

MNsure Signs Up 3,700 For Health Insurance

BY PATRICK CONDON
Associated Press

ST. PAUL, Minn. — Minnesota's health insurance exchange on Wednesday released its first data on enrollment, showing that two weeks into its launch more than 3,700 people have signed up for health insurance coverage.

It's a relatively slow start to the state's delivery system for increasing insurance coverage rates under the federal health overhaul. MNsure officials said 3,769 people have either finalized enrollment or are waiting for payments to be processed, while an additional 1,800 people have completed the application process but not yet chosen an insurer. That's out of an estimated 300,000 uninsured Minnesotans, and several million more eligible to buy insurance on the exchange.

MNsure's executive director, April Todd-Malmlov, said she expects the pace of enrollment to pick up speed with the approach of a Dec. 15 deadline to lock down coverage before it takes effect Jan. 1.

"We are happy with the numbers so far and we think most of our enrollment is going to come in December," Todd-Malmlov said Wednesday, after presenting the initial enrollment snapshot at a

meeting of MNsure's board of directors.

Between those who already signed up and those who just need to pick an insurer, 5,569 people in all have completed the application process. MNsure estimates the number of people who will be covered under those plans at 11,684 — since many plans cover more than one person in a family.

The agency expects slightly less than half of those who have completed the application will receive some kind of tax subsidy or government assistance to help pay for coverage. The agency currently is not compiling information about how many people signing up are among the 300,000 without insurance, but Todd-Malmlov said there are plans to issue surveys at a later date that would give a sense of how well MNsure is reaching the uninsured.

MNsure has set a goal that 823,755 people will obtain insurance through the site by the end of 2014. Under the federal law, people without health insurance coverage face financial penalties beginning in March.

Todd-Malmlov said MNsure has been trying to resolve technical problems that have prevented customers from paying for their plan through the website. She said enrollees will be able to pay for plans

in November and December.

In all, slightly more than 12,000 people have opened MNsure accounts so far, along with 355 small businesses.

Details about enrollment in the 36 states with exchanges being operated by the federal government won't be available until sometime in November. Data has been available only in some of the 14 states, including Minnesota, that are operating their own exchanges.

Another state running its exchange, Kentucky, reported more than 18,000 people had enrolled by the end of last week. Other states weren't nearly that far along. Oregon has yet to even open its exchange, because of technical problems.

Mitch Grussing, a self-employed musician from St. Paul, told the MNsure board Wednesday that he had successfully signed up for coverage through the site. There were a few technical glitches, he said, and he was still waiting for the ability to make his initial payment. But Grussing said he will save about \$35 a month on his premium compared with his previous insurance, that his deductible would be cut in half and that he'd be eligible for more office visits.

"I would say MNsure has done its job, at least for me," Grussing said. "I got exactly what I wanted to get out of it."

Spencer

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any of it," he said. "The car accident made me want to do something with my life."

Spencer showed his tattoo with the phrase "Carpe Diem," which means "Seize the day." The phrase sums up his philosophy. "Your life can go so fast," he said.

At the same time, he went through another defining moment — his first drink of alcohol. He spent more time drinking and in bars.

With little else to do on the reservation, he watched a large number of movies and thought of becoming an actor.

Pursuing his dream of an acting career, Spencer headed to New York City on a one-way flight with \$100 in his pocket. Upon arriving in NYC, he lived the life of a struggling actor, working as a waiter and bartender while trying to land his first major role.

Then came breakthrough roles in his 20s, including "Skins," "DreamKeeper" and "Into The West" television miniseries. Spencer was living the good life, but he said "things were going too fast."

The young actor had turned to drugs and alcohol to handle the pressure and his insecurities. He described himself as "a born addict."

"After I drank, I became angry. You didn't want to be around me," he said. "And I was a drug user. I was the kind of junkie who would steal your wallet and then help you look for it."

The "drug run" led to a five-year decline, Spencer said.

"I was broke, homeless and a full-blown junkie. In the end, I was going down the road where I used heroin. Then, things really went bad and I lost everything," he said. "I

had no integrity. You wouldn't trust me in your house. I was sleeping in a pee-soaked mattress, and it was my own pee."

During this time, Spencer's life was threatened several times. He realized his addiction was out of control and could kill him. "I was given the gift of desperation, but I was grateful for it," he said.

Spencer prayed for guidance in his life. He was prepared to accept the end of his acting career. "If I was to be done, I will have had a good run," he said.

However, he was contacted about a role in "Twilight," a movie centered on werewolves and vampires. At age 34, he wasn't familiar with the book and movie geared to a younger audience.

Appropriately, both his personal and professional life meshed at the right time. "Two weeks later, I signed my (movie) contract on my Sober Day,"

In preparation for the role, Spencer was thrown into a rigorous regimen. His daily routine included 300 sit-ups, five-hour workouts and a strict diet. Beginning the process at 150-160 pounds, he said he was transformed to 200-210 pounds.

Because of the tight bonding experience, Spencer said he considers his fellow "Twilight" actors as family. He has used the film as a springboard toward other projects in completion or in the works.

In contrast, he fears what would have happened had he not moved to NYC and pursued his acting career. "All my friends from the reservation are in prison or dead," he said.

Spencer saw the Wagner presentation as reaching out to others. He even joined an elementary student in giving a werewolf howl.

"What I learned in my 38 years, it's all about giving back. To give back is about

love," he told the audience. "As kids, we're loving, giving and sharing. But somewhere along the line, life happens."

Spencer said he hoped to reach even one Wagner student who may be considering or already struggling with drugs and alcohol.

He offered encouragement for those who are struggling with addiction. "If you get help while you're young, you have your whole life ahead of you," he said.

He urged the Wagner students to practice a version of the Golden Rule.

"Treat people kindly. Treat everyone as you would want to be treated," he said. "Be nice to the people you see on the way up, because you'll see them on the way down."

The message resonated with the Wagner students.

Matagi I'atala, a sophomore, called herself "a big fan" of Spencer and his work. The Native American actor provides a role model for many Wagner students who are Yankton Sioux, she said.

"And I liked his message, if you're doing drugs, then stop," she added.

Gary Drapeau, whose Elk Soldier drum group played an honor song for Spencer, also liked the actor's anti-drug message. "If you're doing drugs, stop it. Life's too short," Drapeau said.

Vanessa (Yanez) Iverson, a Yankton Sioux tribal member and the Wagner school's cultural coordinator, contacted Spencer and lined up his visit.

"For Native American Day, it's important to me that the kids have a cultural connection," she said. "(Spencer) is a strong role model and somebody to look up to."

Besides his success as a Native American actor, Spencer's battle with addiction and his successful road to sobriety provide powerful messages for students of all races,

Iverson said.

"Chaske talks about persistence, don't let go of your dream," Iverson said. "And we need to love and appreciate people around us. When we understand each other better, we will build racial bridges."

In that respect, Spencer said he has experienced and overcome discrimination. However, he sees the nation moving toward a more racially diverse and tolerant society.

Spencer quickly answered when a student asked for his best advice.

"Perseverance, and life is not a race," he said. "If you want something, stick with it and persevere. But also take it easy. You only have one shot at life, and that's it."

You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf. Discuss this story at www.yankton.net/.

Former Neb. State Sen. Kremer Dies

LINCOLN, Neb. (AP) — Former Nebraska state Sen. Bob Kremer has died at age 77.

Kremer, of Aurora, died on Tuesday of an apparent heart attack.

Kremer served in the Legislature from 1999 to 2007. He grew up on a family farm south of Aurora, and spent his life as a cattle feeder.

His son, Mark Kremer, says the former lawmaker enjoyed working with people and was involved with several agriculture groups, including the Corn Growers Association, Nebraska Farm Bureau and Nebraska Cattlemen. Kremer says his father was also deeply religious, and looked for ways to encourage others.

A visitation is scheduled Friday from 4 p.m. to 7 p.m. Friday at Pleasant View Bible Church in Aurora. A celebration of life will be held at the church at 11 a.m. on Saturday.

S.D. Ski Resorts Hopeful For Season

LEAD (AP) — Officials at South Dakota ski resorts hope all the snow already covering the Black Hills bodes well for this year's season, which typically begins over Thanksgiving weekend.

"We're stoked about the season," Alicia Salas, general manager at Ski Mystic Deer Mountain, told the *Rapid City Journal*. "We have some of the most beautiful white powder we didn't even have last year."

The ski area was so short of snow last season that the chairlifts didn't start operating until January, she said.

Terry Peak Ski Area general manager Tom Marsing said the early October blizzard that piled up record amounts of snow, plus another 12 to 18 inches this week, could mean an earlier than usual opening.

"It's sure looking nice," he said. "You can't advertise stuff like this. It's cheap advertising. It plays right into our hands." The early snowfall caught resort crews in the midst of preparations, so some things didn't get done, Marsing said.

"This puts us way ahead of where we've been for many, many years," he said of the snow-making effort.

If the snow keeps coming, the resort could open a few runs on the weekends before the season officially starts in late November, Marsing said.

Drifts are as deep as 12 feet on the ridge on Deer Mountain, and crews are working to pack the snow on the runs, Salas said.

"There's quite a bit you have to do to be open and have it safe," she said.

20 Seek Neb. Education Commissioner

LINCOLN, Neb. (AP) — Officials say 20 people want to become Nebraska's next commissioner of education.

The applications were officially submitted by Tuesday. An Illinois firm leading the national search has been reaching out to possible candidates ahead of the deadline. They will now continue to interview and vet candidates before presenting the most qualified to the State Board of Education Search Committee.

The committee will dwindle down the list to at least four finalists by early December. Public interviews are tentatively scheduled for a two-day period beginning Dec. 11.

Nebraska's last Education Commissioner Roger Breed retired this summer.

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