

Deadline to purchase health insurance is this Monday

The U.S. government's deadline for Americans to purchase health insurance is March 31. And while many of those previously uninsured in Kansas and across the country have already purchased a health plan, there are still those who don't quite understand how the Affordable Care Act (ACA) affects them.

Robertta Riportella, the Kansas Health Foundation professor of community health at Kansas State University, has spent much of the past six months helping consumers understand how ACA – also called ObamaCare – affects them.

Riportella's work includes training K-State Research and Extension agents across the state. While their work is helping to educate thousands of Kansans, it's also helping them get a pulse on consumer's concerns.

Recently, Riportella and Debra Wood, a family resource management agent in the Central Kansas Extension District, answered several questions they've been hearing from consumers.

What is the 'Health Insurance Marketplace' and where do I find it?

The Health Insurance Marketplace is a place for people to go to shop for health insurance. Applying and enrolling through the marketplace, by phone at 1-800-318-2596 or at www.healthcare.gov, consumers also can find out if they qualify for a premium tax credit or cost sharing reduction. The tax credits help pay the health insurance premiums for a plan purchased through the marketplace. The cost sharing reductions help to lower out-of-pocket costs.

All new plans offered, including those in the marketplace, cover essential health benefits, pre-existing conditions, and preventive care. No one can be denied coverage by any insurance plan due to a pre-existing condition.

What if I refuse to buy insurance?

Unless their income is too low, most people must have health coverage in 2014 or pay a fee.

You will need to provide proof of health insurance in your 2014 tax return. If you don't have coverage in 2014, and don't qualify for an exemption, you'll have to pay a penalty of \$95 per adult, \$47.50 per child, or 1 percent of your income, whichever is higher. There is a family maximum of \$275. Exemptions from the individual responsibility payment are available in certain situations.

Where can I find help to determine if I qualify for premium tax credits?

The Kansas Insurance Department website, www.insureks.org, can help you see what plans are offered in Kansas and if you qualify for tax credits. Another useful website is from Consumer Reports, www.healthtaxcredittool.org.

In addition to the health insurance literacy information on the Healthcare.gov website, your local extension office has educational resources available, as does the Kansas Insurance Department site at www.insureks.org. This site also includes a list of navigators and assisters in addition to plan information, and a list of locally scheduled presentations.

Many people who do not have other coverage are eligible for help with paying for health insurance premiums, but only if they enroll through the new Health Insurance marketplace.

I have Medicare. Am I already covered?

Yes. You're already covered if you have Medicare, KansasCare (formerly Medicaid and Healthwave for children), any job-based health plan, COBRA, retiree coverage, Tri-Care, VA health coverage, or some other types of health coverage.

It is especially important for those on Medicare to understand the marketplace will have no effect on their Medicare coverage. In fact, it is illegal for someone to sell you a marketplace policy if they know you have Medicare.

I have heard that many policies sold recently have been cancelled. Why did this happen?

All policies sold needed to meet minimum standards. Some didn't meet those standards and were cancelled. They were really substandard policies that left folks underinsured. However, because the healthcare.gov website got off to such a rocky start, the White House gave state insurance commissioners permission to allow those minimal policies to be offered first for one more year, and now for another two, until December, 2015.

Kansas Insurance Commissioner Sandy Praeger has allowed the continued sale of those policies. So people can renew that policy if they choose to go that route rather than shopping in the marketplace. By January, 2016 all people should be insured in more comprehensive plans.

The advantage to the marketplace is that many will qualify for assistance to pay premiums, called tax credits. That makes those comprehensive policies much more affordable both in terms of premiums and in terms of out of pocket costs. Those who receive premium tax credits are likely to qualify for a better plan at a lower cost.

How has Medicare been affected by ACA?

Medicare is not affected. Almost all eligible folks sign up, and eligibility remains based on age and social security eligibility. There are no Medicare supplemental policies offered on the marketplace. People on Medicare now get preventive screenings and an annual wellness exam. And the donut hole -- that place where the beneficiary has to pay for prescription drugs with no assistance -- is being minimized every year and will be gone by 2020.

Can I sign up after March 31 and still meet the law's requirements?

The March 31 deadline for this year is solid, in terms of avoiding the tax penalty, but people can apply anytime if there are special qualifying events, such as a change in family status (new family member), employment, or citizenship.

Cooperative meeting...



Prairie Land Electric Cooperative, Inc. held its annual meeting of the members on Tuesday. Keith Ross gave the invocation followed by a lunch. After being called to order, there were the introductions of trustees and guests then the reading of official notice, certificate of mailing and the 2013 annual meeting minutes. Robert Johnson then gave the president's report followed by Alan Miller's CEO report. A special meeting on self-regulation was then held before adjourning.

– Telegram photo by Dana Paxton

JENNINGS NEWS

By Louise Cressler

Reminder: A benefit for Blake Krizek, infant son of Clint and Danyel Krizek, will be held March 15 from 5 to 8 p.m. at the Sunflower Senior Center sponsored by the Jennings Lion Club and the Jennings Fire Department with supplemental funding provided by Thrivent Financial. Soup and dessert will be served. All donations are appreciated.

Clint and Danyel Krizek returned home Saturday from Kansas City with their son, Blake who had been in Children's Mercy Hospital since his birth on Feb. 26.

Ramona Shaw attended her great-granddaughter, Lexi Golemboski, daughter of Katy and Zach Golemboski, 5th birthday party held at the Colby Fun Center Sunday. Stan was entertaining the flu so didn't get to go.

Playing Cards Wednesday at the Sunflower Senior Center were: Diane Carter, Eleanor Morel, Arlene Sharp, Stan Shaw and Louise Cressler. Ramona was not feeling well so was not able to come play.

United Methodist Women met Wednesday, March 5. Opening the meeting with the UMW pledge read in unison. Kay Brown, President, presided over the meeting. Plans were made for lunch stand, which the ladies will serve at the auction for Alice Wagoner at the Community Hall on Saturday April 5. Kay gave the program, Calling to Build Community; to bring together women to creatively build community for mission. Helen Rhodes gave devotions and Kathy Nauer served snacks.

Those attending were: Kay Brown, Lila Jennings, Kathy Nauer, Ruth Chance, Rochelle Mathers, Helen Rhodes, Rachel Carter and Louise Cressler. Our next meeting will be April 2.

Prayer Chain request Sunday were for Jim Guilfoyle, Colby, who will have by-pass surgery today. He is the husband of former Kathy Chance. Also prayers for Micheal Brown, Norton, husband of Ashley (Tacha). He had a car accident last week while on his way to work and was taken to Hays hospital in serious condition. He is a grandson of Leroy and Betty Brown and a grandson in law of Bob and Neoma Tacha.

Wayne and Louise Cressler enjoyed having their son, Russell and Mary, come for a visit on Sunday evening.

Enjoying the noon potluck meal and social hour at the Sunflower Senior Center Tuesday were: Agnes Wahlmeier, Eleanor Morel, Carol Carter, Linda Spresser, Diane Carter, Louise Cressler, Ramona and Stan Shaw. Some played cards after the dishes were washed. We would welcome more people coming to the center.

On Wednesday those coming to play cards at the Center were: Agnes Wahlmeier, Linda Spresser, Arlene Sharp, Stan and Ramona Shaw, Wayne and Louise Cressler.

On our prayer chain this past week was Nadine Tacha who went to Hays Medical Center on Friday and received a pacemaker. She returned home Saturday

and is doing well.

The city water meters will be read on Friday, March 21. Those who have meters inside their homes yet, please post on front door.

The benefit soup supper held at the Sunflower Senior Center for the Clint Krizek family Saturday evening was attended by over 100 people. It was sponsored by the Jennings Fire Dept. and the Jennings Lion Club. Supplemental funding by Thrivent financial. All donations were greatly appreciated.

Feels like spring is here. Officially spring starts Thursday. We still need rain in western Kansas.

NOW TAKING ORDERS

Trees For Sale

The Norton County Conservation District is taking orders for trees. If you would like to place an order, please call: 785-877-2623.

Adopt a highway, make a difference

Make a difference in your community and help the environment at the same time – join the Adopt-A-Highway program in Kansas.

The goal of the program is to clean along the roadways throughout the state to increase safety for motorists and pedestrians as well as improve the beauty of Kansas. This helps to raise awareness on the negative effects of pollution and the positive aspects of a clean community.

Any non-profit group that does not discriminate upon the basis of race, religion or gender can join and there is no cost to the group. Members must be at least 11 years old and have adequate adult supervision. Groups have clean-ups three times a year and are recognized for their efforts with signs marking their sections of highway.

Adopt-A-Highway groups are gearing up for the annual Clean

Up Kansas Campaign which takes place during the month of April. This event, as well as the program, is sponsored by the Kansas Department of Transportation. All Adopt-A-Highway groups are encouraged but not required to participate in the statewide event.

Groups clean their sections of roadway three times a year at their convenience. Most choose to schedule a clean-up time in the spring, summer and fall.

The Norton County Museum is very grateful to these 2013 Norton County Museum Sponsors for their continued support

- ✪ Jerry and Kay Hawks ✪ Boxler Insurance ✪ Jay's Woodwork Shop
- ✪ Russ Jewelry ✪ Schemper Harvesting ✪ Deanna Braun Insurance
- ✪ New Age Industrial ✪ Almena State Bank ✪ Lawrence Design
- ✪ Gil's Barber Shop ✪ Gloria and Ron Zwickle ✪ Riemann Painting
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- ✪ KQNK-AM/FM ✪ Nex-Tech ✪ Dr. Craig Krizek ✪ Ardent Tech
- ✪ IOOF Lodge #147 ✪ Walter Motor Co. ✪ Peterson Chiropractic Clinic

The Norton County Historical Society/Museum Board

UPCOMING EVENTS in Kansas

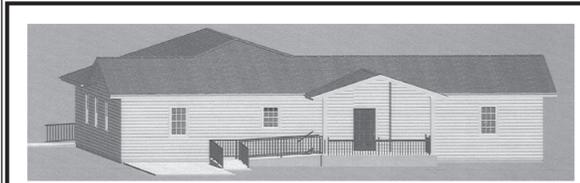
Brought to you in part by Kansas Department of Wildlife, Parks & Tourism
Butler County Unveiled
 March 28-29, El Dorado Civic Center
 Make your Flint Hills Wedding dreams come true! Sample cakes, hear music, meet photographers & gain hundreds of tips. Top your day off with a fashion show!
ButlerCountyBridal.com

Kansas State Parks Open House
 March 29, Statewide
 Free entrance day and open house at all 26 Kansas State Parks. Most parks have a variety of special events lined up for the day!
 Sign up for your chance to win a one-night cabin stay! Learn more and view activities at ksoutdoors.com/state-parks

Safari Film Fest 2014
 April 25-26, Chanute
 Live the Adventure!
 Celebrate explorers Martin & Osa Johnson with feature films, matinees, documentaries, and family activities including a Museum Open House.
 (620) 431-2730, safari-museum.com

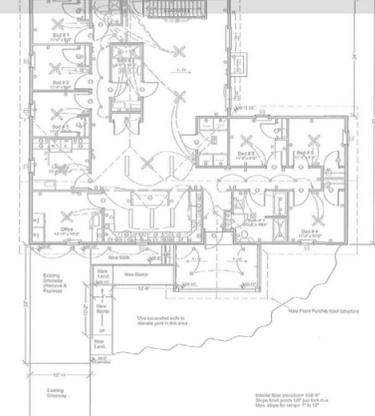
Get your State Parks Passport
 Save \$10 on an annual State Park Permit when you register your vehicle in Kansas and gain access to recreational opportunities at all Kansas State Parks. Park permits are also available at all park offices. Visit ksoutdoors.com for more info.

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Kansas



DSNWK is proud to be a part of the Norton Community and invite you to participate in the "Our Place" project.

Advocating with persons with disabilities and those who care about them by planning and supporting a life of dignity, interdependence and personal satisfaction in the community.



For more information on Our Place or if you would like to contribute to this special project, contact:

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