

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

May - June 2023

District Extension Agents:

Debra Wood
Family Resource Management

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Family & Community Wellness



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KanCare: Steps to Reduce Risk of Losing Coverage

Medicaid eligibility reviews, which were paused since March 2020, are resuming in April due to changes in federal law. As each state steps back from federal emergency orders associated with the COVID pandemic, Kansas has announced steps so that KanCare members can reduce the risk of losing health coverage. One of these steps includes logging onto the KanCare website at www.kancare.ks.gov, click the red chat bubble in the lower right of your screen, or call 1-800-792-4884, and give the KanCare Clearinghouse your most current address, phone number, or any other contact information that has recently changed.



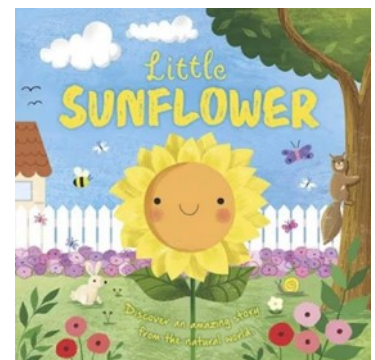
KanCare will let you know when to renew your Kansas Medicaid eligibility. Be on the lookout for your notice in the mail and respond immediately to requests for information. If you receive a notice in the mail, return the completed renewal form by mail to the address shown on the form.

StoryWalk® at Markley Grove Park

Families are encouraged to visit Markley Grove Park in Minneapolis to see the new StoryWalk®. North Ottawa County USD 239 Parents as Teachers and Central Kansas District are excited to offer this fun activity for local families and visitors.

The selected title is "Little Sunflower."

A StoryWalk® promotes both literacy and physical fitness for families in a fun and exciting way. The StoryWalk® contains laminated pages from a children's book that are attached to signposts, which are along a path for families to walk and read. "The StoryWalk® Project is the creation of Anne Ferguson and the Kellogg-Hubbard Library from Montpelier, Vermont and it is described as: "An innovative and delightful way for children and adults to enjoy reading and the outdoors at the same time." Learn more about The StoryWalk® Project here: <http://www.kellogghubbard.org/storywalk>.



Simply Produce

Simply Produce is a produce bundle program between Central Kansas District and Gene's Heartland Foods in Minneapolis.



Community members can purchase produce bundles containing fresh fruits and vegetables for \$15+tax at any register located at Gene's in Minneapolis. Contents in the monthly bundles do vary from month to month.

May purchase dates: May 11-16

Pick up date and time: Friday, May 19 12-12:30pm

June purchase dates: June 8-13

Pick up date and time: Friday, June 16 12-12:30pm

Purchasing location:

Gene's Heartland Foods located at 218 W 3rd, Minneapolis

Pick up location:

Community Bible Church located at 929 N Rothsay Ave., Minneapolis



Dial Gauge Pressure Canners

How important is it to know if your dial gauge canner is at the proper pressure? It is critical to the safety of any products you can in a dial gauge pressure canner.

Many local Extension offices have the ability to test specific brands of dial gauge canners. They include the brands **National**, **Presto**, **Magic Seal**, and **Maid of Honor**.

Dial gauges need to be tested yearly, and before any canning takes place. This reduces the possibility of using inaccurate pressure which could lead to under processed food and the

potential of foodborne illness. A 1-pound error in a 20-minute process can cause a 10% decrease in sterilizing value. A 2-pound error can lead to a 30% decrease in sterilizing value. Knowing these differences can allow you to adjust, but it is best to replace inaccurate dial gauges.



Photo: University of Georgia

Please note, we cannot test All American brand gauges. The manufacturer states to use the weighted gauge, not the dial gauge, to measure pressure.

Source: National Center for Home Food Preservation

Eating for your Heart: The Mediterranean Diet

The Mediterranean diet is more than a "diet." It's a heart-healthy eating plan. For most people, what is good for your heart is good for your brain and the rest of your body, too.

The Mediterranean diet is a way of eating based on the traditional cuisine of countries bordering the Mediterranean Sea. While there is no single definition of the Mediterranean diet, it is typically high in vegetables, fruits, whole grains, beans, nuts and seeds, and olive oil.

If you're interested in trying the Mediterranean diet, these tips will help you get started:

- **Eat more fruits and vegetables.**
Aim for seven to 10 servings per day of fruit and vegetables.
- **Opt for whole grains.**
Switch to whole-grain bread, cereal and pasta. Experiment with other whole grains, such as bulgur and farro.
- **Use healthy fats.**
Try olive oil as a replacement for butter when

cooking. Instead of putting butter or margarine on bread, try dipping it in flavored olive oil.

- **Eat more seafood.**

Eat fish twice a week. Fresh or water-packed tuna, salmon, trout, mackerel and herring are healthy choices. Grilled fish tastes good and requires little cleanup. Avoid deep-fried fish.

- **Reduce red meat.**

Substitute fish, poultry or beans for meat. If you eat meat, make sure it's lean and keep portions small.

- **Enjoy some dairy.**

Eat low-fat Greek or plain yogurt and small amounts of a variety of cheeses.

- **Spice it up.**

Herbs and spices boost flavor and lessen the need for salt.

The Mediterranean diet is a delicious and healthy way to eat. Many people who switch to this style of eating say they'll never eat any other way.

Source: Mayo Clinic Health System

My Mental Health: Do I Need Help?

First, determine how much your symptoms interfere with your daily life.

Do I have mild symptoms that have lasted for less than 2 weeks?

- Feeling a little down
- Feeling down, but still able to do job, schoolwork, or housework
- Some trouble sleeping
- Feeling down, but still able to take care of yourself or take care of others

If so, here are some self-care activities that can help:

- Exercising (e.g., aerobics, yoga)
- Engaging in social contact (virtual or in person)
- Getting adequate sleep on a regular schedule
- Eating healthy
- Talking to a trusted friend or family member
- Practicing meditation, relaxation, and mindfulness

If the symptoms above do not improve or seem to be worsening despite self-care efforts, talk to your health care provider.

Do I have severe symptoms that have lasted 2 weeks or more?

- Difficulty sleeping
- Appetite changes that result in unwanted weight changes
- Struggling to get out of bed in the morning because of mood
- Difficulty concentrating
- Loss of interest in things you usually find enjoyable
- Unable to perform usual daily functions and responsibilities
- Thoughts of death or self-harm

Seek professional help:

- Psychotherapy (talk therapy)—virtual or in person; individual, group, or family
- Medications
- Brain stimulation therapies

Source: National Institute of Mental Health. (2022). My Mental Health: Do I Need Help? (NIH Publication No. 22-MH-8134). U.S. Department of Health and Human Services, National Institutes of Health. Retrieved March 10, 2023, from <https://www.nimh.nih.gov/health/publications/my-mental-health-do-i-need-help>



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PRESERVE IT FRESH, PRESERVE IT SAFE



JUNE 20, 2023 | 9AM-4PM
TRINITY METHODIST CHURCH
901 E. NEAL, SALINA
FEE: \$30 (LUNCH INCLUDED)

REGISTER ONLINE:
[HTTPS://TINYURL.COM/2023FOODPRES](https://tinyurl.com/2023FOODPRES)



Are you interested in food preservation? Do you need to brush up on current food preservation methods?

Come join us for this hands-on workshop to learn about pressure canning, waterbath canning, dehydration and freezing your food harvest!



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District

INSTRUCTOR:
KAREN BLAKESLEE, M.S.

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Kansas State University Agricultural Experiment Station and Cooperative Extension Service
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Safe Driving Tips for Older Adults



While many older adults value the independence of driving, changes that happen with age may alter a person's ability to drive safely. Changes in health, including medical conditions or injuries, may also affect a person's driving skills. However, there are steps you can take to help stay safe on the road:

- Always wear a seat belt as a driver or passenger
- Drive during daylight and in good weather
- Don't drink and drive; alcohol reduces coordination and impairs judgment
- Take your time and plan your route before you drive
- Avoid distractions in your car, such as using your phone, eating, or listening to loud radio
- Consider alternatives, if possible, such as taking public transportation using ride share services, or biking

Explore more safe driving tips for older adults at <https://bit.ly/safedriving23>. This information is also available in Spanish.

Source: National Institute on Aging

Scam Alert

The Kansas Insurance Department and the Office of the Kansas State Treasurer have received reports of a mail scam circulating in multiple Kansas counties. These letters claim to be from an attorney with law firms located in Canada, and state there are millions of dollars in an unclaimed life insurance policy available. The sender asks the recipient of the letter to partner with them to claim these monies.

Insurance Commissioner Vicki Schmidt and Treasurer Steven Johnson advise Kansans that these letters are a scam, and to not contact the sender. Scams like this are not new, this is the

latest one to go around. Remember if it sounds too good to be true it probably is. You should always be cautious of any unsolicited offer that promises no risk but requires your personal information before you can claim an alleged benefit whether that offer comes by mail, email, or text.

There are no fees associated when locating unclaimed property, including old life insurance policies that have been remitted to the State Treasurer's office. If follow-up is needed to request additional information to verify your claim, these letters will come directly from the Treasurer's office, not from a third party. You can also contact the State Treasurer to verify that a letter is authentic.

There are legitimate ways to check for both a life insurance policy benefit and unclaimed property through valid sources. Kansans can locate a life insurance policy using the National Association of Insurance Commissioners' Life Insurance Policy Locator at eapps.naic.org/life-policy-locator. To check for unclaimed property in your or a loved one's name, visit the Treasurer's Unclaimed Property division at kansascash.ks.gov/up_main.html or call 785-296-4165.

529 Savings Plans



State-sponsored 529 plans are tax-advantaged accounts

designed to help families save for college and avoid excessive student loan debt. Funds in a 529 plan grow on a tax-deferred basis and distributions are tax-free when used to pay for qualified expenses. Anyone can make contributions to 529 college savings plans on behalf of the beneficiary, including parents, grandparents, aunts, uncles, and even employers.

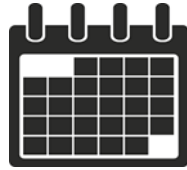
Kansas taxpayers may take an annual deduction of up to \$3,000 (\$6,000 for married, filing jointly) from Kansas adjusted

gross income for contributions to each beneficiary's account.

LearningQuest is the Kansas sponsored 529 plan. Visit their website at <https://www.learningquest.com/> to learn more about the benefits and features of the plan, and access online calculators to help you determine how your savings will grow.

Financial Calendar

- **Try a 'no-spend week'.** Only spend money on absolute necessities and nothing more for one week. You may have to say no to something temporarily during your no-spend week. Don't be surprised if this spending pause helps you feel more purposeful about your spending moving forward.
- **Automate your emergency savings.** Set up an automatic transfer or paycheck deposit into a named savings account specifically for emergencies. If you have already done this, increase the amount you are saving each month by either \$10 or 1% of your take-home pay.
- **Take 5 minutes to calculate your credit utilization ratio.** One way to increase your credit score is to keep each credit limit ratio below 30% (20% is better). Calculate the ratio by dividing balance on your credit card(s) by the credit card spending limit(s). If the ratio is above 30%, do what you can to pay down that balance. You'll see an uptick in your credit score!



Source: Utah State Extension 2023 Finance Calendar

Understanding your Health Insurance

Most of us are covered by health insurance, but do you understand the key terms and details?



First up, the deductible. This is the amount you pay out-of-pocket for covered services before your insurance kicks in. For example, if you have a \$1,000 deductible, you pay the first \$1,000 of your medical expenses, then your insurance starts to help out. Some policies are designed to allow certain services at a co-pay during this deductible phase. Check your summary of benefits for your plan details.

Next, the out-of-pocket maximum. This is the most you'll have to pay for covered services in a year. Once you reach this amount, your insurance covers 100% of your medical expenses. It is like a safety net for any catastrophic medical event to help protect your finances. It is common for a policy that has out-of-network coverage to have separate out-of-pocket maximums for in- and out-of-network services.

Lastly, there are copayments and coinsurance. A copay is a fixed amount you will pay for certain services, like a doctor's office visit or a prescription. For example, you might pay \$20 for a check-up and your insurance covers the rest. Coinsurance is a percentage of the cost. You might pay 20% and your insurance company pays 80%. These costs are most often incurred after you meet the deductible and before you meet the out-of-pocket maximum.

One of the most important things you can do to help control your costs when using health insurance is to make sure the providers you are using are in the plan's network of providers. Some plans will not cover you if you use a provider not in their network so you will pay 100% of the cost. Some plans will cover you if you go out of network, but it will be more expensive for you to do so. For example, you may pay 40% rather than 20% of the cost.

A Summary of Benefits and Coverage should be available from your insurance provider to help you determine which plan is best for you when shopping for insurance, but also to understand exactly how your plan works and what you can expect to pay.

Homeowner's Insurance

Homeowner's insurance rates are expected to rise this year throughout the U.S. This is due partially to the increase in the cost of building materials, and also due to more severe, or destructive, weather events.



Here are a few tips to help reduce the cost of your premiums.

Bundle coverage. Purchasing your homeowners and auto coverage from the same company can provide a savings discount overall. If you have a boat, motorcycle, or other vehicles bundling those can help you save also. This can also help to simplify record-keeping and paying the bill.

Keep your deductible high. In general, the higher the deductible, the lower the premium. Increasing your deductible from \$500 to \$1000 can save you 25 percent according to the Insurance Information Institute.

Clean up your credit. Most states, Kansas included, use credit scores when pricing homeowners insurance premiums. Check your credit score to make sure the information is accurate, and if you need tips for cleaning up your score, contact Deb in our office.

Landscape with fire in mind. Kansas has seen an increase in wildfires with the drought and windy conditions. Cutting back on dry brush around dwellings and outbuildings in fire-prone areas can help to save structures. Check

with your insurance company to see if it may also help with your premium.

Upgrade your roof. Some insurers add a surcharge for older roofs. When it is time to replace your roof, check ratings of asphalt roofing shingles and talk to your agent to determine if upgrading the type you put on will get you a better rate.

Finally, be cautious about how often you make a claim. Filing one every five years shouldn't raise a red flag with your carrier and trigger a premium increase, but more often than that might be pushing it.

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Central Kansas Extension District

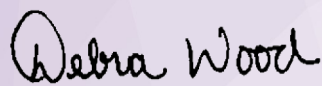
Salina Office

K-State Polytechnic
2218 Scanlan Ave
Salina, KS 67401-8196

Address Service Requested

The enclosed material is for your information. If we can be of further assistance, feel free to call or drop by the Extension Office.

Sincerely,



Debra Wood
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Family Resource Management
dwood@ksu.edu

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