

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

September 2017

*District Extension
Agents:*

Debra Wood

Family Resource
Management

Leah Robinson

Nutrition, Food Safety
and Health



Prepare Kansas

This year's weekly Prepare Kansas topics to be covered include Prepare a Household Inventory; Review Your Insurance Coverage; Create a Grab-and-Go Box; and Family Communication. We can tell you from personal experience, in the event of a disaster the recovery will go more smoothly if you have some of these items in place. We even hope to bring you a Facebook live event during the month.

Be sure to 'Like' our Facebook page and follow us at <https://www.facebook.com/CentralKansasDistrict>. This September's Facebook Challenge will be interactive, with information and resources to help individuals and families be better prepared, and providing the opportunity for participants to comment and share their own information on what they're doing in regard to personal and community preparedness.

The formal Prepare Kansas Facebook Challenge runs through September only, but emergency preparedness information for Kansans and others is available year round on the Prepare Kansas blog at <https://blogs.k-state.edu/preparekansas/>.



'Like' us on Facebook at [facebook.com/CentralKansasDistrict](https://www.facebook.com/CentralKansasDistrict) for the latest news and events from Central Kansas Extension District.

Disaster Resources

Department of Homeland Security Ready site
<https://www.ready.gov/>

Extension Disaster Education Network
<http://eden.lsu.edu/Pages/default.aspx>

Get Financially Prepared publication
<https://www.bookstore.ksre.k-state.edu/pubs/MF3055.pdf>



Medicare Corner

Each fall several changes can happen for people with Extra Help, a federal program that helps pay Medicare prescription drug costs. If your Extra Help coverage will change, you will be mailed a notice sometime in September, October, or November. Look out for the colors and titles of these notices to find out if you need to take action to change or keep your Extra Help benefits.



If you receive an **orange** notice, you do not need to take action. This is the “Change in Extra Help Copayments” Notice, and you may receive it sometime in October. This notice explains if the Extra Help copays will change in 2018. Read this notice to learn how much you will pay for your covered drugs in 2018, and save it for your records.

If you receive a **blue** notice, you might need to take action. There are two kinds of blue notices. Both are called Reassignment Notices. The first kind of Reassignment Notice is sent out in October to people whose Medicare Advantage (MA) plans or Part D drug plans are leaving the Medicare program. If you receive this notice, it means that you will be reassigned to a new MA or Part D plan in 2018. If you want to choose your own plan, you must choose it by December 31, 2017. If you do not take action, you will be automatically enrolled in a different plan that may or may not fit your prescription drug needs.

The second kind of blue Reassignment Notice is sent in October to people whose MA or Part D plan premiums have risen above the maximum premium amount that Extra Help

will cover. If you receive this notice, it means you will be assigned to a new plan in 2018. If you want to choose your plan, you should do so before December 31, 2017. Otherwise, you will be automatically enrolled in a new plan.

If you receive a **gray** notice, you should be prepared to take action, because it means that you could be losing Extra Help or paying more in the coming year. The first kind of gray notice is a “Loss of Deemed Status” Notice. This notice is sent in September to people who will no longer qualify to get Extra Help in 2018. If you get this notice, but you think it is a mistake (because your income has not changed and/or you are still below the income and asset limits for Extra Help), you should reapply for Extra Help right away so you don’t lose coverage in 2018.

The second kind of gray notice is the “Low-Income Subsidy Choosers” Notice. You will receive this in November if you chose your current drug plan (instead of being automatically enrolled in one), and your plan premium is increasing above the Extra Help benchmark amount in the coming year. If you receive this notice, it means that you have to actively change your plan to one with a lower premium. If you do not actively switch to a plan with a premium below the Extra Help benchmark, you will pay part of the premium (the difference between the premium amount and the benchmark amount) in 2018.



Medicare Basics: New to Medicare Workshop

Learn the basics of Medicare, including eligibility, how and when to apply, what is covered by the various parts, and how to fill the gaps. Programs available to assist low-income individuals will also be discussed. Anyone interested in learning more about the Medicare maze would benefit from the program, particularly those who are nearing age 65 or who help aging parents with insurance and financial matters.

Date: Wednesday, October 11
Time: 5:30-7p.m.
Place: Salina Public Library
Community Learning Center 2
308 W Elm, Salina, KS

Space is limited to 25. Advance registration is required. Register by calling 785-309-5850 or by e-mailing dwood@ksu.edu.

Medicare Basics Webinar

Part of the Solid Finances Series, Deb will present the Medicare Basics program via webinar. Register at <https://www.msuextension.org/solidfinances/>

Date: Wednesday, October 11
Time: 11:05-11:55am
Place: Online

Upcoming Dates:

October 15— December 7 Medicare Open Enrollment
October 16 Medicare Update
November 3 Medicare Plan Finder Class

ABLE Accounts

Saving is a foundation of financial stability. But until recently, if you were blind or disabled, or the parent of a blind or disabled child, it was extremely difficult to save for expenses such as housing, education—or even disability-related services and technologies—without losing other benefits.

That changed with the passage of the Achieving a Better Life Experience (ABLE) Act of 2014, which gives Americans with disabilities the opportunity to save in a tax-deferred account, similar to a 529 college savings plan as a supplement to their government benefits.

Generally, a beneficiary is eligible for an ABLE account if he or she is receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits. The onset of the disability must have begun prior to age 26.

Many government program have an asset limit of \$2,000 to remain eligible for the program. Savings in a 529A account up to \$100,000 will not affect eligibility for SSI and other benefits.

The annual contribution limit for an ABLE account is \$14,000 per individual beneficiary. Earnings grow tax-deferred and withdrawals are tax-free when used for qualified disability-related expenses.

Families planning for a special-needs child may find these particularly useful. To learn more and to create an account, visit <https://savewithable.com/ks/home.html>.

Older Parents and Social Security

If you have children who won't graduate from high school until sometime after you turn 62, your family may qualify for extra dollars from Social Security. Your children can't collect until you do, but it is something to factor in when determining when to take Social Security benefits.

A child under age 18 (or 19 if still in high school) can collect benefits of up to half of what a parent would get at Full Retirement Age (FRA)—even if that parent claims benefits at 62. Today that can amount to as much as \$16,122 a year for children of high earners.

Certain members of your family also may qualify for benefits on your record if you are receiving disability benefits, including your children, and your spouse caring for your child under age 16 or disabled and receiving Social Security benefits.

If you have multiple children, they can all collect until they age out. An annual family maximum limits total payments to between 150% and 180% of your FRA benefit.

Benefits for your children may not be available before full retirement age if you are still working. Under Social Security's earnings test, some or all of your benefits are withheld if your annual income exceeds certain thresholds. If you lose your benefits, your dependents also lose theirs. You can recoup those payments later, but your children can't.

Women In Ag

Save the date November 7, 2017 on your calendars for the next Women in Ag meeting to be held at the American Ag Credit building in Salina. Our speaker, Kate Sawyer, will talk about supplementing farm income. More details in the October newsletter.

Spinach and Kidney Stones

Spinach is a nutritious and economically important vegetable in our diet. But, many varieties contain high amounts of oxalate, a natural compound in the plant, that can lead to kidney stone formation.



Researchers have now identified eight spinach varieties with low oxalate levels. They analyzed the genetic code of 310 spinach varieties and identified six DNA markers that contribute to oxalate levels. Knowing the amount of oxalate concentrations in these varieties can help breeders reduce oxalate concentrations.

Spinach contains higher concentrations of oxalate than most crops, but it is an economically important vegetable crop worldwide and it's considered healthful because of its high concentration of a number of key nutrients. Foods such as beets, rhubarb, strawberries, nuts, chocolate, tea, wheat bran, and almost all dry beans also are known to be in the urine and may contribute to kidney stone formation.

Nutrition for the School Year and Beyond

We are nearing the end of summer, and the school year has either already started or is rapidly approaching. If you're a parent, you might wonder if your child is getting the proper nutrition to stay focused and excel in the classroom. Two opportunities to support your child's emotional and dietary health are providing a nutritious breakfast and engaging in a family dinner. Often, parents face a variety of barriers to participating in these opportunities.

Here are some quick-and-easy solutions to common barriers parents face when it comes to providing nutritious breakfasts and family dinners during the school year.

Breakfast

Barrier: "I don't have enough time in the morning to make a nutritious breakfast."

Solution: Try preparing your child's breakfast the night before. Set out ready-to-save foods such as bagels, cut up some fruit or make pancake batter that can be easily poured onto a griddle. If the morning school routine is too hurried for a sit-down breakfast, try preparing to-go breakfasts such as a yogurt parfait with Greek yogurt, assorted fruit and whole-grain granola.

Barrier: "My child isn't hungry in the morning."

Solution: Ask them what they like! Breakfast doesn't need to consist of "traditional" breakfast food to be balanced and nutritious. Serve a peanut butter and banana sandwich on whole-gran bread, leftover vegetable pizza with a glass

of milk, or a lean turkey wrap on a whole-wheat tortilla.

Dinner

Barrier: "I don't have enough time to cook a family meal."

Solution: Dinner doesn't need to be gourmet—when in a time crunch, think simple! For example, try a pasta dish or make a simple-but-hearty soup. Another hack is to cook when you do have time, like during the weekend. Make frequently used ingredients such as browned ground beef and cooked chicken in bulk, tripling the amount and then freezing them. Then use them in tacos, soup and more throughout the week.

Barrier: "My family members don't like the same foods."

Solution: Let your child choose the meal a couple times a week. Additionally, try a buffet-style dinner or choose-your-own ingredients meal, such as tacos or pizza, that includes at least one option that appeals to everyone.

Lastly, remember to have fun! Getting children involved in the kitchen will excite them to eat the meals and it can foster a positive attitude toward nutrition for the future.



Using An Indoor Grill Pan

Although grill pans are sometimes referred to as griddles, the difference is visible: a griddle has a flat surface, while a grill pan is covered with ridges. These ridges are raised about half a centimeter, which allows juices to drip off foods as they cook and creates char marks as well as a crisper texture, similar to food cooked on an outdoor grill.

From shape and size to design and material, there's a grill pan for every cook's needs.



Choose from square, round or rectangular pans that fit one or two stovetop burners. Opt for long, single handles or shorter double handles and pick from different materials including cast iron, enameled cast iron, copper, stainless steel, and anodized nonstick aluminum. For double the cooking fun with a single tool (which saves storage space!), a reversible griddle-grill pan allows you to flip pancakes on one side and grill burgers on the other.

Top-rated cast-iron grill pans retain heat better than aluminum and feature higher ridges to help keep juices and oil off food, allowing for crispier, more uniform char marks. If your budget allows, an enamel coating over cast iron helps make clean-up easier. However, cast iron takes longer to heat on an electric stove, and it can easily scratch the surface of a glass-topped stove.

Meat lovers and vegetarians alike can enjoy grilling foods that show off pretty char marks, including juicy burgers, chicken breast and pork chops, shrimp and scallops, thick slices of portobello mushrooms and other sturdy

vegetables, and even a classic grilled cheese sandwich or panini.

To use a grill pan, preheat the pan for five minutes over medium-high heat. Flick a few drops of water on the grill pan; if they evaporate quickly, your pan is ready to use. Make sure your stove is well-ventilated to prevent an overly smoky kitchen.

Next, add a hint of neutral-flavored oil by carefully rubbing a paper towel dipped in oil over the surface of the pan. This helps prevent food from sticking.

Prep food to be uniform in thickness, then place on the grill pan, cooking on both sides to ensure it is cooked to the proper internal temperature. If meat or poultry needs additional cooking time, cover it with an inverted pan to keep it from drying out. If your grill pan is small and light enough, transfer it to the oven to finish cooking.

While grill pans can't fully replicate the authentic outdoor grill's smoky flavor, you can enjoy a hint of delicious char-grilled taste year-round.



Tools For Better Health: Chronic Disease Self Management Program to be Offered in Minneapolis

Do you or someone you know suffer from a chronic health concern such as: arthritis, cancer, diabetes, fibromyalgia, heart disease, high blood pressure, lung disease, obesity, stroke, etc.? To help those experiencing chronic health conditions, and their caregivers, Central Kansas Extension District and the Ottawa County Health Department will be offering the *Tools For Better Health: Chronic Disease Self Management* program.

This workshop is designed to help you feel better, be in control of your chronic condition, and do the activities you want to in life. With others who have chronic conditions, you'll learn and practice ways to manage your symptoms and enjoy life more.

This program was developed by Stanford University. Feedback from past participants has shown this class to be effective in helping people manage their health, control chronic disease symptoms, and find support along the way. Class is open to anyone with ongoing health issues, their family members, and caregivers.

During the program, you'll learn how to deal with problems such as frustration, fatigue, pain, and isolation. Other topics include strength, building endurance for daily activities, effective communication with family, and health professionals, and how to work in partnership with your health-care team.

This is a six week program that begins on Thursday, October 26. Class will be held in the

Wampler Room at the Ottawa County Health Center, 9:30a.m. – 11:30a.m. every Thursday, October 26 – December 7. There is no fee to attend. Class participants will also receive a free “Living a Healthy Life with Chronic Conditions” resource book (\$20 value).

Instructors for the class will be Leah Robinson, FCS Extension Agent and Sara Hodges, Ottawa County Health Department Director. Please contact Central Kansas Extension District in Minneapolis, 785-392-2147, for more information or to register. Class size is limited, registration must be received by October 20.



Macerating Fruit to Bring Out its Best

Maceration of fruit is simply giving it a good soak. This technique helps break down the cell walls in fruit to release flavor and aroma from within the fruit. The softened, and newly flavored, fruit can be used as a sauce, a dessert, or a filling.

Ingredients to help macerate fruit include sugar, and a variety of alcohols such as liquors, liqueurs, and wine. Water, fruit juice and vinegar can also be used. Sugar helps draw out the water inside the fruit which reduces the internal pressure inside the fruit and it relaxes and softens. Alcohol triggers the osmosis process to draw water from inside the fruit.

How long this process takes can vary from about 30 minutes to a couple days. The time depends on the thickness of the fruit skin, the texture of the flesh, and the desired outcome. If mixing a variety of fruit, start with the firmer or thick-skinned fruit, then add the softer fruit later.

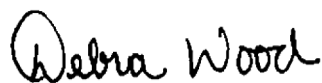
Central Kansas Extension District

300 W. Ash, Room 111
P.O. Box 5040
Salina, KS 67402-5040

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
District Extension Agent
Family Resource Management
dwood@ksu.edu



Leah Robinson
District Extension Agent
Nutrition, Food Safety and Health
lmrobins@ksu.edu

Salina Office
300 West Ash, Room 111
P.O. Box 5040
Salina, KS 67402-5040
785-309-5850
Fax: 785-309-5851

Minneapolis Office
Courthouse
307 N. Concord, Suite 190
Minneapolis, KS 67467-2140
785-392-2147
Fax: 785-392-3605