

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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and Health



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Medicare Basics: New to Medicare Workshop

Come 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 10

Time: 6:30 p.m.

Place: Salina Public Library
Prescott Meeting Room
301 W. Elm, Salina

Save the Dates

Medicare Open Enrollment

October 15-December 7

More information coming in the next newsletter!



Reasons Your Drug Plan May Deny Your Medication

There are several reasons why your drug could be denied by your Medicare Part D plan. If this happens, the best way to find out why is to call your Part D plan and ask. Some of the most common reasons for denial are:



- **Your drug is off-formulary:** The drug is not on your plan's list of covered drugs
- **Prior authorization:** You must get prior approval from a plan before it will cover a specific drug.
- **Step therapy:** Your plan requires you to try a different (usually less expensive or safer) drug first.
- **Quantity limits:** Your plan only covers a certain amount of a drug over a certain period (like 30 pills per month).

Once you know the reason your drug has been denied, you will be able to work with your doctor to communicate with the plan. Your doctor may need to submit additional evidence—for example, if your drug is denied because you have not met step therapy requirements, your doctor may need to submit additional documentation that you have tried the other, lower tier drugs, or that trying them would be dangerous or ineffective for you. If your doctor cannot resolve this issue with the plan, you and your doctor can appeal for your plan to cover the drug.

There are other reasons that your drug may be denied, such as if it was prescribed for an off-label use or if it is excluded from coverage by Medicare law. In these situations, be aware that you can appeal for coverage, but you are less likely to receive a favorable decision.

Your drug has been prescribed for an off-label use: “Off-label” is a term used to describe situations where a doctor has

prescribed a drug for a reason other than the use(s) approved by the U.S. Food and Drug Administration (FDA) or listed in certain medical reference texts. If your doctor prescribes a medication on your plan's formulary for a reason other than the use approved by the FDA, your drug may not be covered. Some very limited exceptions for cancer drugs exist. If you are taking an off-label chemotherapy drug, the drug plan can also look to whether there is peer-reviewed medical literature support for the use when deciding whether to cover it.

Your drug is excluded from Medicare coverage: some drugs are excluded from Medicare coverage. These include:

- Drugs used to treat anorexia, weight loss, or weight gain.
Note: Part D may cover drugs used to treat physical wasting caused by AIDS, cancer, or other diseases.
- Fertility drugs
- Drugs used for cosmetic purposes or hair growth
Note: drugs used for the treatment of skin diseases or conditions like psoriasis, acne, rosacea, or vitiligo are not considered cosmetic drugs and may be covered under Part D.
- Drugs that are only for the relief of cough or cold symptoms
- Drugs used to treat erectile dysfunction
- Prescription vitamins and minerals (except prenatal vitamins and fluoride preparations)
- Non-prescription drugs (over the counter drugs).

If the drug you are trying to access is an opiate, some additional restrictions may apply, including restrictions based on your personal history of opioid use. If this happens, talk to your pharmacist and doctor.

3D Screening Mammograms will be Standard of Care in Kansas in 2019

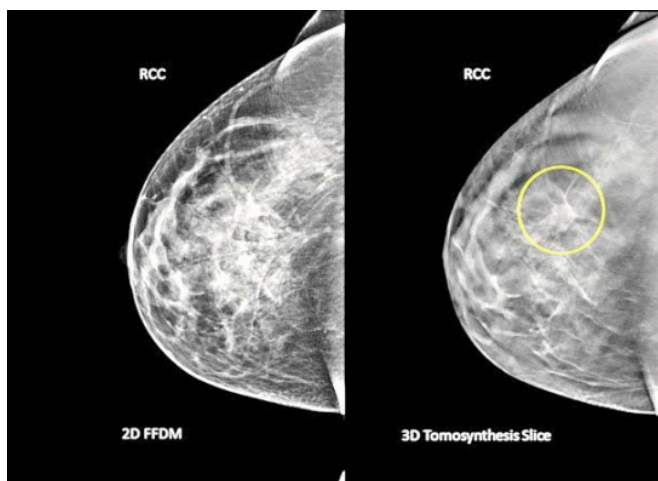
The Kansas Insurance Department will require Kansas health insurance carriers to cover three-dimensional mammograms for women as the standard of care for breast exams beginning in 2019, according to Clark Shultz, Assistant Commissioner.

“We will be issuing a bulletin that directs health insurance companies to cover this procedure as a matter of course,” Assistant Commissioner Shultz said. “This modern technology is providing physicians with great opportunities to diagnose and treat breast cancer more quickly.”

Traditionally, two-dimensional mammograms were covered under health insurance plans, but three-dimensional coverage often required the policyholder to pay the additional cost.

This is a win-win for both the patient and the physician, taking advantage of modern healthcare technology at no additional cost to the patient.

Source: Kansas Insurance Department



Opioid Key Facts



- Opioids are a class of drugs that include powerful prescription pain relievers — such as oxycodone, codeine, morphine, and fentanyl — and the illegal drug heroin.
- Opioids work by binding to opioid receptors in your body to relieve pain.
- Prescription opioids can be an important part of treatment but carry significant risks for addiction and overdose because of the addictive euphoria they create and the tolerance that occurs after repetitive dosing.
- Drug overdose is the leading cause of accidental death in the United States, of which a large majority is due to prescription and illegal opioids. Seven drug related deaths occur every hour in the United States.
- There are effective treatment options for opioid dependence, yet only 10 percent of people who need such treatment are receiving it.
- Naloxone, also called Narcan® or Evzio®, can completely reverse the effects of an opioid overdose and prevent death.
- If you or someone you know is abusing opioids, seek help NOW. If you suspect someone is experiencing an overdose, CALL 911.

To Avoid Opioid Misuse and Overdose

Opioids are a class of drugs that include powerful prescription pain relievers – such as oxycodone, codeine, morphine, and fentanyl – and the illegal drug heroin. Prescription opioids can be an important part of treatment but carry significant risks for addiction and overdose because of the addictive euphoria they create and the tolerance that occurs after repetitive dosing.

To avoid opioid misuse and overdose:

- Do not take more medication than what is prescribed.
- Do not take other people's prescriptions.
- Do not mix opioids with alcohol, antianxiety medications, muscle relaxants, sleep aids, and other opioids.
- Be proactive in addressing pain. Experts suggest exploring various methods of alleviating pain, such as over-the-counter pain medications, exercise, or alternative therapies.

Share Financial Information With Your Spouse Now to Avoid Problems Later

It is common for couples to share their financial lives but not the responsibility for managing household finances. It might be time-consuming for both of you to review your bills, as well as spending and savings plans each month.

But if responsibilities unexpectedly shift due to a sudden illness or loss of a spouse, getting up to speed quickly could be challenging for the person least familiar with handling the family finances. Without the help of the person who has always handled the money, the one left in charge will face major headaches.

Get started in a few steps

- Schedule time for you and your spouse to go over your financial picture. Start by taking an inventory of your family finances: income, expenses, debt, and investments, if any. It's good to get in the habit of sharing this every so often as your financial picture changes, or so it stays fresh in your mind.
- Maintain a list of account information and store it in a secure location. Make sure you both have access to online accounts. Create a

list that includes account numbers, usernames, security questions, and passwords. There are many options available for securely saving the list digitally or printing it and storing it in a locked fireproof box.

Remember to tell your spouse how to access the file and update it when necessary.

- Have a plan. Make sure to plan for what will happen and who will manage your finances if one or both of you become ill or die unexpectedly. Consider creating a durable power of attorney so you will have someone in place to pay your bills or make financial decisions if you can no longer do it on your own.

Losing your spouse is challenging on its own, and that stress multiplies if you find you are in the dark about your family finances. It's worth taking time now to make sure you both will be equally prepared for the future, no matter what your age.



The Hot Spot of Hot Peppers

If you eat foods with hot peppers, you likely know the spiciness, or heat, can vary a lot.

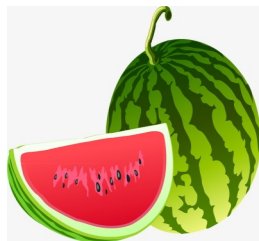
The heat comes from a group of compounds called capsaicinoids, including the well known capsaicin. This fiery compound causes “chemesthesis” in which the receptors inside the mouth react to pain, touch, and heat. Some may call it pain, others call it pleasure.

Chile pepper varieties has a varying amount of heat and can also be quite different within the same variety. Growing conditions will also determine heat in peppers. If the plant is stressed, the peppers will produce more capsaicin.

The pith, or white membrane, contains a majority of the heat from capsaicin. Simply cut out the pith, as well as the seeds, to cool down the heat. Save these to add back to a recipe if more heat is desired. The size of pepper makes little difference in heat pungency.

It's Melon Season! Serve Them Safe!

Summer and fresh, juicy melons are a perfect match! Whether you grow them or buy from somewhere else, handling and prepping them safely at home is important.



It is easy to forget that melons grow on the ground. They are exposed to pests and microorganisms from the soil. Here are some tips to safely prepare your melon.

- Select a melon with no imperfections. Damage to rinds can cause mold growth or other bacteria to travel to the inside of the

melon.

- Before cutting the melon, wash your hands. Be sure equipment and utensils are clean and sanitized, including your sink.
- Place the melon under running water and scrub the outside rind with a produce brush.
- Cut the melon and rinse the pieces as you go. Serve immediately. Store any cut melon leftovers in the refrigerator.

What is Legionnaires' Disease?

Legionella is a type of bacterium found naturally in freshwater environments, like lakes and streams. It can become a health concern when it grows and spreads in human-made building water systems like



- Showerheads and sink faucets
- Cooling towers (structures that contain water and a fan as part of centralized air cooling systems for building or industrial processes)
- Hot tubs that aren't drained after each use
- Decorative fountains and water features
- Hot water tanks and heaters
- Large plumbing systems
- Grocery store mist machines.

After Legionella grows and multiplies in a building water system, water containing Legionella then has to spread in droplets small enough for people to breathe in.

Less commonly, people can get sick by aspiration of drinking water containing Legionella. This happens when water accidentally goes into the lungs while drinking.

Evaluating Artisan Bread

Artisan, or hearth, breads have some characteristics that make them unique. Here are some tips to evaluate these breads.



Aspect — Feel the weight, it should be appropriate for its size. Are the cuts on top open to allow expansion? Scoring will dictate the interior structure and visual appearance. The color should be golden, and darkly burnished is not always best.

Crumb Structure — Baguettes will have some marble-sized holes along with smaller holes. The cell walls will look translucent.

Flavor — This is a combination of the crust flavor and interior flavor. One should not overpower the other.

Balance — Sour flavor notes from fermentation should balance with malty notes. Browning from Maillard reactions should be balanced with interior flavors and added ingredients.

Texture — This varies by bread type and is the contrast of the crust and interior. It may be chewy, tender, crispy, moist or dry.

Nonfat Dry Milk—Is it on the Comeback?

Nonfat dry milk (NFDM) was first invented in 1802. It's amazing that more than 200 years later, we are still using it in a variety of ways. According to the USDA, "Nonfat dry milk is the product obtained by the removal of only water from pasteurized skim milk."

What are some benefits of using dry milk? Well, for starters, it is very convenient. It has a longer shelf life than liquid milk because the

moisture is removed in the drying process. Another benefit is that one cup of prepared instant NFDM provides one serving from the Dairy Group of MyPlate, provides 30% of the daily calcium recommendation's, 10% of the vitamin A recommendations, and 8 grams of protein.

What is the best way to store NFDM? It is important to store unopened packages of NFDM in a cool, clean, dry place. Once opened, store prepared NFDM in a tightly sealed container or bag for up to five days in the refrigerator. Pay attention and mark "Best if used by" or "Best by" dates on the package.

Now that you know more about NFDM, try using it in your meals. Add to casseroles, soups, and mashed potatoes to boost the calcium and protein. You can even try adding a tablespoon or two of NFDM to smoothies for creamier results or coffee/tea as a healthier substitute for cream or creamer.

Here is a recipe to make your own condensed cream soup. It saves money and has less sodium. Use the reconstituted mix wherever it calls for a can of condensed cream soup.

Nonfat Dry Milk Condensed Soup Mix

Makes 8 servings

- 2 cups of NFDM
- ¾ cup cornstarch
- 2 Tbsps dried minced onion flakes
- ½ tsp ground black pepper
- ¼ cup low sodium chicken bouillon powder
- 1 tsp dried basil (optional)
- ¼ tsp dried thyme (optional)

1. Combine NFDM, cornstarch, onion flakes, pepper and chicken bouillon. If desired, add basil and thyme.

- Mix well, place in an airtight container, and store in the refrigerator or freezer.
- When ready to use the mix, combine 1/3 cup of the mix with 1 1/4 cups of water in saucepan. Cook and stir until thickened.

Nutritional information: Calories 125, Protein 6g, Carbohydrate 22 g. Fat 0g, Sodium 1660mg, Calcium 220g, Vitamin A 130 RE

Garlic Spinach Dip

Makes 1 3/4 cups

1 (15.5 ounce) can spinach drained, chopped
 1 (8 ounce) package reduced fat cream cheese
 2 Tbsps. Nonfat Dry Milk + 1/3 cup water
 1/4 tsp. garlic powder
 dash hot pepper sauce
 pepper (optional)
 cucumbers, carrot slices

- In a blender or bowl, combine spinach, cream cheese, reconstituted Nonfat Dry Milk, garlic powder, and hot pepper sauce. Blend until smooth.
- Transfer to a serving bowl. Serve with cucumbers and carrots.

*substitute 1/3 cup skim milk for the reconstituted Non-fat Dry Milk.

Nutritional information: Calories 90, Protein 5g, Carbohydrates 5g, Total fat 5g, Sodium 200 mg, Fiber 2g, Cholesterol 15mg.

Can you Eat Eggs with Blood Spots in Them?

Contrary to popular belief, a blood spot on an egg's yolk does not mean the egg is fertilized. It is not a chick embryo. Rather, the spots occur when small blood vessels rupture as the yolk is

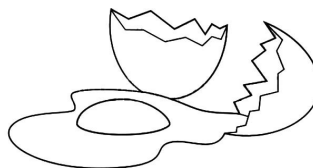
released from the hen's ovary. A blood spot actually indicates that the egg is fresh, since it will dissipate over time.

On rare occasions, you may find brown or gray "meat spots" in the white of the egg, which occur when tissue from the hen's reproductive tract breaks off during egg formation.

In either case, the egg is safe to eat. You can stir the spots into the rest of the egg or, if that's unappetizing, you can remove them using the tip of a knife. If the white of the egg is diffusely pink or red, however, throw it out, since this indicates the egg is spoiled due to bacteria, according to the Egg Safety Center.

The chance of finding blood or meat spots is slim, since they are nearly always detected through a process used in USDA egg grading called candling. This involves rotating the eggs over a bright light to look for imperfections inside. (Candling was originally performed with candles.) Eggs found to have these spots are not marketed, though some slip through. Brown eggs tend to have more blood spots, and the spots are harder to detect during candling due to the darker shell.

By the way, it's true that, in the past, eggs more often came from hens that mated with roosters, which increased the chance that a blood spot indicated that an egg was fertilized. But hens don't need roosters to lay eggs (they do so naturally, and according to the amount of light)- and today, most eggs sold in grocery stores come from "virgin" hens. Moreover, if an egg happens to be fertilized, the cold, non-incubated environment in which it's kept will not support development of a chick.



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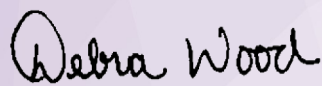
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Address Service Requested

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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