

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

[centralkansas.ksu.edu](http://centralkansas.ksu.edu)

Sept. - Oct. 2023

District Extension Agents:

**Debra Wood**  
Family Resource Management

**Lisa Newman**  
Family & Community Wellness

## Changes coming to Medicare in 2024

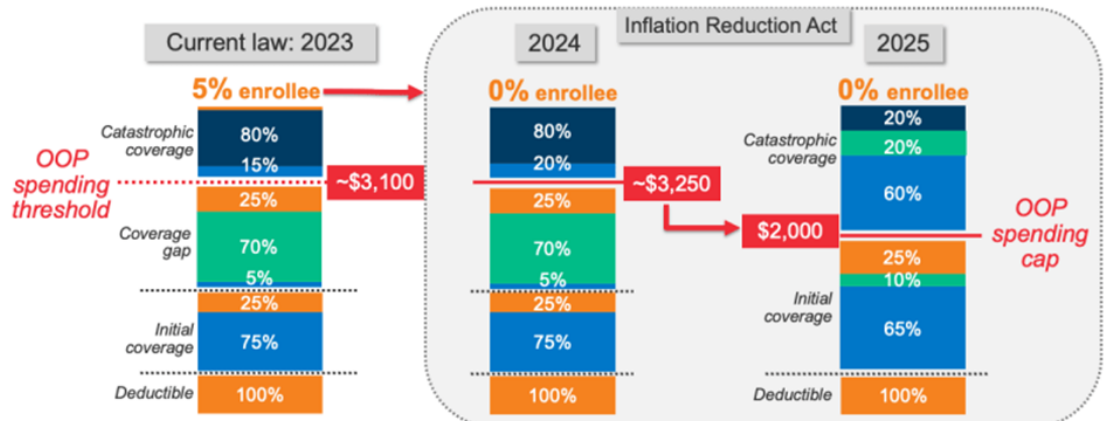
The Inflation Reduction Act brought several changes to Medicare Part D plans this year, including a \$35 cap on covered insulin and \$0 copay for approved vaccines. Below is a list of changes beginning in 2024.

- The Full Extra Help benefit qualification will be increased to 150% of the Federal Poverty Level (FPL) and consequently the current designation of partial extra help will be eliminated. Those currently receiving partial Extra Help will automatically receive full help next year if they still meet the income and asset requirements. Those eligible for Extra Help benefits can have a \$0 monthly premium, no deductible, and very-low drug copays. Think you may qualify but are not enrolled? Call Deb for the current limits.
- Beneficiary cost-sharing in the Catastrophic Coverage phase will be eliminated. This will be the first step in putting a cap on out-of-pocket spending for prescription medications for Medicare beneficiaries. In 2024, there is no cost-sharing for Medicare Part D formulary drugs purchased after reaching the 2024 True out-of-pocket threshold (TrOOP) of \$8,000 (estimated retail value of \$12,447). 2025 sees a \$2,000 out-of-pocket maximum which can be spread over 12 months. These provisions are estimated to save Medicare Part D enrollees who use expensive drugs thousands of dollars.

Figure 2

## Changes to Medicare Part D for Brand-Name Drug Costs

Share of brand-name drug costs paid by: ● Enrollees ● Part D Plans ● Drug manufacturers ● Medicare



NOTE: OOP is out-of-pocket. The out-of-pocket spending threshold will be \$7,400 in 2023 and is projected to be \$7,750 in 2024 and \$8,100 in 2025, including what beneficiaries pay directly out of pocket and the value of the manufacturer discount on brand-name drugs in the coverage gap phase. These amounts translate to out-of-pocket spending of approximately \$3,100, \$3,250, and \$3,400 (based on brand-name drug use only).



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

**K-STATE**  
Research and Extension

K-State Research and Extension is an equal opportunity provider and employer.

[ksre.k-state.edu](http://ksre.k-state.edu)

## Medicare Open Enrollment

It's that time of year again, to begin thinking of Medicare Open Enrollment. Open enrollment runs October 15 – December 7, with coverage beginning January 1. Be on the lookout for your Annual Notice of Change which should be mailed by the end of September.

The extension office will be helping beneficiaries with comparison, selection, and enrollment in drug plans again this year. Email Deb at [dwood@ksu.edu](mailto:dwood@ksu.edu), or call her at 785-309-5850 to schedule an appointment. Those in Minneapolis may also call 785-392-2147 to be transferred. Appointments will be available in person in Salina or Minneapolis, as well as by phone, or Zoom, depending on the beneficiary's preference.

During your appointment, we will make sure all prescription medications are on the plan formulary, and that your pharmacy is still in the plan network. Costs such as deductibles and copays can change from year to year. Using the Plan Finder, we can identify whether your current plan will best meet your needs for 2024 and compare it to other options that are available. Deb's goal is to make sure you understand how your plan works to make an informed decision.

As of this writing, open enrollment is two months away. Drug plan information will be available toward the end of September. At this time, we do know the maximum Part D deductible increases to \$545 next year. Those receiving Extra Help will pay no more than \$4.50 for generic drugs and \$11.20 for brand name drugs. Watch the November/December newsletter for details about the 2024 Part B premium, deductibles, and copays.



## Simply Produce

Simply Produce is a produce bundle program between Central Kansas District and Gene's Heartland Foods in Minneapolis.

Community members can purchase produce bundles containing fresh fruits and vegetables for \$15+tax at any register located at Gene's in Minneapolis. Contents in the monthly bundles do vary from month to month.

September purchase dates: September 7-12

Pick-up date and time: Friday, Sept. 15, 12-12:30 p.m.

October purchase dates: October 12-17

Pick-up date and time: Friday, Oct. 20, 12-12:30 p.m.

Purchasing location: Gene's Heartland Foods located at 218 W 3<sup>rd</sup>, Minneapolis

Pick up location: Community Bible Church located at 929 N. Rothsay, Minneapolis

---

# Simply Produce

---



## Student Loan Payments Resume

The student loan moratorium — which has paused student loan payments and interest accrual since March 2020 for most of the country's 43 million borrowers — is slated to lift this fall. Interest will start accruing on September 1 and initial payments restarting in October, the Education Department has said.

Interest will start to accrue on September 1. Student loan servicers will begin the billing process with the actual due date of the first loan payments expected sometime in October. Experts expect loan servicers will be overwhelmed by restarting tens of millions of borrowers at once — several million of whom have graduated during the pause and never made a payment before.

Experts say there are several ways you can — and should — prepare for student loan payments to resume.

For starters, you should find out if you will have to work with a new loan servicer (possibly needing to create new login credentials or update payment and contact information). According to the Consumer Financial Protection Bureau, more than 40% of borrowers may have to deal with a new servicer when payments restart due to a large number of loan transfers during the pandemic.

Other ways to prepare include checking your loan balance, choosing a repayment plan, starting a budget and exploring what other forgiveness or federal assistance options you may be eligible for.

If you're worried about affording your payments when they restart, it's especially important to contact your loan servicer to discuss alternatives — and to see if you qualify for one of the four income-driven

repayment plans, including the new SAVE plan, offered by the Education Department.

## Social Security Strategies for Women

While many women plan to claim Social Security retirement benefits, they may not know about how various factors could impact their monthly payment.

More women are working than ever before, but their average benefits are lower than those for men because women typically earn less over their lifetime. In addition, falling marriage rates mean fewer women are in a position to claim spouse's and survivor benefits.

Here are some important points for women to consider when planning to apply for Social Security benefits:

**Claiming benefits.** Benefits can be reduced by up to 30% if you claim as soon as you are eligible, before your full retirement age. If you have other income sources you can use after retirement, such as a 401(k) or IRA, you can delay claiming your Social Security benefits. This delay will result in increased monthly benefits when you do begin receiving them. The increased monthly amount can have a positive impact on your financial security because you will receive a greater amount for the rest of your life.

**Your health.** Delaying your claiming age makes sense if you are in good health. If you are in poor health, it may make sense to claim earlier.

**Spouse's benefits.** Married people are eligible to claim spouse's benefits and are also eligible to claim their own benefits if they worked for at least 10 years. Your strategy must consider both you and your spouse. If neither of you can delay claiming, then claim the lower-earning spouse's benefits first. Delaying the claim of the higher-earning spouse will result in greater growth in the monthly benefits. Even if you

have never worked or worked for less than 10 years, you can claim spouse's benefits after the income-earning spouse has claimed benefits.

**Surviving spouses.** If you have survived your spouse, you can claim survivor benefits. This can be up to 100% of your deceased spouse's benefits. The amount depends on whether you can claim your own benefits first and if your spouse was receiving benefits prior to their death. Depending on income levels, you may be able to claim your deceased spouse's benefits while delaying your own benefits.

**Divorce.** If you are divorced and were married for at least 10 years, you can claim spouse's benefits at age 62. This applies if you did not remarry and if your spouse's benefits are higher than your own benefits. If you remarry, you cannot claim under the former spouse, but you can claim under your current spouse. You cannot claim spouse's benefits within 2 years of divorce.

**Plan early.** Develop a strategy for claiming benefits at least 10 or 15 years before you retire. One great way to get started is to create a personal *my* Social Security account. With a personal *my* Social Security account, you can get personalized retirement estimates, get estimates for spouse's benefits, and get your *Social Security Statement*.

Source: Social Security Administration



## The State of US Household Debt

US household debt has risen by nearly 50% over the last two decades, after adjusting for inflation. It hit a record \$16.9 trillion in the last quarter of 2022, around \$128,824 per household, on average. The rise is due to several factors, many of which can combine and make it difficult for people to pay down loans.

- ◆ For every \$1 of income, households in Kansas have \$1.15 in debt.
- Total household debt increased by approximately \$1.1 trillion (roughly 6.7%) throughout 2022. Inflation grew by 6.4% and kept consumer prices high. The increase in overall debt can be partially attributed to a 4% rise in interest rates by the Federal Reserve in 2022.
- Despite the record-high household debt at the beginning of 2023, it was below the Q4 2008 peak of \$17.4 trillion once adjusted for inflation.

Over 70% of current debt is from mortgages. At the end of 2022, it accounted for \$11.73 trillion; student loan debt has risen over the past two decades to become the second-largest component of household debt. In Q4 2022, it reached 1.57 trillion, and this August credit card debt surpassed \$1 trillion for the first time ever.

Source: USA Facts

## Monthly Financial Calendar

- September is National Preparedness Month which is a great time to evaluate your homeowner's insurance policy. Has your home value increased? Do you have adequate coverage of the contents and additional structures on your property? Your insurance agent should be able to help walk you through your coverage and advise you whether limits should be increased.





- Take 5 minutes to do a wallet inventory. Empty the contents of your wallet. Make a list of the details of each card or item. If your wallet is ever stolen or missing, this inventory will help you place a hold, replace cards, or cancel accounts. Password-protect the document or store the list in a locked cabinet or safe place.
- Check your credit score. Your credit score is separate from your credit report. Many credit card issuers allow you to check your credit score for free. Your bank or credit union account may also have this feature.

## StoryWalk® at Markley Grove Park

Families are encouraged to visit Markley Grove Park in Minneapolis to see the new StoryWalk®. North Ottawa County USD 239 Parents as Teachers and Central Kansas District are excited to offer this fun activity for local families and visitors.

A StoryWalk® promotes both literacy and physical fitness for families in a fun and exciting way. The StoryWalk® contains laminated pages from a children's book that are attached to signposts, which are along a path for families to walk and read. "The StoryWalk® Project is the creation of Anne Ferguson and the Kellogg-Hubbard Library from Montpelier, Vermont and it is described as: "An innovative and delightful way for children and adults to enjoy reading and the outdoors at the same time." Learn more about The StoryWalk® Project here: [http://www.kellogghubbard.org/storywalk\\_](http://www.kellogghubbard.org/storywalk_)



## Choosing Vinegar for Pickling and Canning

First step, read the label. Look for vinegar that is 5% acidity.

Today's recipes, including Extension and USDA food preservation recipes, use vinegar that has 5% acidity. Not all vinegars are the same. They range from 2.5% to more than 6%. Therefore, it is important to read the label or ingredient statement to verify the acidity level.

The National Center for Home Food Preservation at the University of Georgia gives these recommendations if you have used a vinegar with less than 5% acidity.



Photo: KSRE RRC

- ♦ If your canned food has been preserved for **less than 24 hours** using 4% vinegar, it is advisable to store the jars in the refrigerator to maintain the safety and quality of the product.
- ♦ If your canned food has been preserved for **more than 24 hours** using 4% vinegar, it is advisable to discard the product.

## Apple Facts

- Don't peel your apple. Two-thirds of the fiber and lots of antioxidants are found in the peel. Antioxidants help to reduce damage to cells, which can trigger some diseases.
- It takes about 36 apples to create one gallon of apple cider.
- Apples are a member of the rose family.
- Apples are a great source of the fiber pectin. One apple has five grams of fiber.
- Two pounds of apples make one 9-inch pie.
- Apples are fat, sodium, and cholesterol free.

Source: University of Illinois Extension

## Fresh Lemons vs. Bottled Lemon Juice for Canning

Whether adding lemon juice to tomatoes to acidify them safely or adding lemon juice to a jelly or jam, the best and safest choice is bottled lemon juice. Here's why.

Bottled lemon juice is standardized, or uniformly acidified, per FDA regulations. Therefore, it is consistent which provides a known level of safety for food preservation. The final acidity of a food product is critical to deter the growth of microorganisms that can cause spoilage or foodborne illness.

Fresh lemons, however, have an inconsistent acid, or pH, level. This can vary within the same variety of lemons, but also vary due to maturity, growing conditions, soil, fertilizer, rootstock, and storage conditions. While safe to eat fresh for a great meal, they are not the safe choice for food preservation.

As a reminder, when canning tomatoes, they must be acidified by using bottled lemon juice, citric acid, or vinegar with 5% acidity. Here are the choices and recommended usage levels:

- ◆ **Bottled Lemon Juice**
  - 1 tablespoon per pint
  - 2 tablespoons per quart
- ◆ **Citric acid**
  - 1/4 teaspoon per pint
  - 1/2 teaspoon per quart
- ◆ **Vinegar with 5% acidity**
  - 2 tablespoons per pint
  - 4 tablespoons per quart



Photo: Canva.com

## Safe Minimum Internal Temperature Chart

September is National Food Safety Education Month (FSEM)! Each year, there are an estimated 48 million cases, 128,000 hospitalizations and 3,000 deaths from foodborne illness.

Safe steps in food handling, cooking, and storage are essential in preventing foodborne illness. You can't see, smell, or taste harmful bacteria that may cause illness. In every step of food preparation, follow the four guidelines to keep food safe:

- **Clean**—Wash hands and surfaces often.
- **Separate**—Separate raw meat from other foods.
- **Cook**—Cook to the right temperature.
- ◆ **Chill**—Refrigerate food promptly.

Cook all food to these minimum internal temperatures as measured with a food thermometer before removing food from the heat source. For reasons of personal preference, consumers may choose to cook food to higher temperatures. Don't have a food thermometer? No problem. Visit <https://tinyurl.com/4v4j29cy> to order a free food thermometer. (Limit: one per household.) The updated "Is It Done Yet?" magnets (pictured below) are also available to order at no cost and serve as a great resource and reminder.



USDA U.S. DEPARTMENT OF AGRICULTURE

**Is it done yet? You can't tell just by looking!**

Use a food thermometer to check for the safe minimum internal temperature.

Food Type	Safe Minimum Internal Temperature
Fish	145°F
Red Meat (Beef, Pork, Veal & Lamb Steaks, Roasts & Chops)	145°F (with a 3-minute rest time)
Ground Meat (Beef, Pork, Veal & Lamb)	160°F
Egg Dishes	160°F
Poultry (Turkey, Chicken & Duck Whole, Pieces & Ground)	165°F

Have more questions? Visit our website at [www.FSIS.USDA.gov](http://www.FSIS.USDA.gov) or contact the USDA Meat and Poultry Hotline at 1-888-MPHotline (1-888-674-6854) or [MPHotline@usda.gov](mailto:MPHotline@usda.gov)

Food Safety and Inspection Service | USDA is an equal opportunity provider, employer, and lender. | Revised September 2022

Sources: Iowa State University AnswerLine and K-State Research and Extension

Source: <https://www.fsis.usda.gov/>

## **Suicide Prevention Awareness Month (SPAM)**

Suicidal thoughts, much like mental health conditions, can affect anyone regardless of age, gender or background. In fact, suicide is often the result of an untreated mental health condition. Suicidal thoughts, although common, should not be considered normal and often indicate more serious issues.

September is Suicide Prevention Awareness Month—a time to raise awareness of this stigmatized, and often taboo, topic. We can all help prevent suicide. #BeThe1To is the 988 Suicide & Crisis Lifeline’s message for National Suicide Prevention Month and beyond, which helps spread the word about actions we can all take to prevent suicide. The Lifeline network and its partners are working to change the conversation from suicide to suicide prevention, to actions that can promote healing, help and give hope.

### **Ask**

Research shows people who are having thoughts of suicide feel relief when someone asks after them in a caring way. Findings suggest acknowledging and talking about suicide may reduce rather than increase suicidal ideation.

### **Be There**

Individuals are more likely to feel less depressed, less suicidal, less overwhelmed, and more hopeful by after speaking to someone who listens without judgment.

### **Keep Them Safe**

A number of studies have indicated that when lethal means are made less available or less deadly, suicide rates by that method decline, and frequently suicide rates overall decline.

### **Help Them Stay Connected**

Studies indicate that helping someone at risk create a network of resources and individuals for support and safety can help them take positive action and reduce feelings of hopelessness.

## **Follow Up**

Studies have also shown that brief, low cost intervention and supportive, ongoing contact may be an important part of suicide prevention, especially for individuals after they have been discharged from hospitals or care services.

Source: <https://988lifeline.org/promote-national-suicide-prevention-month/>



Notice of Non-Discrimination  
K-State Research and Extension is committed to providing equal opportunity for participation in all programs, services and activities. Program information may be available in languages other than English. Reasonable accommodations for persons with disabilities, including alternative means of communication (e.g., Braille, large print, audio tape, and American Sign Language) may be requested by contacting the event contact (Lisa Newman or Deb Wood) two weeks prior to the start of the event. Contact Lisa at 785-392-2147 or [lmnewman@ksu.edu](mailto:lmnewman@ksu.edu). Contact Deb at 785-309-5850 or [dwood@ksu.edu](mailto:dwood@ksu.edu). Requests received after this date will be honored when it is feasible to do so. Language access services, such as interpretation or translation of vital information, will be provided free of charge to limited English proficient individuals upon request.

**Central Kansas Extension District**

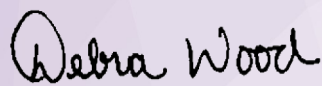
**Salina Office**

K-State Polytechnic  
2218 Scanlan Ave  
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,



**Debra Wood**  
District Extension Agent  
Family Resource Management  
dwood@ksu.edu

**Salina Office**  
K-State Polytechnic  
2218 Scanlan Ave.  
Salina, KS 67401-8196  
785-309-5850  
Fax: 785-309-5851



Lisa Newman  
District Extension Agent  
Family and Community Wellness  
lmnewman@ksu.edu

**Minneapolis Office**  
Courthouse  
307 N. Concord, Suite 190  
Minneapolis, KS 67467-2129  
785-392-2147  
Fax: 785-392-3605