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308 Green St. Friday, 7/13, 5pm-9pm Saturday, 7 /14, 8am-3pm Sunday, 7/15, 8am-12Noon Mack Daddy of all rummages! Huge multi-family sale: Hunting, fishing gear, auto stuff. Kids toys, kids and adult clothing. Household items, tools, commercial and industrial equipment. Antiques and collectibles. Something for everyone!

804 James Place Saturday, 6/14, 8am-1pm

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Wanted to buy grass, hay or wheat straw. (605)668-2769. Leave message

YOUR **NEWS!** The Press & Dakotan

River

From Page 1

Health Care Options For The Young, Healthy And Broke

BY CONNIE CASS

Associated Press

WASHINGTON (AP) - They're young, healthy and flat broke - and now the government says they have to buy thousands of dollars' worth of medical insurance. What should tapped-out twentysomethings do?

Well, some may just do nothing. The annual fine for shrugging off the new federal insurance requirement, which is to begin in 2014, starts out at a relatively low \$95, depending on income. That would be far cheaper than paying premiums.

But that doesn't necessarily make blowing off the mandate a good idea for the fit and frugal. Millions of young people will qualify for good deals on health care if they take time to sort through the complicated law.

Many will get Medicaid coverage at virtually no cost. Others will qualify for private insurance at a fraction of the full premiums. And health plans offered under the law will limit individuals' out-of-pocket expenses to about \$6,250 per year or less — a bulwark against gigantic, unexpected medical bills.

"It doesn't have to be cancer or a heart attack or even a bad car accident," said Karen Pollitz, a health policy expert at the Kaiser Family Foundation whose own son needed \$15,000 worth of surgery after he broke his wrist while skateboarding at age 20. "Once you show up in the ER, it starts to cost you some money.'

The plans also will cover at no charge preventive care such as HIV tests, screening for depression or alcoholism, flu shots, hepatitis vaccine, contraception and pregnancy care. And insurers will no longer be able to exclude or charge extra for people who already have health problems.

"It's the 15 percent of young people who have chronic conditions like asthma or diabetes, and the young women looking to have a baby," said Aaron Smith, 30, co-founder of Young Invincibles, which advocates for young adults' health

care. "That discrimination won't fly in 2014." Young Americans are the least likely to be insured: almost three of 10 adults who are under 35 aren't covered. And they go to emergency rooms more than any other group except seniors.

It's still possible President Barack Obama's health care law won't be around in 2014, when the big changes are to kick in. Congressional Republicans and GOP presidential candidate Mitt Romney want to repeal "Obamacare" if they win the November elections. Still, with open enrollment for the law's new state-based insurance markets scheduled to begin in October of next year, it's prudent to start considering the options for getting covered.

GOT A JOB? START THERE

More than half of Americans already are cov-

"We looked at their job descrip-

tions and the way we divvy up their responsibilities. They are happy with

what is on their plates," Lovrien said.

on the two employees' job descrip-

tions at the September meeting.

The entire board will work more

ered through their jobs. But young adults have the nation's highest unemployment rate and also are more likely to toil in low-wage jobs without benefits.

Some employers, especially smaller businesses paying lower wages, may now drop their plans and expect their workers to get government help. Other businesses, but not quite as many, will probably begin coverage in response to the law's penalties and incentives for employers, the Congressional Budget Office predicts.

UNDER 26? LEAN ON MOM OR DAD

One of the law's most popular provisions, already in effect, ensures that parents with family plans can keep their adult kids enrolled until they turn 26, if the children don't have a suitable workplace option. Pollitz's skateboarding son is one of them.

The government estimates that 3.1 million uninsured young people already have gained coverage this way.

CONSIDER MEDICAID

Right now, Medicaid mostly covers children and low-income adults who are disabled, pregnant or raising kids. But the health care law will push states to expand Medicaid to also cover other adults with incomes up to around \$15,000, adjusted for inflation in 2014. That's designed to account for about half of the 30 million people expected to gain insurance coverage under the overhaul.

It may fall short, however. The Supreme Court recently ruled that the federal government can't coerce states into joining the Medicaid expansion. Some states may decline to add people to their rolls.

THERE'S OTHER HELP

Most people with incomes up to four times the poverty level — which currently comes out to \$44,680 for an individual or \$92,200 for a family of four — will qualify for some help paying for private insurance. Aid drops off sharply as income climbs, and younger people get smaller subsidies than older folks whose insurance rates are higher.

The lowest earners shouldn't have to pay more than 2 percent of their incomes toward insurance premiums for mid-level plans; those at the high end would have to contribute 9.5 percent. These plans also have significant co-pays and deductibles, but some help is available there, too.

For example, a single 26-year-old earning \$16,000 might pay \$537 toward the annual premium for a mid-level "silver" plan, according to estimates from the Kaiser Family Foundation. The rest of the premium would be covered by a \$2,853 tax credit. (Deductibles and co-pays could cost up to an additional \$2,083, depending on how much care the person needs.)

A 26-year-old earning \$35,000 would pay

CROSSWORD **By THOMAS JOSEPH** payable in 2013. The district will not ACROSS 40 Invasion ask for any of its allowable increase 1 Arp's time 41 Carry art The JRWDD could have asked for 5 Trough an additional \$28,766.79 for inflation

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3,325 in premiums — 277 a month — for the

same plan, after only a \$66 tax credit. (And that

patient might be on the hook for another \$4,167

A CHEAPER BUT SKIMPY CHOICE

buy "catastrophic" insurance with the lowest

work and look at the details of the plan," said

Smith, who's organizing efforts to help young

people learn about their choices. "It's not just

the premium. You have to look at what's being

GO BARE?

percent of their income to buy basic insurance

are exempt from paying a penalty if they go with-

For others who feel they can't afford or just

Private insurers have yet to set the prices for

comply with the law is still being developed. The

Congressional Budget Office has estimated that

"bronze" level, might average between \$4,500

and \$5,000 per year. Family plans might cost

Rates for young adults would be lower.

for an individual is \$95; that's what a worker

making \$16,000 would pay. A \$35,000 earner

would owe \$255 — not even a tenth of the esti-

In 2016, the minimum penalty rises to \$695

and it's capped at a little less than 2.5 percent of

Even for the wealthiest folks the law says the

The Internal Revenue Service could withhold

"For many young people, this is the first time

penalties can never exceed the average cost of a

"bronze" plan. But most of those people already

the penalties from taxpayers' refunds if they

people are expected to end up paying the

don't show proof of insurance. About 4 million

they've had to deal with health insurance and

the health care system," said Smith. "There will

taxable income. That's about a \$1,600 fine for

someone making \$75,000 per year.

Kaiser's cost calculator gives a ballpark estimate

In contrast, the first year's minimum penalty

of about \$3,400 for an average single 26-year-old

don't want coverage, the penalties start off rela-

their 2014 plans, because coverage that will

premiums for the bare-bones plan, called

People who would have to spend more than 8

covered, what the deductibles are."

premiums but scant coverage until a deductible

of about \$6,250 is met. While it may be tempting,

We really encourage folks to do their home-

For those under 30 there's a special option to

in out-of-pocket costs.)

caution is advised.

tively low in 2014.

\$12,500 per year.

who doesn't get subsidies.

mated \$3,325 in premiums.

have insurance, anyway.

be a learning curve."

DOWN

1 Model

penalties.

out.

3-wheel scooter. It is bright red with a black seat & adjustable black arm rests. It was purchased 2-months ago & has driven 2-hours please \$650. call (605)665-2699 and leave a message.

Items \$100 or Less 1705

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Read & Recycle!

The James River is overshadowed by the size and attention given the Missouri River, Klimisch said. However, the James offers great potential, he said.

"This is a great river, and it can be used even more for recreation," he said. "As a director. I want to raise awareness about the river and its possible uses.'

Klimisch sees his role as one of being a good steward and promoting water quality and flood control. The task won't be easy, he said, acknowledging that he needs to get up to speed.

"About 3 or 4 days ago, I received a briefing book with 150 pages," he said. "They are coming at me with a lot of stuff. There is no substitute for experience, and I want to get experience."

However, Klimisch said he felt good about his first board meeting and representing his district covering part of Yankton County.

"We needed somebody to represent our interests (on the board)," he said. "At some point, somebody needed to step up, and I decided it would be me.

Also at Tuesday's meeting, the JRWDD board made changes in the district's administration after originally indicating it would wait until at least the end of the year.

At the meeting, Dave Bartel was elevated from interim to permanent JRWDD manager, while administrative assistant Judy Smoyer was named Chief Finance Officer and Assistant District Manager.

"We're happy to have two such qualified individuals working with the board," said JRWDD board chairman Randy Stanley of Groton.

The board voted unanimously to pay Bartel \$65,000 and Smoyer \$63,800, retroactive to March 1 when Bartel became interim manager.

"Even with the adjustments (in salaries), we are spending less (on personnel) than we have the last couple of years," said JRWDD board member Larry Lovrien.

The JRWDD personnel committee interviewed Bartel and Smoyer last month about their current responsibilities and satisfaction with their jobs, Lovrien said.

Bartel had served as interim director since March. He was appointed to the position following the resignation of former director Darrell Raschke. Prior to that, Bartel was the project coordinator for the Lower James River Watershed TMDL project since 2005.

Smoyer has served as the JRWDD administrative assistant since 1997. Before joining JRWDD, Smoyer was employed by Huron University as an accountant and as an accounting instructor.

Bartel told the Press & Dakotan he was pleased the work of the past four months and being named the new director. He said he supported the board for taking a new direction and working to restore credibility following criticism of the district.

"I am real excited by the way the board exhibited trust in me," he said. "The last few weeks, it's been interesting the way things have turned around. We have gained some respect back and removed some of the doubts (about the district).'

Bartel expressed excitement about the board taking on more local projects and working closely with local governments, including more activity in Yankton County.

"We are doing a lot more projects that stem from the damage of the floods, and we are helping communities as much as we can," he said. "One organization by itself may not have gotten everything done, but together we can make a difference."

Bartel said he supports more customer service and moving away from expensive studies that he said often produced mostly common knowledge about the river.

Bartel said he appreciates the board's decision to raise both him and Smoyer to new titles and responsibilities. He also looks forward to working with Klimisch as a new board member.

"It's gratifying to know the board believes that Judy and I are up to the task," Bartel said. "I have been more than 30 years in the military, and their vote of confidence is like a Silver Star."

During a review of the preliminary budget, Smoyer noted the JRWDD will request \$958,893 in 2012 taxes

YOUR NEWS! THE PRESS & DAKOTAN

growth in the district's valuation, she said.

and an additional \$14,383,40 for

in taxes, she said.

As part of its new commitment toward customer service, the board met with Yankton County landowner Harold Klimisch concerning the district's use of his property and its need to complete its payment and promise of a clean-up. The issue has been ongoing for 11 years.

The board agreed on the need to complete its commitment immediately and to the satisfaction of all parties. The board instructed Bartel to work out an agreement with Harold Klimisch that will be presented for approval at the September board meeting.

Dan Klimisch, who is the landowner's son, won't take part in the process to avoid a conflict of interest

After the meeting, former JRWDD board member Jim Lane told the Press & Dakotan he was "really encouraged" by the board's direction and actions. He praised the decision to promote Bartel to manager.

"I think (Bartel) is a perfect fit for the position. He has already shown he can handle major challenges. He has the knowledge for the situation. He has an excellent relationship with the landowners up and down the river," Lane said.

"He will promote projects that use the river. They are ending the longterm expensive studies that, in my opinion, aren't very productive. Overall, the emphasis and interest of the board is very positive and the district is moving in the right direction."

Dan Klimisch brings a long-term knowledge of the river to the board, Lane said.

'(Klimisch) is a good local Jim River boy," Lane said. "I think he will be an asset to the organization and a good representative for this part of Yankton County."

Lane expressed confidence in the JRWDD's future after a somewhat rocky past in recent years.

'These (board members) are taking a lot of steps in the right direction," he said. "The whole board is coming together in a real cohesive wav.

You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf

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11 Charged	2 Spanish
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18 Farm 28 Be short with animal 29 Pottery **21** Slam sound piece 23 Put a 30 Source of price on bad luck **24** Like 31 Honking some birds 33 Overcast jackets 25 Zambia 37 Whole neighbor bunch ORD BOOK! Send \$4.75 (check/m.o.) to ok 1, P.O. Box 536475, Orlando, FL 32853-6475



AXYDLBAAXR is LONGFELLOW

One letter stands for another. In this sample, A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

7-11		CRYPTOQUOTE						
Ζ	IKL	ЈТО	ΒJ	ΖA	QZGJ			
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— Т	САВНК	L QK	ОМКА	AAC'	ТАИКЈ			

Yesterday's Cryptoquote: I AM A GREAT BELIEVER IN FOUND FAMILIES, AND I'M NOT A GREAT BELIEVER IN BLOOD. — JOSS WHEDON ©2012, King Features Syndicate, Inc.