

Kansas Currents

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Countdown to the Thanksgiving Holiday

As Thanksgiving approaches, cooking the traditional turkey dinner gives rise to anxieties and questions. What kind of turkey should I buy? Should I buy a frozen turkey or a fresh one? How do I store my turkey?

A few simple steps will not only ease your holiday fears, but will ensure a delicious and a safe meal for you, your family, and your friends. The following information may help you prepare your special Thanksgiving meal and help you countdown to the holiday.

Plan Ahead

Plan your menu several weeks before the holiday. Shopping early will ease the countdown tension for your Thanksgiving meal. Ask these questions to help plan your meal. Do you want a fresh or frozen turkey? Do you have enough space to store a frozen bird if purchased in advance; if not, when should you purchase a turkey? What size bird do you need to buy?

Fresh or Frozen?

If you choose to buy a frozen bird you may do so at any time, but make sure you have adequate storage space in your freezer. If you buy a fresh turkey, be sure you purchase it only 1-2 days before cooking. Do not buy a prestuffed fresh turkey.

Use the following chart as a helpful guide:

What Size of Turkey to Purchase	
Type of Turkey	Pounds to Buy
Whole bird	1 pound per person
Boneless breast of turkey	½ pound per person
Breast of turkey	¾ pound per person
Prestuffed frozen turkey	1¼ pounds per person - keep frozen until ready to cook



Happy Thanksgiving

Thawing

In the refrigerator

Place frozen bird in original wrapper in the refrigerator (40° F or below). Allow approximately 24 hours per 4 to 5 pounds of turkey. A thawed turkey can remain in the refrigerator for 1-2 days.

Thawing Time in the Refrigerator	
Size of Turkey	Number of Days
4 to 12 pounds	1 to 3 days
12 to 16 pounds	3 to 4 days
16 to 20 pounds	4 to 5 days
20 to 24 pounds	5 to 6 days

In cold water

If you forget to thaw the turkey or don't have room in the refrigerator for thawing, don't panic. You can submerge the turkey in cold water and change the water every 30 minutes. Allow about 30 minutes defrosting time per pound of turkey. The following times are suggested for thawing turkey in water. Cook immediately after thawing.

Thawing Time in Cold Water	
Size of Turkey	Hours to Defrost
4 to 12 pounds	2 to 6 hours
12 to 16 pounds	6 to 8 hours
16 to 20 pounds	8 to 10 hours
20 to 24 pounds	10 to 12 hours

In the microwave

Microwave thawing is safe if the turkey is not too large. Check the manufacturer's instructions for the size turkey that will fit into your oven, the minutes per pound, and the power level to use for thawing. Cook immediately after thawing.

Preparation

The day before Thanksgiving

Make sure you have all the ingredients you need to prepare your holiday meal. Check to make sure you have all the equipment you will need, including a roasting pan large enough to hold your turkey and a food thermometer. Wet and dry stuffing ingredients can be prepared ahead of time and refrigerated separately. This may also be done on Thanksgiving Day. Mix ingredients just before placing the stuffing inside the turkey cavity or into a casserole dish.

Thanksgiving Day

If you choose to stuff your turkey, stuff loosely. The stuffing should be moist, not dry, since heat destroys bacteria more rapidly in a moist environment. Place stuffed turkey in oven immediately. You may also cook the stuffing outside the bird in a casserole. Judging cooking time for your turkey will be easier if the following chart is used. The times listed are for a fresh or thawed turkey in an oven at 325° F. These times are approximate.

Timetables for Turkey Roasting

(325°F oven temperature)

Cooking Time -- Unstuffed	
Size of Turkey	Hours to prepare
4 to 6 lb. breast	1½ to 2¼ hours
6 to 8 lb. breast	2¼ to 3¼ hours
8 to 12 pounds	2¾ to 3 hours
12 to 14 pounds	3 to 3¾ hours
14 to 18 pounds	3¾ to 4¼ hours
18 to 20 pounds	4¼ to 4½ hours
20 to 24 pounds	4½ to 5 hours

Cooking Time ---- Stuffed	
Size of Turkey	Hours to Prepare
8 to 12 pounds	3 to 3½ hours
12 to 14 pounds	3½ to 4 hours
14 to 18 pounds	4 to 4¼ hours
18 to 20 pounds	4¼ to 4¾ hours
20 to 24 pounds	4¾ to 5¼ hours

Use a food thermometer to check the internal temperature of the turkey.

A whole turkey is a safe cooked to a minimum internal temperature of 165°F throughout the bird. Check the internal temperature in the innermost part of the thigh and wing and the thickest part of the breast. All turkey meat, including any that remains pink, is safe to eat as soon as all parts reach at least 165°F. The stuffing should reach 165°, whether cooked inside the bird or in a separate dish.

When turkey is removed from the oven let it stand 20 minutes. Remove stuffing and carve turkey.

Storing leftovers

Cut the turkey into small pieces; refrigerate stuffing and turkey separately in shallow containers within 2 hours of cooking. Use leftover turkey and stuffing within 3-4 days or freeze these foods. Reheat thoroughly to a temperature of 165° F or until hot and steaming.

Freezing Yeast Dough

To save time during the holidays, or any time of year, prepare yeast dough ahead of time and freeze into dough balls for rolls to bake later. The trick is using a dough with extra yeast because slow freezing can damage yeast.

According to Fleischmann’s Yeast, it is best to use dough recipes developed for freezing.

These recipes are high in yeast and sugar and low in salt. It is recommended to use bread flour to help maintain bread structure. After preparing and kneading the dough, shape into rolls or flatten into a disk and wrap airtight. The dough can be frozen up to four weeks. When ready to use, thaw at room temperature or slowly in the refrigerator, Once thawed, shape, let rise, and bake as directed.

Some examples of freezer dough recipes include:

<http://www.breadworld.com/recipes/Freezer-Pizza-Dough>

<http://www.breadworld.com/recipes/Master-Bread-Dough>

Cooking Dry Beans Safely

Slow cookers are convenient for cooking a variety of foods. But, when cooking certain dry beans in a slow cooker, it could be toxic.



The problem isn’t bacteria, but a compound called “phytohaemagglutinin,” also called PHA, or kidney bean lectin. Lectin is a type of protein that performs many functions in both plants and animals. But some types of lectin, including this one, can be toxic at high levels.

If this lectin isn’t destroyed by thorough cooking, you’ll be sorry. According to the U.S. Food and Drug Administration’s “Bad Bug Book,” eating as few as four or five improperly cooked red kidney beans can cause severe vomiting within a few hours, followed by diarrhea.

Although some cases have required hospitalization, people normally feel better

within three to four hours after symptoms start. That's one reason why there aren't many recorded cases of this particular foodborne illness in the U.S.: People usually begin to get over the illness just about the time they might think of contacting their doctor.

Other types of beans also contain PHA, but it's much more concentrated in red kidney beans. For example, the unit of measurement for the toxin is called "hau," for "hemagglutinating unit." Raw red kidney beans have anywhere from 20,000 to 70,000 hau, but that drops to 200 to 400 hau when the beans are fully cooked — not enough to be a problem. White kidney beans, or cannellini beans, or fava beans, contain just 5 to 10 percent of what's in red kidney beans.

The FDA recommends these steps for preparing dry red kidney beans:

- Soak beans for at least five hours in water. Change the water periodically, but it's not necessary for safety.
- Drain the beans from the final soaking water.
- Boil beans in fresh water for at least 30 minutes. Note: The toxin is destroyed when boiled at 212 degrees F for 10 minutes, but scientists recommend 30 minutes to be certain the beans reach the proper temperature for the amount of time necessary. **Don't use a slow cooker: It likely won't get hot enough.**

Does Late Night Eating Contribute to Weight Gain?

Although a long popular notion, there is now some research (animal and human) that suggests the timing of meals could be important for body weight control and maintenance of overall health. While there is no hard and fast cutoff at 8 p.m., intervention studies have found that people who ate the majority of their calories earlier versus later in the day or those who ate a heavier breakfast versus dinner were better able to manage their body weight, despite similar reductions in caloric intake.

Part of the reason behind this is that during the day, the hormones and overall metabolic processes in our bodies are better prepared to handle the food we consume than if we eat later in the evening when our so-called "body clock" is preparing for rest. Although this body clock may vary slightly from person to person, the suggestion of avoiding eating after 8 p.m. is a good way to ensure that eating happens before our metabolism begins to wind down for the night.

Other factors such as the amount of calories eaten, the duration of sleep, weight history of individuals, and genetics also play a role in weight gain, weight loss, and regain. So, although meal timing is important, it's only one of many factors to consider.

How Long Are You Contagious When You Have A Cold?

As a general rule, adults with a cold will be able to infect other people one day before symptoms appear, and up to five days or so

after becoming sick. Infants and children are able to transmit these viral infections for seven days or longer. The precise number of days for transmission can vary from person to person. Those in poor health tend to get infected more easily. Children are also more likely to catch (and transmit) colds.

Cold viruses, abundant in nasal and throat secretions, are mainly transmitted via hands. When you are sick and blow your nose, touch your face, or wipe your eyes, the virus transfers to your hands, and then to whatever or whomever you touch. If you contaminate a telephone, the next person who uses it may catch your cold. To avoid spreading or catching a cold, the most important precaution is to wash your hands often and well. Hand sanitizers are a good option when you're not near a sink.

Coughing and sneezing can also spread the virus, of course. If you don't have a tissue, instead of sneezing or coughing into your hand, do it into your arm or shoulder, thus avoiding contaminating your hand.

If you think you are getting sick, limit your contacts. Don't hug and kiss. If you're around someone who is sick, stay at least six feet away — cold viruses can't be propelled much farther than that. Don't share drinking glasses utensils, phones, or towels.

Flu viruses may not travel in exactly the same way as cold viruses, but taking these same precautions will also help keep you from transmitting or catching the flu.

Social Security COLA

The Social Security Administration announced a 2.0% Cost of Living Adjustment (COLA) starting with benefits paid in January 2018. Social Security says the average benefit will raise \$27.

There's a good chance most, if not all, of this increase will go to paying an increased Medicare Part B premium. Due to no COLA and a very small COLA the last two years, most drawing Social Security benefits have not seen an increase in their Medicare premium. Those new to Medicare currently pay a base rate of \$134, while those receiving Social Security pay an average of \$109.

Part B premium and deductible amounts are typically announced in mid-November. The Social Security administration will send out benefit statements in December giving you the amount to be deposited into your checking account starting in January.

Medicare Open Enrollment

Kansans will have 23 Part D plans to choose from in 2018, one more than the current year. Premiums range from \$20.40 to \$155.60. Pay particular attention to coverage. If your current plan is dropping one of your medications from its formulary, or moving it to a different tier, it may not be the best choice for 2018. Several plans had preferred pharmacy changes for 2018. If you have a specific pharmacy you would like to use, and it is no longer a preferred pharmacy on your current plan, changing plans may help to keep your costs down.



Those who qualify for the Low Income Subsidy, or Extra Help program, who are enrolled in the Cigna Healthspring Secure plan may want to look at their options, as it no longer qualifies as a \$0 premium plan.

Beneficiaries enrolled in the Federal Employee Health Benefits program do not need a separate Medicare Part D plan. Those who have retiree coverage or who obtain their medications from the VA may not need to compare plans either, though comparing will tell them if they might be able to save money.

Shop around to find a plan that best meets your needs and makes the most financial sense for you. If you would like assistance with your plan comparison, call the Minneapolis extension office at 785-392-2147, or stop by the Salina Senior Center on a Wednesday or Thursday, except the week of Thanksgiving, between now and December 7. Those new to Medicare, needing assistance to enroll in a Part D plan for the first time should call the Salina Extension office at 785-309-5850. Medicare beneficiaries should bring their Medicare card, a list of prescription medications including the name of the drug, dosage and frequency.

2018 Health Insurance Open Enrollment

Kansas consumers making choices on health insurance for 2018 need to be aware of the shortened open enrollment period and possible changes in network providers.

The shorter open enrollment period for the 2018 plan year begins November 1 and ends December 15, 2017. The federal government established the time period,

and it applies to plans sold on and off the federal marketplace.

Those choosing a new health plan for coverage beginning January 1, 2018, have several factors to consider. Making sure your providers—doctors, hospitals and other health care providers—are within the plan’s network is important. Also, be aware that networks can vary within the same company, depending on where you live.

In Kansas for 2018, companies will be offering policies with the following types of network arrangements: preferred provider organizations (PPO), exclusive provider organizations (EPO) or health maintenance organization (HMO) plans. Definitions of each network are on the next page.

It is important for consumers to understand how their policy works and especially important to understand the network requirement of any plan being considered. Consumers should check to be certain that their physicians and other medical providers such as labs and hospitals are in the network for the plan they are considering purchasing.

If you purchase a health insurance policy through the federal marketplace, your cost may be reduced if you are eligible for an advance premium tax credit (APTC). Those credits are available *only* if you buy insurance on the marketplace. They are not available for off-marketplace individual purchase, or if you purchase insurance through your employer.

Kansas consumers have likely heard about the following recent actions taken at the federal level.

- President Trump signed an executive order on October 12, 2017. The order prioritizes three areas: association health plans (AHPS), short-term limited-duration insurance and health reimbursement arrangements (HRAs). The order requires the secretaries of federal agencies to propose regulations. The executive order has not changed the 2018 marketplace at this time.
- Cost share reduction (CSR) subsidy payments to insurers selling marketplace coverage will stop almost immediately. CSR subsidy payments are different subsidies than the advance premium tax credits (APTCs). The discontinued payments reduced the deductible and copays for low income consumers.

“The companies have signed their final issuer agreements for participation in 2018,” according to Insurance Commissioner Ken Selzer. “Kansas has a stable market and no further rate revisions are anticipated.”

“Getting the health insurance you need means taking personal responsibility to learn about the subject and then apply it to your situation,” Commissioner Selzer said. “If you need assistance, however, look to our Consumer Assistance Division at the insurance department (800-432-2484) for answers to general health insurance questions, or use our online chat feature at www.ksinsurance.org .”

Types of Health Insurance Plans

Exclusive Provider Organization (EPO)

– A type of managed care organization (health plan) that provides health care coverage through preferred health care providers. 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.

Preferred Provider Organization (PPO)

– A type of managed care organization (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.



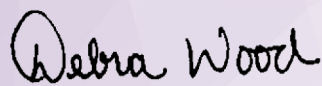
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Address Service Requested

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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