

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

September 2020

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Medicare Open Enrollment

Medicare Open Enrollment will look different this year. Due to COVID-19 Deb will be comparing Medicare Part D plans this fall by phone, mail, and Zoom, and will not be coordinating SHICK services at the Senior Center in Salina which is being remodeled.

If you are a Medicare beneficiary and would like assistance comparing and selecting your drug plan this fall, call the Salina office at 785-309-5850, email dwood@ksu.edu, or download the drug worksheet and appointment form from our website at <https://www.centralkansas.k-state.edu/home-family/health-insurance>, return to the Salina or Minneapolis office and we will contact you with an appointment time. Two forms are required to be completed and returned before your appointment. If you do not have internet access to download these, they will be mailed to you when you contact us.

Open enrollment runs October 15 – December 7. Appointments will be made on a first come, first served basis. Drug plan information will be available toward the end of September. Watch the October newsletter for details about changes to expect next year.



Face Coverings Required

Aligning with Kansas State University, the Central Kansas Extension District has a policy requiring all employees and visitors to wear a face covering while on the premises.

If you do not have a face covering, one will be provided for you. If you are unable to wear a covering over your nose and mouth, please call your local office so we may find an alternative way to assist you.

Thank you for being cooperative of our current policy.

Upcoming Programs

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: Tuesday, September 15

Time: 6:30 p.m.

Place: Online via Zoom



Registration: <http://bit.ly/920MedicareBasics>
or call 785-309-5850

How to Use the Medicare Plan Finder

This class will help those wanting to run their own Medicare Part D plan comparisons this fall. Bring your Medicare card and a list of medications, including dosage and frequency. Participants will learn how to enter their medications into the Plan Finder, evaluate their options, and select the plan that will best suit their needs.

Date: Wednesday, October 21

Time: 2 p.m.

Place: Online via Zoom

Register at <http://bit.ly/2020PlanFinder> for the link to join the meeting. Email dwood@ksu.edu with questions.

SCAM Alert

I have been receiving a lot of phone calls from area residents who are receiving marketing calls telling them they are missing out on Medicare benefits and if they do not take action with the

caller now will be losing their Medicare benefits. These calls are scams, and in fact it is illegal for anyone to be calling a beneficiary at this time of year to market Medicare plans.

These marketing violations can be reported to Medicare at 1-800-Medicare (1-800-633-4227). Write down as much information as you can during the scammer's call to report to Medicare (phone number, their name, what you were told).

Also remember this fall as we enter Medicare open enrollment season when these marketing calls and ads are legal and plentiful, that just because Medicare allows something doesn't mean that Advantage plans we have available in this area are offering the services you see advertised on national TV, or even a Wichita station. Before making any kind of change into a Medicare Advantage plan you want to make sure your local provider is an in-network provider. Plans we currently have available are local or regional, so you want to make sure you will not be wanting or needing service outside the area, too. Also, realize that Medicare Advantage and Medicare Supplement plans are two very different things and pay very differently. If you have questions about how these plans work, contact Deb in our office.

Medicare Reminder

Preventive care is care you receive to prevent illness, detect medical conditions, and keep you healthy. Medicare Part B covers many preventive services, such as screenings, vaccines, and counseling. If you meet the eligibility requirements and guidelines for a preventive service, you must be allowed to receive the service. This is true for Original Medicare and Medicare Advantage Plans. However, your plan's coverage rules may apply.

- Original Medicare: You pay nothing (no deductible or coinsurance) for most preventive services when you see a participating provider.

- Preventive services recommended by the U.S. Preventive Services Task Force are covered at 100% of the Medicare-approved amount (zero cost-sharing), but for other services you may be charged Original Medicare cost-sharing.
 - You may be charged if you see a non-participating or opt-out provider.
- Medicare Advantage: When seeing an in-network provider, you pay nothing for preventive services that are covered with zero cost-sharing by Original Medicare. This means that plans are required to cover your care without charging deductibles, copayments, or coinsurance, as long as you meet Medicare's eligibility requirements for the service.
 - Medicare Advantage Plans may charge you for preventive services that Original Medicare does not cover with zero cost-sharing.
 - You may be charged if you see an out-of-network provider.

Under certain circumstances, you may be charged for services you receive related to your preventive service, even if the preventive service itself is covered at 100% of the cost. For example:

- During the course of your preventive care, your provider may discover and need to investigate or treat a new or existing problem. This additional care is considered diagnostic, meaning your provider is treating you because of certain symptoms or risk factors. Medicare may bill you for any diagnostic care you receive during a preventive visit. For example, if your doctor finds and removes a polyp during a colonoscopy, costs related to removing the polyp will apply.
- You may have to pay a facility fee depending on where you receive your

preventive care. For example, certain hospitals charge separate facility fees when you receive a preventive service.

- You may be charged for a doctor's visit if you meet with a doctor before or after receiving your preventive care.

Keep in mind that each preventive service has its own eligibility requirements and guidelines. Medicare may only cover a service a certain amount of times each year or under specific circumstances.

Note: Medicare may cover certain preventive services more frequently than guidelines suggest if they are needed to diagnose or treat an illness or condition.

Fraudulent Unemployment Claims

The office has received a few calls related to fraudulently filed unemployment claims. If you or your employer receives a determination letter from the Kansas Department of Labor, and you did not file for unemployment benefits, this fraudulent activity can be reported at <https://www.dol.ks.gov/fraud>. This site also includes steps to take with the credit reporting bureaus and IRS as a result of this fraud.

Fraudulent claims also indicate that personal information has been exposed and we would recommend pulling your credit report from all three bureaus, as well as requesting either a fraud alert or credit freeze on your files with each bureau. A credit freeze locks down your credit. A fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. More information can be found on the Federal Trade Commission website <https://www.consumer.ftc.gov/topics/identity-theft>.

To request a copy of your credit report, go to annualcreditreport.com. As a general rule, you can request one free report from each of the

three bureaus once per year. Right now, however, you can request once per week through next April, so if you have requested a report less than a year ago, you do not need to worry about being charged for pulling it again.

Financial Preparedness Tips

September is National Preparedness Month. Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful times, having access to personal financial, insurance, medical and other records is crucial for starting the recovery process quickly and efficiently.



1. Gather financial and critical personal, household and medical information.
2. Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATMs and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel or food.
3. Obtain property (homeowners or renters), health and life insurance if you do not have them. Not all insurance policies are the same. Review your policy to make sure the amount and types of coverage you have meets the requirements for all possible hazards. Homeowners insurance does not typically cover flooding, so you may need to purchase flood insurance from the National Flood Insurance Program at <http://www.floodsmart.gov/>.
4. For more helpful financial

preparedness tips, download the Emergency Financial First Aid Kit (EFFAK) at https://www.ready.gov/sites/default/files/2020-03/ready_emergency-financial-first-aid-toolkit.pdf to get started planning today. This kit can help you prepare financially and provides tips to reduce the financial impact of disasters on you and your family.

Visit Ready.gov at <https://www.ready.gov/financial-preparedness> For more great tips.

Improper Charges for COVID-19 Testing

Kansas Insurance Commissioner Vicki Schmidt issued a Consumer Alert regarding billing for COVID-19 testing. The Department's Consumer Assistance Division, recently became aware of situations where federal law was not being followed related to COVID-19 testing.

"Providers and health insurers have a responsibility to ensure claims are processed correctly," said Commissioner Vicki Schmidt. "Kansans should pay special attention to any charges related to COVID-19 testing to ensure they are not improper. If you have been tested for COVID-19 and have questions about charges, please contact the Department for assistance."

Federal law requires COVID-19 testing without cost sharing (including deductibles, copayments, and coinsurance) requirements or prior authorization or other medical management requirements, meaning most consumers should not be billed a separate provider or facility fee for receiving a COVID-19 diagnostic test.

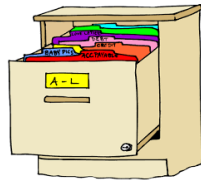
Consumers are encouraged to closely review explanation of benefit statements from their insurer to make certain they do not have a cost

sharing responsibility for a diagnostic COVID-19 test. The Kansas Insurance Department has a Consumer Assistance Hotline, 785-296-7829 or 800-432-2484 to assist consumers who believe they were subject to an improper charge.

Consumers can also contact the Department via email at kid.webcomplaints@ks.gov; or through the website at insurance.kansas.gov/complaint.

Good Recordkeeping is an Essential Element of Tax Planning

Now is a good time for people to begin thinking about next year's tax return. While it may seem early to be preparing for 2021, reviewing your recordkeeping now will pay off when it comes time to file again.



Here are some suggestions to help taxpayers keep good records.

Taxpayers should develop a system that keeps all their important information together. They can use a software program for electronic recordkeeping. They could also store paper documents in labeled folders.

Throughout the year, they should add tax records to their files as they receive them. This includes Notice 1444, *Your Economic Impact Payment*, and unemployment compensation documentation in addition to W-2s from employers, 1099s from banks and other payers, other income documents. Having records handy makes preparing a tax return next year easier.

- Taxpayers should let the IRS know if they change their address. They should also notify the Social Security Administration of a legal name change to avoid a delay in processing their tax return.

- Review their tax return to make sure they didn't overlook any credits or deductions. Double check credits and deductions. Records that taxpayers should keep include receipts, canceled checks and other documents that support income, including any unemployment compensation.
- Taxpayers should also keep records relating to property they dispose of or sell. They must keep these records to figure their basis for figuring gains or losses.
- Taxpayers should keep records for three years from the date they filed the return. Taxpayers who have employees must keep all employment tax records for at least four years after the tax is due or paid, whichever is later.

Pressure Canning Done Right

During this pandemic, more gardens were planted and now they are producing some great crops! So when all those tomatoes ripen at the same time, what can you do? Preserve them!

Pressure canning is used to preserve vegetables and meat, including many tomato products. Vegetables and meat are low acid foods and require pressure canning to destroy *C. botulinum*, the pathogen that causes botulism.

It is critical to follow the directions in using pressure canners. Always read the instruction manual for your canner. Do a practice run with water in the canner to learn how to use it and how it works with your stove. Check your stove manufacturer to be sure canning is recommended. Some glass top stoves are not suitable for canners as they can crack under the weight of a heavy canner.

The Search for Canning Supplies

Gardens popped up in a lot of new locations this year since everyone had more time at home and many garden supply stores sold out of plants and seeds. Now that gardens are producing, food preservation supplies are disappearing off store shelves.

Canning lids are few and far between. But remember, **do not reuse canning lids!** Do not use old, dented, or deformed lids, or lids with gaps or other defects in the sealing gasket. When jars are processed, the lid gasket softens and flows slightly to cover the jar-sealing surface, yet allows air to escape from the jar. The gasket then forms an airtight seal as the jar cools. Gaskets in unused lids work well for at least 5 years from date of manufacture. The gasket compound in older unused lids may fail to seal on jars.

Take Time to Vent!

When using a pressure canner, it is very important to vent the air out of the canner before pressurizing. Air trapped in a pressure canner lowers the temperature obtained for a given pressure (for example, 10 or 15 pounds pressure) and results in underprocessing. To be safe, USDA recommends that **ALL pressure canners must be vented 10 minutes before they are pressurized.**

To vent a canner, leave the vent pipe (steam vent) uncovered (or manually open the petcock on some older models) after you fill the canner and lock the canner lid in place. Heat the canner on high until the water boils and generates steam that can be seen escaping through the open vent pipe or petcock. When a visible funnel-shape of steam is continuously escaping the canner, set a timer for 10 minutes. After 10 minutes of continuous steam, you can

close the petcock or place the counterweight or weighted gauge over the vent pipe to begin pressurizing the canner.

The Importance of Headspace in Canning

Leaving the specified amount of headspace in a jar is important to assure a vacuum seal. If too little headspace is allowed, the food may expand and bubble out when air is forced out from under the lid during processing. The bubbling food may leave a deposit on the rim of the jar or the seal of the lid and prevent the jar from sealing properly. If too much headspace is allowed, the food at the top is likely to discolor. Also, the jar may not seal properly because there will not be enough processing time to drive all the air out of the jar.

The amount of headspace depends on how much the food moves or swells inside the jar during the canning process. In the case of spaghetti sauce, there is a lot of food material and more viscosity or thickness compared to a tomato juice. So the food pulp/pieces are going to shift or swell more than a juice, therefore they need more room. Also, how the heat moves through the jar, by convection or conduction, can influence the amount of headspace needed.

Reliable recipes will specify the amount of headspace needed for that product. In general, jams and jellies are 1/4 inch; pickles, fruits, some tomato products are 1/2 inch; and plain vegetables and meats are at least one inch.



Why Do Home Canned Foods Lose Liquid?

As with any problems when cooking, there are many reasons to answer a question. For pressure canning, here are some reasons for the question above:



- Improper headspace to allow for food expansion.
- Pressure canner was not exhausted for 10 minutes before pressurizing.
- Pressure too high.
- Unsteady heat source caused pressure fluctuation.
- Removing pressure regulator before pressure dropped completely.
- Rapid temperature changes or drafts blowing on the canner.
- Lids not applied correctly.
- Raw pack was used instead of hot pack.
- Did not leave canner closed for 10 minutes after pressure dropped completely.

Home Canning Mistakes

Many resources show home canning methods that are not safe. Here are a few:

- **Canning in the oven**—Canning jars may not withstand the thermal shock and can break. Also, oven heating filled jars of food is slow and can encourage potential bacteria growth.
- **Open kettle canning**—This is filling jars and closing them without further heat processing. This also includes inverting jars or setting the jars in the sun. Without water bath canning or pressure canning, spoilage will likely occur and food will be lost or people may become sick.
- **Electric multi-cookers** — While some electric multi-cookers have a “canning” button, no research is available to back up this function. Use these appliances for cooking only!

- **The jar sealed, it has to be safe!** – What happened prior to putting a lid on the jar is critical to canned food safety.

Just because a jar seals does not guarantee safety. Learn more about safely canning foods at <https://www.rrc.k-state.edu/preservation/index.html>

Canning Tomatoes: Don't Forget the Acid!

Tomatoes may have that tasty zing that makes them tart and tasty. But in reality, they are not as acidic as they seem, especially when canning tomatoes.

Tomatoes that are acidified for canning are done so to prevent botulism poisoning and other bacterial concerns by a combination of acid and heat. The prevention control in vegetables, meat and other naturally low-acid foods is by heat alone. Tomatoes can have a natural pH above 4.6 (at least up to 4.8). But rather than develop a pressure-only process as if they were all low-acid, since they are so close to 4.6, USDA decided instead to recommend adding a small amount of acid so they can be treated as a food with a pH less than 4.6 for home canning. Therefore, they are suitable for boiling water canning when the acid is added. All tomatoes must be acidified with either citric acid, bottled lemon juice, or vinegar with 5% acidity in both water bath and pressure canning processing. Without this added acid, tomatoes will likely ferment and spoil. (The commercial industry often also adds citric acid to tomatoes to be able to give them a less severe heat treatment than would be needed for botulism and other bacterial controls.)



Central Kansas Extension District

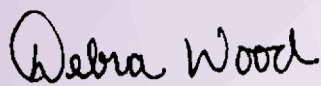
Salina Office

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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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