

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

March/April 2022

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Walk Kansas 2022

Although we're in the midst of winter, spring will be here soon! Something to look forward to every spring with is the return of Walk Kansas!

I know many of you are excited and ready to start moving! Walk Kansas has frequently been a great motivator for people to start being active again after a sedentary winter. Sometime it's exactly the jump start to pick up those healthy habits.

Walk Kansas will begin March 27 and last through May 21. It's a great physical activity and overall health program that can be completed as a team or individually. The choice is yours! More information will be available on our Central Kansas District website and Facebook page as it becomes available. In the meantime, if you have any questions, please e-mail Leah Robinson, lmrobins@ksu.edu or call the Salina (785-309-5850) or Minneapolis (785-392-2147) office.



Surprise Medical Bills

A new nationwide ban on surprise medical bills took effect January 1. The law will protect most insured patients, those covered under group and individual health insurance



policies, from receiving an unexpected bill when receiving care from an out-of-network hospital, doctor, or other provider they did not choose.

The No Surprises Act says patients in these situations cannot be asked to pay more than the in-network rate their insurer would typically charge them. The law also calls for a process to resolve any billing issues between the health care provider and the insurer without involving patients in those discussions through an independent dispute resolution process.

Patients are now protected from surprise bills in most emergency situations, as well as for planned procedures when they unknowingly receive care from a provider outside their network. This can occur, for example, when you have a planned procedure at an in-network hospital, but the doctors involved don't work for the hospital and don't belong to the same provider networks. All of the services you receive at an in-network hospital should be covered as though they are in-network and starting next year those out-of-network doctors must submit charges to your health insurance rather than billing you directly.

There are potential gaps in the new law to be aware of. The law applies to air ambulances, but does not cover ground ambulances, which are a major source of surprise bills. Patients can also be asked to waive their protections ahead of time for planned procedures but not emergency care.

If people believe they have received a surprise bill, they can appeal to their insurer or contact a consumer protection agency. They can also call a new No Surprises Help Desk number at 1-800-985-3059.

Financial Calendar



- You Choose! 1) Next time you go to a grocery store, take a thoughtfully planned list and stick to it OR 2) Try grocery pick-up and eliminate going into the store entirely! This will help decrease money spent on impulse buys and also help you remember everything you need so you can get it all in one trip!
- Create a financial binder to organize and track your expenses, receipts, financial goals, and tax information throughout the year. Having your documents all in one place (whether in print or digitally) can be helpful during an emergency or when you need to quickly access your financial information.
- Review your tax withholdings and update your W-4 if you want more or less money withheld from your paycheck. Adjusting withholdings will increase or decrease the refund amount you get from the IRS each year.
- April is financial literacy month! Celebrate by finding a book, class, podcast, etc. to further your personal finance knowledge. If you find yourself stressing out about finances, chances are part of this stress comes from being unfamiliar.

Digital Accounts

Do you have a record of all your digital accounts? If not, it's time to create a digital accounts inventory (include spouse/partner if applicable). Digital accounts generally require a username and password or PIN to access. It is important for someone to be able to access this information in the event that you are unable to. It is also helpful to have all of your accounts and login information in one place to use as a checklist when you change your passwords (at least annually) or if you ever need to reference passwords and accounts for personal purposes. For more information on digital estate planning and guidance on making your digital accounts inventory, see one of our newest publications online at <https://bookstore.ksre.ksu.edu/pubs/MF3591.pdf>.

6 Money-Smart Uses for Your Tax Refund

If you are expecting a refund this tax season, consider these six tips for using it wisely.



1. Pay down credit card debt. First, attach the card with the highest interest rate. If you can pay off the card in full, that is even better.
2. Build up an emergency fund. Tuck some of that tax refund into savings. Even a modest amount –as little as \$500 –can help soften the blow of typical unexpected expenses. If you already have an emergency fund, give yourself an extra boost toward reaching that three-to-six-month living expenses recommendation.
3. Invest in a retirement plan. Enhance your future now by using your tax refund to invest in a tax-deferred retirement plan. If you have an Individual Retirement Account (IRA), make a one-time, sizable contribution, or save your tax refund for a series of smaller investments over several months.
4. Prepay your mortgage or loans. For homeowners with hefty monthly mortgage payments, give yourself some breathing room by using your tax refund to pay ahead. For non-homeowners, contribute to your car loan or student loan, or prepay on your insurance premium.
5. Be good to your car and your home. Spend your tax refund on costly, but necessary, repairs to your home or vehicle. Replace that leaky roof or buy new tires for your car.
6. Treat yourself. If you have covered all of the above, then reward yourself –but do so responsibly. Spend your tax refund on a well-deserved vacation or buy yourself something you have been saving for.

Medicare and At-Home COVID Tests

The Centers for Medicare and Medicaid Services (CMS) announced in early February that they plan to make over-the-counter (OTC) COVID-19 tests available to beneficiaries at no cost by early spring. According to the agency, Medicare beneficiaries will be able to access up to eight over-the-counter COVID-19 tests per month for free. Tests will be available through eligible pharmacies and other participating entities. Medicare had previously been excluded from the required OTC coverage by insurance.

Medicare Basics

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: Thursday, April 7

Time: 12 noon

Place: Online via Zoom

Registration information can be found on our website at www.centrankansas.ksu.edu under events.

2022 Extra Help Limits

The Medicare Part D Low Income Subsidy, sometimes referred to as LIS or Extra Help, assists people with limited income and resources with paying for their prescriptions. Extra Help pays for a Medicare beneficiary's plan premium up to a benchmark amount, and at the pharmacy beneficiaries pay no more than \$10 for their medications.

Extra Help is administered by the Social Security Administration and is estimated to have an average value of \$5,000.

There are two levels of Extra Help, full and partial. People who receive Medicaid, a Medicare Savings Program, or Supplemental Security Income (SSI) will be automatically enrolled into Extra Help.

Income limits are set based on the federal poverty guidelines which were updated in January. The Extra Help income limit for a single individual is \$20,385 per year, or \$1,699 per month. The income limit for a couple is \$27,465 per year, or \$2,289 per month.

Resource, or asset, limits to receive full Extra Help are \$9,900 for an individual and \$15,600 for a couple. Partial help limits are \$15,510 for an individual and \$30,950 for a couple.

Beneficiary's must meet both income and asset guidelines. If you think you might qualify or have questions, contact Deb at 785-309-5850 or dwood@ksu.edu.

Hearing Loss: A Common Problem for Older Adults

Hearing loss is a common problem caused by noise, aging, disease, and heredity. People with hearing loss may find it hard to have conversations with friends and family. They may also have trouble understanding a doctor's advice, responding to warnings, and hearing doorbells and alarms.



Approximately one in three people between the ages of 65 and 74 has hearing loss, and nearly half of those older than 785 has difficulty hearing. But, some people may not want to admit they have trouble hearing. Older people who can't hear well may become depressed, or they may withdraw from others because they feel frustrated or embarrassed about not understanding what is being said. Sometimes, older people are mistakenly thought to be confused, unresponsive, or uncooperative because they don't hear well.

Hearing problems that are ignored or untreated can get worse. If you have a hearing problem, see your doctor. Hearing aids, special training, certain medicines, and surgery are some of the treatments that can help.

Signs of Hearing Loss

Some people have a hearing problem and don't realize it. You should see your doctor if you:



- Have trouble hearing over the telephone
- Find it hard to follow conversations when two or more people are talking
- Often ask people to repeat what they are saying
- Need to turn up the TV volume so loud that others complain
- Have a problem hearing because of background noise
- Think that others seem to mumble
- Can't understand when women and children speak to you

Types of Hearing Loss

Hearing loss comes in many forms. It can range from a mild loss, in which a person misses certain high-pitched sounds, such as the voices of women and children, to a total loss of hearing.

There are two general categories of hearing loss;

- **Sensorineural hearing loss** occurs when there is damage to the inner ear or the auditory nerve. This type of hearing loss is usually permanent.
- **Conductive hearing loss** occurs when sound waves cannot reach the inner ear. The cause may be earwax buildup, fluid, or a punctured eardrum. Medical treatment or surgery can usually restore conductive hearing loss.

Sudden Hearing Loss

Sudden sensorineural hearing loss, or sudden deafness, is a rapid loss of hearing. It can happen to a person all at once or over a period of up to 3 days. It should be considered a medical emergency. If you or someone you know experiences sudden sensorineural hearing loss, visit a doctor immediately.

Age-Related Hearing Loss (Presbycusis)

Presbycusis, or age-related hearing loss, comes on gradually as a person gets older. It seems to run in families and may occur because of changes in the inner ear and auditory nerve. Presbycusis may make it hard for a person to tolerate loud sounds or to hear what others are saying.

Age-related hearing loss usually occurs in both ears, affecting them equally. The loss is gradual, so someone with presbycusis may not realize that he or she has lost some of his or her ability to hear.

Ringling in the Ears (Tinnitus)

Tinnitus is also common in older people. It is typically described as ringing in the ears, but it also can sound like roaring, clicking, hissing or buzzing. It can come and go. It might be heard in one or both ears, and it may be loud or soft. Tinnitus is sometimes the first sign of hearing loss in older adults. Tinnitus can accompany any type of hearing loss and can be a sign of other health problems, such as high blood pressure, allergies, or as a side effect of medications.

Tinnitus is a symptom, not a disease. Something as simple as a piece of earwax blocking the ear canal can cause tinnitus, but it can also be the result of a number of health conditions.

Causes of Hearing Loss

Loud noise is one of the most common causes of hearing loss. Noise from lawn mowers, snow blowers, or loud music can damage the inner ear, resulting in permanent hearing loss. Loud noise also contributes to tinnitus. You can prevent most noise-related hearing loss.

Protect yourself by turning down the sound on your stereo, television, or headphones; moving away from loud noise; or using earplugs or other ear protection.

Earwax or fluid buildup can block sounds that are carried from the eardrum to the inner ear. If wax blockage is a problem, talk with your doctor. He or she may suggest mild treatments to soften earwax.

A punctured ear drum can also cause hearing loss. The eardrum can be damaged by infection, pressure, or putting objects in the ear, including cotton-tipped swabs. See your doctor if you have pain or fluid draining from the ear.

Health conditions common in older people, such as diabetes or high blood pressure, can contribute to hearing loss. Viruses and bacteria (including the ear infection otitis media), a heart condition, stroke, brain injury, or a tumor may also affect your hearing.

Hearing loss can also result from taking certain medications. “Ototoxic” medications damage the inner ear, sometimes permanently. Some ototoxic drugs include medicines used to treat serious infections, cancer, and heart disease. Some antibiotics are ototoxic. Even aspirin at some dosages can cause problem. Check with your doctor if you notice a problem while taking a medication.

Heredity can cause hearing loss, as well. But not all inherited forms of hearing loss take place at birth. Some forms can show up later in life. For example, in otosclerosis, which is thought to be a hereditary disease, an abnormal growth of bone prevents structures within the ear from working properly.

How to Cope with Hearing Loss

If you notice signs of hearing loss, talk to your doctor. If you have trouble hearing, you should:

- Let people know you have a hearing problem.
- Ask people to face you and to speak more

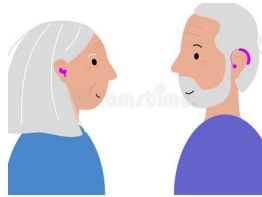
slowly and clearly. Also, ask them to speak louder without shouting.

- Pay attention to what is being said and to facial expressions or gestures.
- Let the person talking know if you do not understand what he or she said.
- Ask the person speaking to reword a sentence and try again.
- Find a good location to listen. Place yourself between the speaker and sources of noise and look for quieter places to talk.

The most important thing you can do if you think you have a hearing problem. Or, your doctor may refer you to other experts, like an otolaryngologist (ear, nose, and throat doctor) or an audiologist (health professional who can identify and measure hearing loss).

Tips: How to Talk with Someone with Hearing Loss

Here are some tips you can use when talking with someone who has a hearing problem:



- In a group, include people with hearing loss in the conversation.
- Find a quiet place to talk to help reduce background noise, especially in restaurants and at social gatherings.
- Stand in good lighting and use facial expressions or gestures to give clues.
- Face the person and speak clearly. Maintain eye contact.
- Speak a little more loudly than normal, but don't shout. Try to speak slowly, but naturally.
- Speak at a reasonable speed.
- Do not hide your mouth, eat, or chew gum while speaking.
- Repeat yourself if necessary, using different words.
- Try to make sure only one person talks at a time.

- Be patient. Stay positive and relaxed.
- Ask how you can help.

Using a Sponge vs. a Starter In Yeast Bread

In some bread cookbooks, you may see the terms sponge and starter used interchangeably. They are not, however, the same product. Let's explore the differences.

In bread, a starter is a form of yeast. It is typically a combination of flour and water that is exposed to air to attract wild yeasts, such as lactobacilli bacteria, to create fermentation. Other ingredients that might be added include rye flour, onion, or potato to add microorganisms. The starter ferments for a few days before using. The variety of microorganisms creates one-of-a-kind flavors for breads. Typically, a portion of the starter is saved, refreshed with flour and water, allowed to ferment, and used in the next batch of bread. Another way to use a starter is to save a piece of the dough to add to the next day's dough. Baker's pride themselves on how long a starter is kept active, which can be years.

A sponge is an extra step in the bread making process. This involves combining the yeast, some of the flour, and the water. The mixture is somewhat soft. The sponge is allowed to ferment from 30 minutes to several hours. The sponge usually becomes bubbly and rises. Longer fermentation gives stronger, acidic flavors. After this period, the bread making process continues as usual. Bread sponges may also be referred to as polish (French or "polish"), preferment, or biga (Italian version). Each of these will have different proportions of flour and water, as well as varying fermentation times.



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MARCH 2022

Preparing Your Finances for Times of Disaster

If you think your household finances are not vulnerable to disaster, think again. Just one flood, fire, earthquake, or tornado can wipeout a lifetime of savings. Learn steps you can take to help protect your family and business finances from unexpected events of nature.

MAR. 9TH @ 12:15-1PM
(VIA ZOOM)

Consumers Beware! Avoiding Identity Theft & Scams

Today's technology leaves the door open for intrusions from the ever-crafty marketers and even criminals. This program will cover some of the common approaches to the invasions of our personal privacy. Tools and information will be shared to help prevent these types of activity from happening to you.

MAR. 23RD @12: 15-1PM
(VIA ZOOM)



Use the QR code or link to register for the webinars.



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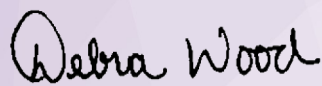
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Address Service Requested

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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