

Geary County

K-STATE RESEARCH AND EXTENSION NEWS

geary.k-state.edu

September 2020

Ask the Agent

Q: When I come in for my Medicare Open Enrollment appointment, can I look at plans for my spouse, as well?

A: Yes and no! If both spouses are NOT present during the appointment to give permission to make changes, I will ask for a signed Durable Medical Power of Attorney for the absent beneficiary. I cannot enroll your spouse without proper authorization from them to do so.

Other items you will need to bring with you:

- Current Medicare card
- List of medications with dosage and quantity provided.
- MyMedicare account login user name and password
- ♦ Facemask

For more information call the Geary County K-State Research & Extension office at: 785-238-4161

K-STATE Research and Extension

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Medicare Open Enrollment

September 2020

One of the responsibilities I have as the Geary County K-State Research & Extension Family & Consumer Sciences agents is to maintain my certification as a SHICK counselor.

Senior Health Insurance Counseling for Kansas (SHICK) is a free program offering Kansans an opportunity to talk with trained, community volunteers and get answers to questions about Medicare and other insurance issues. SHICK provides you with many resources that will help you with your questions about Medicare.

SHICK has counselors like myself throughout the state who can assist people to stay informed on changing conditions in health care insurance and to cut through the confusion.

I completed my initial training in August of 2013 from the Kansas Department for Aging and Disability Service (KDADS). I also participate in yearly trainings on Medicare, Medicare Supplement Insurance, Long-Term Care and other health insurance subjects that concern older Kansans to keep my knowledge and skills up to date.

I do not work for any insurance company and receive no direct monetary compensation for counseling Medicare beneficiaries. The service is completely free! My goal is to educate and assist the public to make informed decisions on what is best for them.

The fall months keep me especially busy as I work with Medicare beneficiaries as they shop for the best Part D Prescription Drug plan that meets their needs and financial resources. Information shared in the counseling appointments remains confidential and is collected to ensure that the medication list of the client fits well with the prescription plan they are considering.

Medicare beneficiaries should look at their prescription plans **every year** to make sure they are getting the best plan available for their individual needs. Beneficiaries cannot assume that the plan their neighbor is on is the best plan for them because prescription medications and dosages are dependent on the individual they were prescribed to.

As prescription plan companies adjust their covered medication list (aka formulary) each year, the premiums, deductibles, and co-payments also change. Additionally, beneficiary's prescribed medications change over the years.

By taking a look at the prescription plans each fall during the Open Enrollment Period (October 15 – December 7), clients can determine if they want to change to save money on prescriptions or change due to changes in the drug company's formulary.

Last year, I was able to work with 200 Medicare Beneficiaries during the Open Enrollment Period. Those who found plans that worked better with their medications (n=121) cumulatively saved \$88,319.10 or an average of \$729.91 each.

If you are receiving Medicare benefits, I hope you will consider calling the Geary County K-State Research & Extension office. Our office professionals, Traci and Christina, can help you make an appointment with me to take a look at the 2021 Part D Prescription plans and determine if a change could save you money next year: 785-238-4161.

SEPTEMBER IS FOOD SAFETY EDUCATION MONTH

Clean: Wash Hands, Utensils, and Surfaces Often Illness-causing germs can survive in many places around your kitchen, including your food, hands, utensils, and cutting boards.

Wash your hands the right way:

Use plain soap and water—skip the antibacterial soap—and scrub the backs of your hands, between your fingers, and under your nails for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.

- Rinse hands, then dry with a clean towel. Wash your hands often, especially during these key times when germs can spread:
- o **Before**, **during**, and **after** preparing food
- After handling raw meat, poultry, seafood, or their juices, or uncooked eggs
- Before eating
- After using the toilet
- o **After** changing diapers or cleaning up a child who has used the toilet
- o **After** touching an animal, animal feed, or animal waste
- After touching garbage
- o **Before** and **after** caring for someone who is sick
- Before and after treating a cut or wound
- o **After** blowing your nose, coughing, or sneezing

Family Safety

Wash surfaces and utensils after each use:

• Wash cutting boards, dishes, utensils, and countertops with hot, soapy water especially after they've held raw meat, poultry, seafood, or eggs.

Wash dishcloths often in the hot cycle of your washing machine.

Wash fruits and vegetables, but not meat, poultry, or eggs:

Cut away any damaged or bruised areas, then rinse fruits and vegetables under running water without soap, bleach, or commercial produce washes.

- Scrub firm produce like melons or cucumbers with a clean produce brush.
- Dry produce with a paper towel or clean cloth towel. Don't wash meat, poultry, eggs, or bagged produce marked "pre-washed".



Food Safety During a Disaster or Emergency



If the Power Goes Out

- Keep the refrigerator and freezer doors closed as much as possible to maintain the cold temperature.
- The refrigerator will keep food cold for about 4 hours if unopened.
- A full freezer will keep the temperature for approximately 48 hours (24 hours if it is half full) if the door remains closed.
- Buy dry or block ice to keep the refrigerator as cold as possible if the power is going to be out for a prolonged period of time. Fifty pounds of dry ice should keep an 18-cubic-foot, fully stocked freezer cold for two days.

• If you plan to eat refrigerated or frozen meat, poultry, fish, or eggs while they are still at safe temperatures, it is important that each item is thoroughly cooked to a safe minimum internal temperature to ensure that any foodborne bacteria that may be present are destroyed. However, if at any point the food was above 40° F for 2 hours or more (or 1 hour if temperatures are above 90 ° F) — discard it.

• Don't let the upcoming winter months fool your food safety precautions! During a snowstorm, do not place perishable food out in the snow. Outside temperatures can vary and food can be exposed to unsanitary conditions and animals. Instead, make ice. Fill buckets, empty milk containers, or cans with water and leave them outside to freeze. Use the homemade ice in your refrigerator, freezer, or coolers.

For more information about the safety of specific frozen foods following a power outage, you can refer to the <u>Perishable Food and Power Outages</u> chart on the Geary County K-State Research & Extension website at: https://www.geary.k-state.edu/health-home-family/nutrition-food-safety.html

K-State Research and Extension has developed a designated website to assist Kansas individuals, families, ag producers, and agencies during these unprecedented times with the COVID-19 pandemic: https://www.ksre.k-state.edu/news/stories/about-us/covid-19-extension.html.

To reach Geary County K-State Research and Extension, call our office at 785-238-4161 or by email at ge@listserv.ksu.edu

Emergency Preparedness and Your Fam

SEPTEMBER IS KANSAS EMERGENCY PREPAREDNESS



Disasters don't wait. Make your plan today. #BeReady

Take the #PrepareKS challenge!

K·STATE bit.ly/preparekansas



DISASTER

A disaster is something that could hurt a lot of people, cause damage, or cut off the electricity, phones, or water across a large area. Types of natural disasters include:

- Fire
- Severe Weather
 - Hurricanes
 - Tornadoes
 - Winter Weather
 - •Extreme Heat
- ⇒ Earthquakes

Emergency planning can help you and your family prepare for any of these disasters. It is also important to look out for hazards that can expose your family to harm.

HAZARD

A hazard is a source of danger. Examples of a hazard include:

- Rushing water over a road. (Flood hazard)
- Unattended burning candles. (Fire hazard)

To help Kansans become as prepared as possible for emergencies, K-State Research and Extension is offering the Prepare Kansas annual preparedness challenge. It's a free weekly online challenge through September that includes activities individuals and families can accomplish each week. By the end of the month, participants will be better prepared to withstand and recover from emergencies. Access these challenges at www:bit.ly/preparekansas.

Disasters such as the tornadoes that hit Greensburg and Reading, Kan., and Joplin, Mo., have been significant news stories in the last few years. Would you have been prepared to take action if you were in one of these situations? Many people have installed smoke detectors, fire alarms, and dead bolt locks in their homes and stocked extra food in the pantry. To be prepared, you should also have a household inventory, check your insurance coverage, and prepare a graband-go box. And after a disaster, do you know how to keep your finances in order?

Find out more about emergency preparedness at: https://blogs.k-state.edu/ preparekansas/. You can also download a fact sheet on getting Financially Prepared at: https://www.geary.k-state.edu/community/

You know how unpredictable Kansas weather can be. A natural disasters can leave your family in the dark, scattered, or without communication. Pre-planning is your best defense against the many challenges that come with an emergency of any kind. Before an emergency happens, have a family discussion to determine who would be your out-of-state point of contact, where you would meet away from your home—both in your neighborhood and within your town. The Federal Emergency Management Agency housed within the U.S. Department of Homeland Security offers a Family Communication Plan template that you can download, print, and complete as a family to ensure everyone is on the same page. Access the plan at: https://www.geary.k-state.edu/health-home-family/



Emergency Preparation for the Road

It won't be long and the cold of Kansas winters will be here. If you are planning a cross-country trip, plan carefully! Listen to the radio or television for up-to-date weather forecasts. Download a weather map onto your phone that will give you alerts for the areas you will be traveling to and through! No one goes on a road trip expecting to break down or get stranded, but here are some items that can prove invaluable should that happen: a) jumper cables; b) flares or reflective triangle; c) ice scraper; d) car cell phone charger; e) blanket; f) map; g) cat litter or sand (for better traction); h) drinking water. You should also have a mechanic give your car a complete tune-up before you head down the road. Pre-planning helps you stay safe!



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Upcoming Geary County Extension Programs

Requires pre-registration. Call 238-4161 to pre-register

September—November

**Strengthening Families 7-17—Zooming weekly on Thursdays from 4:45—6:00pm September 10 thru November 19, 2020. Class sessions focus on building communication, bonding and resiliency within a family. Promotes the use of bonding, boundaries, and monitoring to support family members in resisting the use of drugs and alcohol and teaches alternative positive coping skills. Families will be asked to make an appointment prior to the first class session to receive resources and the DVD needed for participating in the program. If you are interested in registering, call Deb Andres at 238-4161 to make your appointment.

October 15—December 7

Medicare Open Enrollment —You should take a look at your Part D Prescription plan each year during open enrollment. You can evaluate your options to ensure you have the best and most economical coverage. Open enrollment runs from October 15 thru December 7. We are taking appointments now. Call soon to set your date and time!



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K-State Research and Extension is committed to making its services, activities and programs accessible to all participants. If you have special requirements due to a physical, vision or hearing disability, or a dietary restriction please contact the Geary County office at 785-238-4161.