtado-Hernandez, exceeding maximum speed limits, fined \$185.

Anabel Hurtado-Hernandez, child passenger safety and restraining systems and seat belts, fined \$60.

**Feb. 20:** Brian K. Hays, over weight limits on wheels and axles, fined \$203.

**Feb. 21:** Philip P. Cole, motor carrier safety rules and regulations, fined \$213.

Roberto A. Deiana, unlawful parking in accessible parking and blocking access ramp, fined \$149.

Michael D. Hitch, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$155.

Jennifer L. Kim, exceeding maximum speed limits, fined \$143.

**Feb. 22:** Lance D. Gensil, exceeding maximum speed limits, fined \$149.

Lance D. Gensil, failure to wear seatbelt, fined \$10.

Ana S. Ledesma, failure to wear seatbelt, fined \$10.

Roy D. Newman, failure to wear seatbelt, fined \$10.

John L. Wall, vehicles, unlawful act, e.g., registration, fined \$58.

**Feb. 23:** Lorenzo Deldado Escobedo, driving on left in no passing zone, fined \$173.

Richard W. Flanders, exceeding maximum speed limits, fined \$167.

**Feb. 24:** Jesse D. Davis, exceeding maximum speed limits, fined \$173.

Carlos D. Dealvarado, exceeding maximum speed limits, fined \$149.

Sa L. J. Dhin, exceeding maximum speed limits, fined \$143.

Diana A. Green, exceeding maximum speed limits, fined \$179.

Anthony C. Metcalf, exceeding maximum speed limits, fined \$173.

Dallas D. Richardson, exceeding maximum speed limits, fined \$248.

Dallas D. Richardson, failure to wear seatbelt, fined \$10.

Massavo F. A. Sagbohan, exceeding maximum speed limits, fined \$175.

Melissa J. Strickler, exceeding maximum speed limits, fined \$149.

Stephen C. Moore, vehicles, unlawful acts, e.g., registration, fined \$158.

Stephen C. Moore, exceeding maximum speed limits, fined \$159.

**Feb. 25:** Victor Carrillo, exceeding maximum speed limits, fined \$179.

Jimmy Dunkel, failure to wear seatbelt, fined \$10.

Stacy R. Harris, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$143.

Derek M. Korogodsky, unlawful parking in accessible parking

and blocking access ramp or aisle, fined \$173.

Cy A. Perkins, operating a motor vehicle without valid license, fined \$158.

Jmaes J. Stien, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$173.

**Feb. 26:** Jessica Gittinger, unlawful in accessible parking and blocking access ramp or aisle, fined \$191.

**Feb. 27:** Sylvia S. Johnson, exceeding maximum speed limits, fined, \$149.

Michael R. Roberts, driving while license was cancelled, suspended or revoked, fined \$98.

Michael R. Roberts, failure to yield to emergency vehicle, fined \$295.

Gary N. Sipkoff, exceeding maximum speed limits, fined \$155.

Michael J. Wilson, exceeding maximum speed limits, fined \$248.

**Feb. 28:** Brady W. Cox, exceeding maximum speed limits, fined \$155.

Austin S. Johnson, exceeding maximum speed limits, fined \$179.

Ronnell McCrary, motor carrier safety rules and regulations, fined \$213.

Janeth A. Meza, exceeding maximum speed limits, fined \$161.

Kailin M. Mondello, exceeding maximum speed limits, fined \$143.

**Feb. 29:** Bradley T. Carlson, failure to wear seat belt, fined \$10.

Fernando M. L. Ferrell, exceeding maximum speed limits, fined \$155.

Christa A. Finley, exceeding maximum speed limits, fined \$173.

Yeugeniy Loboda, motor carrier safety rules and regulations, fined \$213.

Sean M. Mulloy, exceeding maximum speed limits, fined \$161.

Andrew J. Stephens, exceeding maximum speed limits, fined \$293.

Marleen M. Sanchez-Bran-schreiber, exceeding maximum speed limits, fined \$179.

### corrections

The Goodland Star-News will correct any mistake or misunderstanding in a news story. Please call our office at (785) 899-2338 to report errors. We believe that news should be fair and factual. We want to keep an accurate record and appreciate you calling to our attention any failure to live up to this standard.

**Enjoy a night at the movies!**

TONIGHT 7 PM:  
TED (R)  
Starts Friday 7 PM:  
The Odd Life of Timothy Green (PG)

## Colby has walk for Alzheimers

Colby will be hosting a Alzheimer's Walk on Wednesday at Fike Park with registration to begin at 8 a.m. (Mountain Time) followed by the opening ceremony. The one mile walk will begin approximately at 8:30 a.m. (Mountain Time). Sign a team up, join an existing team or donate to a team member by going to [alz.org/](http://alz.org/) walk and listing your town. If you are unable to walk the day of but

would like to support the cause, call Jan Evans, Outreach Coordinator at (316) 267-7333. Alzheimer's disease is the sixth-leading cause of death in the U.S. Join the Alzheimer's Association Walk to End Alzheimer's and unite in a movement to reclaim the future for millions. Each walker will join in a meaningful tribute ceremony to honor those affected by Alzheimer's disease.

## How to live better with conditions

Many of us take for granted good health, but a new free class offered in Hays can help those with chronic health conditions. If you have diabetes, asthma, pulmonary disease, congestive heart failure, arthritis, colitis, celiac disease or any number of life-altering conditions this class is designed for you. When people are diagnosed with a chronic disease it is something they live with every day. Effective management is the key to better health. The Kansas Optimizing Health program is designed to provide skills and tools for people who have chronic health conditions to manage their illnesses. The program was developed by Stanford University, has been backed by research and is endorsed by the Kansas Department of Health and Environment. The class will offer six sessions, during which participants will learn

problem solving, set goals and support each other in setting goals. People need to be smart about self-managing their health and able to advocate for yourself or a loved one. The class is taught by instructors who went through special training in order to teach the class. Topics include how to communicate to health-care providers and dealing with fatigue, depression, isolation, nutrition, stress, exercise and pain management. Each participant receives a workbook along with the tools to deal with their illness and live a good, quality life. The class will meet from 5 to 7:30 p.m. (Mountain Time) Tuesdays from Sept. 11 through Oct. 16 at the Center for Health Improvement, 2500 Canterbury, Hays. For more information call (785) 623-5900.

## Partnering To Bring Medical Specialists To Goodland

**Goodland Outreach Clinic Schedule**

**Goodland Regional Medical Center**  
220 W. Second Street - Goodland

**Cardiology**  
**Dr. Christine Fisher**  
Monthly

**Urology**  
**Dr. Kevin McDonald**  
Monthly

**Dr. Wallace Curry**  
Monthly

**NE CALL**  
**1-855-HAYSMED**

In partnership with Goodland Regional Medical Center  
[haysmed.com](http://haysmed.com)

## VISIT OUR OPEN HOUSE

The City of Goodland Electric Department would like to invite the public to an open house celebration for 75 years of continued service at the City Power Plant. The open house will be held on Sunday, September 23rd from 1-4 p.m.. Come down and take a tour of the facility and meet the staff.



**Accepting Sealed Bids**

Unified School District 352 Goodland is taking sealed bids on 1 modular classroom located at Goodland High School and 1 modular classroom located at Grant Junior High School. The units must be bid separately and can be viewed by stopping in the office during school hours. Questions may be directed to Bill Biermann, Superintendent, at (785) 890-2397. Sealed bids may be submitted to Mark Scheopner, Board Clerk, until September 21, 2012 at 1 p.m. The successful bidder will be notified September 25, 2012 and will have 30 days to move the modular. USD 352 reserves the right to reject any and/or all bids.