

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

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**November/December  
2018**

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## Get a Head Start on Holiday Meals

When it comes to Thanksgiving and Christmas food prep, your freezer is your best friend. Pies, rolls, quick breads and muffins, scones, biscuits, cookies, and cake can all be prepared ahead — fully, or in part — then frozen. Here's a to-do list of make-ahead baked treats:

- Bake cake layers or cupcakes, quick bread loaves, or muffins; wrap and freeze. Thaw at room temperature.
- Prepare pie crust dough, shape into disks, and freeze. Or roll bottom and top crusts, stack between layers of parchment, wrap in plastic, and freeze flat. Thaw before using.
- Fruit pies (apple, berry, etc.) can be prepared up to the point of baking, then frozen.
- The dough for biscuits, scones, and cookies can be made ahead, shaped, frozen on baking sheets then stored in plastic bags in the freezer. Bake right from the freezer, adding a minute or two to the baking time.
- Prepare the yeast dough for dinner rolls. Immediately shape it into rolls, wrap (without rising), and freeze. Thaw, let rise, and bake. Unbaked dinner rolls have a shorter shelf life in the freezer than other types of baked goods.
- Bake yeast bread or cornbread for stuffing; wrap well and freeze. Thaw before using.

### Holiday meal survival tips:

1. **Shop for ingredients ahead of time** (including canned pumpkin) to take advantage of pre-holiday sales and availability.
2. **Choose your recipes early**; test-bake any new ones.
3. **Make yourself a food prep timeline for Thanksgiving and Christmas week**, listing everything you're going to make, and when. Break dishes down into easier make-ahead steps whenever possible.
4. **Assess your fridge space**; coolers are a handy solution when you run out of room.
5. **Test your oven temperature** with a free-standing oven thermometer. Recalibrate if necessary.

## Medicare Changes for 2019

The Social Security

Administration announced a

2.8% cost-of-living increase for 2019.

Following that announcement Congress set premiums and deductibles for next year. You will find those and other changes for 2019 below.



- Part B premium for most beneficiaries will increase \$1.50 to \$135.50. If a beneficiary earned more than \$85,000 as a single, or \$170,000 married filing jointly, they will pay a higher premium.
- The Part B deductible increased \$2 to \$185 for 2019.
- There are 26 drug plans available in Kansas next year.
- Premiums range from \$16.20 to \$99.50, with two new plans that have premiums below \$20.
- 29% of Medicare beneficiaries are enrolled in the 'extra help' program to help pay premiums and copays.
- First Health Part D Value Plus has a name change to Aetna Medicare Rx Value Plus.
- Three plans will not return in 2019. They are Blue Medicare Rx Premium (beneficiaries will be moved to Blue Medicare Rx Value), Symphonix Value Rx (beneficiaries moved to AARP Medicare Rx Saver Plus), and First Health Part D Premier Plus (beneficiaries moved to Aetna Medicare Rx Value Plus). It is especially important for those enrolled in these three plans to compare their options for 2019.

## Medicare Open Enrollment

Free, unbiased, and confidential Senior Health Insurance Counseling for Kansas (SHICK) assistance is available in the community during Medicare open enrollment, October 15 to December 7.

## Salina Senior Center

Walk-in [8:30 a.m. – 3 p.m.] on November 7, 8, 14, 15, 28, 29, December 5, 6

## Minneapolis Extension Office

**Call 785-392-2147 for appointment**

November 5, 13, 27, December 4

*Please indicate if you are new to Medicare, or comparing plans for 2019 when you call.*

Medicare beneficiaries should bring their Medicare card, a list of prescription medications including the name of the drug, dosage and frequency. Those new to Medicare, needing assistance to enroll in a Part D plan for the first time should call Deb at the Extension office at 785-309-5850.

## Free Credit Freezes are Here

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting in September of this year you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under age 16. If you are someone's guardian, conservator, or have a valid power of attorney, you can get a free freeze for that person, too.

If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

To request a freeze, contact each of the three credit reporting agencies using the information on following page.

- Equifax – <https://www.equifax.com/personal/credit-report-services/>
- Experian – <https://www.experian.com/freeze/center.html>
- TransUnion - <https://www.transunion.com/credit-help>

## Health Insurance Marketplace Open Enrollment

The open enrollment period for consumers who have individual or family health insurance through the Health Insurance Marketplace begins November 1 and ends December 15, 2018 for coverage beginning January 1, 2019. This time period applies to plans sold on and off the federal marketplace.

Those choosing a new health plan have several factors to consider. Making sure your providers – doctors, hospitals, and other health care providers – are within the plan's network is most important. Networks can vary within the same company, depending on where you live. You should also understand that companies may change the type of policy they sell from one year to the next.

For 2019, companies selling in Kansas will offer policies with the following types of network arrangements: exclusive provider organizations (EPO) or health maintenance organizations (HMO) plans. In our area, plans are available through Blue Cross Blue Shield and Medica Insurance Company.

To enroll through the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov). For local assistance, call Salina Family HealthCare Center at 785-825-7251 for an appointment with a Navigator.

The Trump administration has widened the availability of skimpy, short-term health plans which can be purchased outside the Marketplace as an alternative to Affordable Care Act compliant

plans. Be aware that these plans are exempt from some or all insurance market standards and consumer protections. They may charge higher premiums, deny coverage on pre-existing conditions, and leave out coverage of essential health benefits. If considering one of these plans carefully review exactly what is covered, in addition to comparing the network of providers.

## Types of Health Plan Networks

### Exclusive Provider Organization (EPO)

A type of managed care organization (health plan) that provides health care coverage through preferred health care providers only. The EPO may require a gatekeeper, a primary care professional who makes referrals for specialty care.

### Health Maintenance Organization (HMO)

A type of managed care organization (health plan) that provides health care coverage through a network of hospitals, doctors and other health care providers. Typically, the HMO only pays for care that is provided from an in-network provider.

Other types of coverage you might find available through employer group health plans or the individual market include:

### Preferred Provider Organization (PPO)

A type of health plan that provides health care coverage through a network of providers. Typically, the PPO requires the policyholder to pay higher costs when they seek care from an out-of-network provider.

### Point of Service (POS)

A managed care plan that gives members the option of seeking care from a specialist without a referral from a primary-care physician. Such services are subject to a higher deductible and/or coinsurance.



## Steps to Better Brain Health

The Alzheimer's Association recommends following these 10 steps to better brain health. Adopting a healthy lifestyle can improve your overall health and well-being, but may also reduce your risk for Alzheimer's disease and other dementias.

- Break a Sweat – Make getting 150 minutes of exercise per week a priority.
- Hit the Books – Take a class and learn something new.
- Follow Your Heart – High blood pressure and obesity increase your risk for heart disease and cognitive decline.
- Buddy Up – Get together with friends, volunteer, and contribute to your community.
- Fuel Up Right – Eat a balanced diet that emphasizes fruits, vegetables, and whole grains.
- Heads Up! – Wear a helmet, use your seatbelt, and prevent head injuries.
- Stump Yourself – Challenge your brain by trying new things and playing games, cards, or puzzles.
- Catch Some Zzz's – Strive to get at least 7 hours of sleep each night.
- Butt Out – Quit smoking today.
- Take Care of Your Mental Health – If you have symptoms of depression, or are unsure, seek advice from a doctor.

Start Now – it is never too late.

## Clean Beds for Good Health

Flu season is a good time to give your beds a thorough cleaning. And if someone in your household is just getting over a bout with the flu, there's nothing nicer than a fresh, clean bed to celebrate the recovery.

“Everyday” items, like sheets, pillows and mattress pads, as well as most blankets and comforters, are washable. The more decorative components, like bed skirts, throw pillows, bedspreads, coverlets and



throws, may be dry-clean-only. Check the care labels to be sure.

**Mattress:** Vacuum to remove any loose dirt or dust. A light spray with a fabric refresher will help remove any lingering odors; for double-duty, choose one with a formula designed to reduce allergens from pollen and dust mites. Vacuum and spray one side. Wait until the mattress is dry, and then flip it over and vacuum and mist the other side.

**Mattress pad:** Check the care label, then wash, using the recommended bleach and the hottest water that's safe for the fabric. Machine-dry.

**Bed pillows:** Most pillows can be cleaned in the washing machine, but read the label for cleaning instructions particularly for feather or down pillows as these may need to be dry cleaned. Wash them two at a time, agitating for only one or two minutes on the gentle cycle. Use the spin dry feature of your washer at least twice to get as much moisture out of the pillows as possible. When drying, remove them and fluff them periodically. This will prevent clumping and promote even drying. Tossing a few tennis balls in the dryer with the pillows will also help prevent clumping.

**Blankets:** Along with mattress pads and pillows, blankets should be washed at least four times a year. Follow the care label instructions. If the instructions are missing or faded, machine-wash it in warm water on the gentle cycle and machine-dry on the low heat cycle.

**Comforter:** Depending on the capacity of your washing machine, it can be difficult to wash a comforter at home. Don't try to cram it into the machine. Instead, take it to a laundromat and wash it in one of the large capacity machines. Be sure to check the care label before washing particularly for feather or down comforters as these may need to be dry cleaned.

**Electric blanket:** Check the care label. Generally, electric blankets shouldn't be dry-cleaned, because the chemicals may ruin the wiring. Most electric blankets can be machine-washed, using the gentle cycle and only two to three minutes of agitation. Don't put the blanket in the dryer unless the care label recommends it.



Instead, hang it over two lines or lay it flat to dry.

**Bed skirt:** If your bed skirt or dust ruffle is dry-clean-only, and it isn't soiled, toss it in the dryer with a fabric softener sheet. The sheet will trap the dust and the heat of the dryer will destroy any germs. Or use an in-home dryer kit to clean and refresh it.

**Decorative pillows:** Some decorative pillows have removable covers so the pillow and the cover can be cleaned separately, according to the care label instructions. If the cover is dry-clean-only and appears to be permanent, if you are handy with a needle and thread you can remove it by carefully ripping out the stitching along one edge. Clean the cover and the pillow (unless the care label says otherwise) using a home dry cleaning kit. Once the parts are clean, insert the pillow and hand-sew the opening closed.

## Planning a Healthier Holiday Meal

Add more nutritional value to your celebration with vegetables and whole grains.



Different cultures, and even different parts of the U.S., have Thanksgiving meal traditions that are unique, but one thing that is common to most of them is an abundance of calories steeped in unhealthy starches, fats, salt, and sugars. There are ways, however, to improve nutrition and still keep all those delectable flavors you and your family look forward to at this time of year. Here's how to make your turkey day a little healthier.

**Gravy.** Even though turkey drippings contain fat, homemade gravy is healthier than gravy bought in the grocery store because it has no preservatives or added sugar or sodium. If you have turkey broth on hand that you made previously from turkey bones, use it to start your gravy with. Otherwise, use store-bought

turkey broth (low-fat, low –sodium) and combine it with the turkey drippings. Try to avoid packaged or jarred turkey gravy, or use as little as possible.

**Mashed potatoes.** Boil or steam 2 cups of cauliflower until soft (about 20 minutes); then mash, and blend the cauliflower mix into the mashed potatoes. Cauliflower contains vitamins B<sub>6</sub> and C, calcium, iron, magnesium, and potassium. Use margarine made with plant-based oils instead of butter. Limit salt, and try a pinch of onion or garlic powder for extra flavor.

**Vegetables.** Add a rainbow of vegetables to increase your nutrients. Slice and toss veggies such as broccoli, zucchini, Brussels sprouts, carrots, and red onions together with a teaspoon each of garlic powder and onion powder and a pinch of salt and pepper. Sprinkle with olive oil and roast in the oven at 275°F for 30 minutes or until tender. Also, change up tradition a bit by starting your holiday meal with a wholesome salad, and skip heavy, sauce-laden dishes.

**Stuffing.** Skip the boxed stuffing mixes this year; they are full of salt. If you must have it, use whole grain bread, quinoa, or couscous. Sprinkle in a handful of ground flaxseed, sliced nuts, and dried cranberries or raisins for extra flavor, crunch, and nutrients.

**Turkey.** Both the dark and light turkey meat are healthy and loaded with nutrients, including protein, potassium, vitamins B<sub>6</sub> and B<sub>12</sub> and traces of iron and magnesium. The skin, while containing many nutrients, also is high in calories and fat (1 ounce has 110 calories, 10 grams [g] of fat, and 1 g of saturated fat). Leave it behind in the kitchen when you bring your sliced turkey to the table.

**Very important:** Drink plenty of water to flush salt out of your system. Also, make your attendees aware of deviations from standard recipes in advance to prevent allergic reactions or other health issues.



## Meaningful Holidays for your Children

Holidays can bring joy and fun especially to children. Children always look forward to receiving presents, often times costly and unnecessary ones. Sometimes our children are more concerned about the presents they want to get and forget the true meaning of the holidays – shared time and enriching experiences. Here are a few tips for parents to help their children look beyond all of the seasonal product-driven marketing;



- Teach Children to Question Marketing Ads – Ask your children what they think about the products they see publicized on TV or in magazines. You can ask for example, “Do you think that product really looks or works the same way it seems to in the advertisement?” Explain to them that product ads are intended to make us want things we don’t certainly need. Move on to a discussion of what they actually need.
- Talk about Family Traditions – Talk with your children about family traditions and the importance of observing them. You can have your children ask older relatives about the things they did to celebrate the holidays as children. Perhaps your children may get new ideas about how to spend the holidays with family and friends. If you do not have family traditions, you can ask your children for fun activities they would enjoy doing during holidays.
- Encourage Children to Give Time and Experience rather than Material Things – The holidays are a good opportunity to give back to your community. Talk to your children about the importance of volunteer work or community service and help them to get ideas of how to volunteer around the holiday. Kids can give their time and help other family relatives with house chores, housework or care.
- Make Home Gifts with Your Children – Involve your children in making home gifts

or preparing food for family members.

Photo albums, scrap books, painting, cakes and muffins can be good ideas. Emphasize that what really matters is to express love and gratitude no matter how people do it.

## Getting Ready for the Winter

It is time to start thinking about the colder months ahead. Among all of the things that you usually do during the fall, here are a few other items that you may want to add to your list.

### Winterize your home.

- ✓ Clean out gutters and repair any roof leaks that you may have.
- ✓ If you have water pipes that run alongside your exterior walls make sure they are insulated so that your pipes do not freeze when the weather turns colder.
- ✓ Seal your windows with weather stripping or insulation so that you can keep the warmth in and the cold out.



### Check your heating system and make sure it works properly.

- ✓ If you have not changed your air filter in a while, now would be a good time before it gets too cold.
- ✓ If you have a fireplace, make sure it is clean. This includes removal of any ash left over from last year.
- ✓ Test your smoke alarm batteries and make sure you do not need to replace them.

**Be prepared for power outages.** This is a great time of year to build up a stockpile of food and water, if you do not already have one.

- ✓ Stock some food that needs no refrigeration or cooking
- ✓ Store water in clean containers.
- ✓ Keep emergency kit filled with:
  - Flashlights (with batteries)
  - Weather radio
  - Baby items if needed
  - Blankets



Take the time now to prepare your home and your family for colder weather.

## Clutter Free Living

**DECLUTTER  
YOUR  
CLUTTER**

Many people are dealing with a clutter problem in their home. They often think that if they could only get rid of all the clutter, just once, the clutter problem could be solved. However, it's not that simple. It's easier to maintain a declutter area than it is to achieve it. Clutter doesn't just happen, there are reasons for it. The challenge is to find the solution to the problem and fix it.

For example, if everyone dumps papers, books, briefcases and other things on a table or the living room sofa, cleaning these areas today won't prevent the return of clutter tomorrow.

Fix the problem by finding a logical home for these things.

- ✓ Fold newspapers and stack in a basket or box.
- ✓ File paper work.
- ✓ Find a sensible location for backpacks, briefcases and books.

Use the same method for other problem areas throughout your home.

For instance, entertainment centers become cluttered as a result of technological changes. Decide what to do with your collection of old LPs, 8-tracks, cassette tapes, CDs, VCRs, and other things.

Kitchens become cluttered as a result of new gadgets and new food products that follow the latest trends. Sort what to keep and find a logical place for these things. Then practice good habits by returning everything to its new home. It also helps to establish a "returning home" habit or routine. For instance, as you shut the back door, hang the car keys on a hook just above the light switch. Remove jackets and coats two steps inside the house, and hang them on the coat

rack. Place purse or briefcase next to the coats. Accept reality. There's no such thing as completely clutter-free living. Pick a few areas where clutter is accepted.

## Not Always the Last Thing You Ate

One minute you're fine, and the next you begin to sweat as crippling cramps move wavelike through your belly. You vomit or have diarrhea, or both, fearing you won't live to see another day; then it goes away. You're back to your old self, maybe after a day or two.

The Centers for Disease Control and prevention estimates that this scenario, known as an "acute gastrointestinal event," happens to all of us at least once a year. People tend to blame the last thing they ate, but most likely it could be something from a day or two ago.

It takes the stomach around four to six hours to empty a full meal, and then the small intestine takes about six to eight hours to get out all the nutrients and empty into the colon. The remains linger there for another one to three days.

While this may not be something you like to think about, knowing this information the next time you get sick will help you be able to estimate when you might have eaten the food that made you sick. For example, if you vomit and don't have diarrhea, it could be that what made you ill was something you ate within the last four to six hours. If you wake up in the middle of the night with cramps and diarrhea, it's more likely something you consumed 18 to 48 hours earlier.



**Central Kansas Extension District**

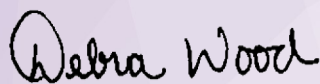
**Salina Office**

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,



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