

Patients Choice Won't Affect Affordable Care Act's Rates

PIERRE (AP) — South Dakota residents purchasing insurance during the Affordable Care Act's current open enrollment period won't see additional costs as a result of the so-called patient choice measure voters approved in November, but it's unclear how rates could be affected when consumers start shopping a year from now.

The new policy, which took effect this month, allows doctors to join an insurer's preferred providers list if they agree to conditions set forth by the insurance companies. Supporters said it will give residents more freedom when choosing doctors.

Opponents said the change will increase health care costs, but experts say that won't happen at least this year because insurance companies filed their rates with the state in June — months before Election Day.

That means residents who sign up for insurance through the Affordable Care Act by Feb. 15 — the end of the open enrollment period — will have locked in rates until next year, even as doctors begin taking advantage of the South Dakota policy change and insurer

networks begin shifting.

The process for doctors applying to join an insurer's network can take up to 90 days, said Jon Crow, director of operations at the Sioux Falls Specialty Hospital. Crow, who supported the measure, said that means consumers may not start seeing an increased selection of doctors until January.

Under the Affordable Care Act, the federal law championed by President Barack Obama, residents can compare and sign up for insurance policies through an online marketplace called an exchange.

Debra Muller, chief administrative officer of Avera Health Plans, one of three insurers selling products in the exchange, said provider network changes are nothing new. Before the patient choice measure, they shifted as physicians left the state or moved in and set up a practice.

Muller said insurance companies had made their decisions on the price of their plans long before the ballot measure passed last month.

The ballot question split the medical community. The South Dakota State

Medical Association — dominated by doctors and specialty hospitals — supported the measure, saying it would help keep intact the doctor-patient relationship regardless of insurance networks.

But health insurers and large hospital networks opposed the policy. They said it would drive up costs because limited networks allow insurance companies to guarantee a certain volume of patients to doctors in exchange for lower fees.

South Dakota Chamber of Commerce and Industry President David Owen, who led the fight against the measure, said prices for people who get insurance through small- or medium-sized companies would likely start to increase as consumers start renewing insurance policies over the next year.

He said that without guaranteeing provider groups a certain volume of business, there are no longer incentives to offer lower fees.

He also acknowledged the confusion surrounding the new state policy, saying: "Prices aren't going to jump up next week, for crying out loud."

Lincoln Increasing Patrol After Suicides

LINCOLN, Neb. (AP) — City workers have increased patrols of Lincoln's parking garages following the suicides of two people who jumped to their deaths this week.

City parking manager Wayne Mixdorf told the *Lincoln Journal Star* he didn't think it was necessary to modify the buildings, such as by erecting fencing.

But Mixdorf says maintenance workers and managers have begun patrolling the garages more frequently.

The move follows the death Thursday of an 18-year-old high school student and the Monday death of a 28-year-old.

They were the fourth people to jump to their deaths in Lincoln since 2008. During that period, Lincoln police say there were 197 suicides in the city.

Mushroom-Growing Operation Found

RALSTON, Neb. (AP) — Ralston police responding to a complaint about loud music say they discovered a mushroom growing operation.

Omaha television station KETV reports that officers were sent to the apartment around 2 a.m. Friday.

Once there, officers said they smelled a strong odor of burnt marijuana coming from the apartment and also observed psychedelic mushrooms and paraphernalia in plain view. Police say the residents were detained, and a search warrant was obtained for the apartment.

Police say they found about 18 jars of mushrooms in various grow stages in the search, as well as numerous plastic containers, a humidifier, grow light, growing material and literature on how to grow mushrooms.

A man and a woman, both 29, were arrested on suspicion of felony drug counts.

Hit-And-Run Driver Turns Himself In

SIOUX FALLS (AP) — A hit-and-run driver who caused an estimated \$10,000 in damage to a home in Sioux Falls has turned himself in.

Police say 24-year-old Jared Klaassen is being charged with hit-and-run and reckless driving. Police say Klaassen was driving a minivan when he lost control on a city street early Thursday, went through a yard and struck the front door area of the home.

Klaassen drove away from the scene. No one was hurt in the incident.

Police spokesman Sam Clemens says Klaassen told authorities he had been drinking prior to the crash. But, Clemens says, police do not know what Klaassen's blood alcohol level was at the time of the incident, which is why he is being charged with reckless driving.

It's unclear whether Klaassen has an attorney.

Nebraska Graduation Rate Rises

LINCOLN, Neb. (AP) — Nebraska's public high-school graduation rate increased slightly this year, but came up just shy of the 90 percent goal set by state officials.

The Department of Education announced Friday that 89.7 percent of high school seniors graduated in 2014. Last year, 88.5 percent of seniors graduated.

School officials say this year's rate is a record high, and it has steadily improved since 2011.

The graduation target was developed by the Nebraska P-16 Initiative, a coalition of 27 business, education and government groups. State officials say 65 Nebraska schools graduated 100 percent of their seniors in four years, and 69 districts graduated all students within six years.

Man Gets 40 Years To Life In Trial

NORFOLK, Neb. (AP) — A Norfolk man has again been sentenced to 40 years to life in prison after he was convicted of murder for the second time.

The *Norfolk Daily News* reports that De'Aris Trice was found guilty of second-degree murder in the stabbing death of 27-year-old Timothy Warren at a Norfolk house party in 2010.

The 24-year-old Trice was resentenced Friday. His original sentence was imposed in 2013, but his conviction was overturned by the Nebraska Supreme Court in July of that year.

Tryce was granted a new trial after the court found problems with jury instructions from a different case. The high court said the instruction given in Trice's original trial was correct at the time, but a retrial was ordered in light of the ruling.

Tribe Sues Over Tax Dispute With SD

FLANDREAU (AP) — A long-simmering tax dispute between the Flandreau Santee Sioux Tribe and the state of South Dakota is threatening to shut down alcohol sales at the Royal River Casino and Hotel in Flandreau.

The tribe has refused to pay the state's use tax since 2009, saying its status as a sovereign nation exempts its patrons from state taxation. The state has refused to renew the casino's licenses unless the tribe pays.

The tribe has now filed a lawsuit in federal court to bar the state from collecting use taxes from non-tribal members, The *Argus Leader* newspaper reported. The tribe also wants a federal judge to block the state from withholding a liquor license while the case proceeds. Without an injunction, the licenses will expire on Dec. 13.

"(The state) always says we have a government-to-government relationship, but when it comes down to something like this, it's always a fight," Tribal Vice President Jean Archambeau said.

The state says the tribe is thumbing its nose at a reasonable tax on non-tribal members. The legislature passed a law in 2006 requiring tribes to remit use taxes on the goods and services purchased by non-tribal members on Indian land, and most tribes comply.

Revenue Secretary Andy Gerlach declined comment on the lawsuit but pointed out that an Oct. 29 ruling by the state Office of Hearing Examiners said the law's purpose was clear — to allow the state to collect taxes on those who benefit from a state-issued liquor license.

U.S. District Judge Lawrence Piersol has ordered the state to respond to the lawsuit by Nov. 26 and set a Dec. 1 hearing on the injunction request.

The case could have implications for the nine tribal casinos in South Dakota, most of which pay use taxes to the state through special jurisdiction agreements.

Nebraska October Jobless Rate Drops To 3.4 Percent

LINCOLN, Neb. (AP) — Nebraska's preliminary unemployment rate for October was 3.4 percent, a slight drop from 3.6 percent in September, the state said in a report released Friday.

The Nebraska Labor Department report said the rate was four-tenths of a point under the October 2013 rate of 3.8 percent. The state's October rate was also well below the preliminary national October unemployment rate of 5.8 percent.

Nebraska had the third lowest unemployment rate in the nation in October, trailing North Dakota's 2.8 percent and South Dakota's 3.3 percent, according to the federal Bureau of Labor Statistics.

Nebraska's non-farm employment was up by 6,449 from September and 8,966 from October a year ago, acting Nebraska Labor Commissioner John Albin said.

Last month, Nebraska listed 986,955 people as employed, compared with 983,306 in September and 982,597 in October 2013. There were 1,021,372 people in the state labor force last month, the report said, compared with 1,019,573 in September and 1,021,209 in October 2013.

Omaha's preliminary unemployment rate dropped to 3.2 percent in October, down four-tenths of a point from September and down seven-tenths of a point from 3.9 percent in October 2013. Lincoln's rate dropped five-tenths of a point in October, to 2.3 percent from 2.8 percent in September. The new figure is eight-tenths of a point under the October 2013 rate of 3.1 percent. The unemployment rates for Lincoln and Omaha are not seasonally adjusted, so they cannot be directly compared with the state unemployment rate.

Here are all preliminary area labor market unemployment rates for October, followed by the revised September rates:

- Beatrice: 5.1, 4.0
- Columbus: 2.3, 2.7
- Fremont: 2.7, 3.2
- Grand Island: 2.9, 3.2
- Hastings: 2.5, 2.9
- Kearney: 1.9, 2.3
- Lexington: 2.9, 3.2
- Norfolk: 2.4, 2.8
- North Platte: 2.2, 2.7
- Red Willow: 2.1, 2.7
- Scottsbluff: 3.0, 3.5

Miracles

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"It was the worst," Bosn said. "I was in such a deep depression that I was in bed unable to move a muscle."

Bosn said that she told her aunt that it was so bad that she thought she was dying.

"She held my hand and said, 'No you're not. Pray with me,'" she said. "I couldn't even open my mouth to pray."

Seeing that her niece was giving up, her aunt called a priest, who blessed Bosn. It led to a revelation.

"I woke up and saw Jesus opening His arms towards me," she said. "It was like He was telling me, 'Don't give up.'"

Bosn said she was overcome with love and felt she was finally alive.

After the miracle, Bosn started drawing again. She said that she would draw Jesus's face exactly how she saw Him that day.

"It's a face that you can't forget," she said.

But depression crawled back into her life after she came to America in 1997. Bosn said she was married to a man that abused her daily.

"It was a horrible situation," she said. "He didn't want a child, and then I found out I was two months pregnant."

Bosn's depression grew worse than ever before.

"I was talking to God, asking for forgiveness because I was going to take both of our lives because I don't want my son to suffer the way I was suffering," she said. "I felt like I had suffered enough."

Bosn said that one night, she and her now ex-husband where driving through the open country of New Hampshire. On the drive, she saw a man who was oddly dressed walking on the side of the road.

"I said, 'Who is this freak

walking this late at night?'" she said. "He was all in white."

Bosn said once they got closer, she knew it was Jesus Christ.

"Nobody can describe the bright light that was around him," Bosn said. "It's a natural bright. I thought that I was crazy."

Bosn said that her husband claimed to not see anyone.

"I couldn't believe that he couldn't see him. He was right there!" she exclaimed.

Bosn said that since that night, she has never thought about hurting herself again.

"My son is a miracle," she said. "There is a ton to be thankful for."

Bosn said she would like to write a book someday about her life to touch others.

"I want people to look at me now and not believe that this is the person that went through this," she said. "I want them to never give up. I have been there. I never would have thought then that I would still be here

today. But everybody has a reason."

Bosn, who is now married to MMC alum Tom Bosn, said that being a mother, a wife and an artist is her reason.

"I am now re-married to a wonderful man and we have a wonderful family," Bosn said. "We have lived in Yankton together for four years. I had miracles that have happened to me in my life. And for that, I am a very faithful person."

Bosn said that she is able to express herself through her art mentally, emotionally and spiritually.

"It makes your mind feel good," she said. "It lets me let out what I am thinking and feeling."

She said that she hopes that her work and her story can help people going through depression and other hardships.

"Stay positive," she said. "Every day is a gift — a miracle."

Follow Jordynne Hart on Twitter at twitter.com/hartjordynne.

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