

Can Affordable Care Act Benefit Rural Residents?

BY DR. MIKE ROSMANN

On October 1, 2013 many Americans will have the opportunity to purchase health care insurance through federally facilitated or state-operated insurance exchanges under implementation of the Affordable Care Act (ACA). This article aims to provide useful information for farm and other rural residents about this much criticized but mandated Act.

I don't purport to know all that might be necessary about the ACA for farmers, ranchers and other rural residents. I am relying mostly on what others—more knowledgeable than me—have to say about its implications for rural and agricultural people.

Opinions about the effects of implementing the ACA vary. For example, the Florida Insurance Commissioner, Kevin McCarty, said on July 30 this year that customers in the individual market would see rate increases rise 30-40 percent next year. A just-completed Rand Corporation study says the ACA is unlikely to cause a hike in premiums for the individual market.

Overall costs for health care nationally will rise because more people will be covered by insurance but the cost per person will likely decline slightly for many.

The ACA will help rural residents more than urbanites. In a July 29, 2013 report, Keith Mueller Ph.D., Director of the Center for Rural Health Policy Analysis at the University of Iowa, estimated that 10.7 percent of rural residents will qualify for federal subsidies to purchase private insurance, versus 9.6 percent of urban dwellers.

Under the ACA another 9.9 percent of rural residents will qualify for expanded Medicaid coverage, versus 8.5 percent of urban residents. Qualification varies from state to state, depending on the income of the state's residents and the type of ACA plan elected by the state.

If a state refused to expand Medicaid coverage, rural residents who are too poor to purchase health insurance but do not meet Medicaid income limits will be hurt, not by the ACA, but by state officials who made the decision to opt out of expanded Medicaid coverage.

The ACA will benefit many farmers, says Roger Johnson, former North Dakota agriculture commissioner and president of the National Farmers Union, in an August 21, 2013 article in the Atlanta Journal-Constitution. Currently, most individual farm family insurance premiums are higher than average or their policies may have high deductible amounts and exclusions.

In many farm families one spouse works off the farm for an employer that provides health insurance as a benefit. According to Johnson, uninsured medical costs have often been a major reason for farm bankruptcies.

Under the ACA, farm families will be eligible for group rates and no one can be excluded for preexisting conditions or assessed higher

premiums based on health histories. Children can be covered up to age 26 by their parents' insurance.

The ACA emphasizes preventive services, such as an annual wellness checkup, vaccinations and health screenings, including periodic tests for health problems like cancer. There are incentives for healthcare providers such as hospitals and clinics to keep administrative costs reasonable and penalties for overages.

Planning with a physician for end-of-life care is reimbursed for Medicare recipients under the ACA and is not "a death panel" as has been alleged. The patient, or others granted power of attorney to make healthcare decisions by the patient, can choose life-sustaining care procedures.

Many farm and rural residents will qualify for tax credits under the ACA to help recover a portion of the premiums. The Kaiser Family Foundation recently estimated that 48 percent of people purchasing their own health insurance would be eligible for such tax credits.

An August 2013 report entitled "Making Health Insurance Affordable: Assistance to Individuals and Families in the Affordable Care Act" by Jon Bailey of the Center for Rural Affairs at Lyons, Nebraska, provides a useful explanation of premium tax credits and the probable impact of the ACA on farm and rural residents. This report is available online at: <http://files.cfra.org/pdf/ACA-subsidies.pdf>.

The amount of the federal income tax credit available to subsidize premium costs will vary according to family income and size.

Much misinformation is circulating about the ACA. Misinformation by some media and elected politicians has created a climate for calculating employers to claim the ACA is causing healthcare insurance costs to rise, so they can require their employees to pay more of their insurance premiums or cut their pay.

Careful examination of these types of claims indicates many of these employers are using false justification to increase their profitability. Many small businesses (those with fewer than 50 employees) will qualify for federal tax credits to help pay for healthcare premiums that are obligated under the ACA.

Additional legislation is needed to further tweak healthcare provisions and costs, such as limits on malpractice awards and cost containment on prescription drugs other than those for Medicare recipients. A single insurance claims processor, somewhat like the Centers for Medicaid/Medicare Services, could be considered to further reduce administrative costs.

Farmers, take a look with your insurer and decide what is most beneficial.

Dr. Rosmann is a Harlan, Iowa, farmer and psychologist, available at: www.agbehavioralhealth.com.

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Dr. Mike
ROSMANN

Visiting Hours

September Is National Cholesterol Education Month

BY ALICIA HEINRICH, RD, LN

Avera Sacred Heart Hospital

Why does cholesterol matter? What is cholesterol? How does cholesterol affect me? These are questions worthy of knowing the answer to. Have you had your cholesterol levels checked lately? The National Cholesterol Education Program recommends that adults aged 20 years or older have their cholesterol checked every 5 years. We measure the amount of each HDL and LDL to ensure that we are at a healthy level. It is important to know the difference between HDL and LDL cholesterol. Too much of one type or not enough of another can increase your risk for coronary artery disease, stroke, and heart attack. It is important to know that there are two kinds of cholesterol. They are referred to as "good" and "bad" cholesterol. The good cholesterol is called HDL and the bad cholesterol is called LDL. HDL, or "good" cholesterol, helps prevent arteries from becoming clogged. LDL, or "bad" cholesterol, can build up on the inside of artery walls and contribute to blockages, which can lead to heart attacks. Many of you have probably had a laboratory test done that measures total cholesterol, HDL (good) cholesterol, LDL (bad) cholesterol, and triglycerides. To honor National Cholesterol Education Month, this article features tips to reduce your LDL (bad) cholesterol, and increase your HDL (good) cholesterol.

Tips for increasing your HDL cholesterol and lowering LDL cholesterol:

- 1) Do not smoke — Smoking lowers your HDL cholesterol levels. Quitting smoking can increase your HDL cholesterol levels by as much as 10 percent!
- 2) Maintain a healthy weight — For every 2 lbs you lose if you are overweight, your HDL level may increase by 0.35 mg/dL and your LDL level will decrease.
- 3) Begin aerobic exercise routine — Try to maintain at least 30 minutes of cardiovascular exercise five days a week. This can be anything that raises your heart rate. Examples include walking, jogging, or bike riding.
- 4) Choose healthier fats — Avoid foods that contain trans-fats and limit saturated fats in your diet. Saturated fat raises your LDL cholesterol level more than anything else in your diet, so try to limit intake to 7 percent of your total calories per day. Introduce Omega-3 fatty acids into your diet. Omega-3 fatty acids are found in salmon, herring, anchovies, tuna, flaxseed, canola oil, olive oil, peanut oil, soy nuts, and walnuts.
- 5) Add fiber to your diet — Fiber is found in grains, legumes, fruits, and vegetables. Fiber helps reduce your LDL and increase your HDL cholesterol.
- 6) Choose whole grains — Try to make at least half of your grains whole.

Examples are oatmeal, oat bran, and other whole-wheat products.

What are healthy cholesterol levels? There are three different values we will look at when it comes to cholesterol. We look at total cholesterol, HDL cholesterol, and LDL cholesterol. Total cholesterol values are within normal limits at less than 200 mg/dL. If you are above this value it increases your risk of coronary heart disease. According to the American Heart Association, HDL cholesterol levels are optimal at 60 mg/dL or above. Higher levels of HDL cholesterol are better because this is protective against heart disease. Low levels of HDL cholesterol for men are less than 40 mg/dL and for women low levels are less than 50 mg/dL, and considered a major risk factor for heart disease. LDL cholesterol levels are favorable at less than 100 mg/dL. The lower this number is, the lower your risk becomes for a heart attack or stroke.

Making small changes in your lifestyle can help improve your cholesterol levels. Try adding 15 minutes of aerobic activity, and work up to 30 minutes five days a week, or try adding a fruit or vegetable at meals or snacks. One small step is all it takes to begin your journey to better cholesterol levels!

Westbrook's Years Of Service Recognized By Air Force Clinic

The family of Cheryl Westbrook would like to share an honor given to her by the Orthopedic Clinic at MacDill Air Force Base in Tampa, Fla..

Cheryl grew up and attended school in Tabor, Tyndall, and Yankton. She was tragically killed in a traffic accident on May 18, 2013.

In honor and memory of Cheryl's great care for her orthopedic patients, the family has been informed that the casting room has been named after Cheryl, and a plaque will be displayed in her memory. On what would have been Cheryl's 36th birthday, her mother, Dianne Vanecek and her co-workers celebrated Cheryl's life with a dedication ceremony on June 13, 2013.

To understand Cheryl a bit better, the family is also sharing what Colonel Decker of the US Air Force said about Cheryl at her military funeral held in Tampa in May. This reflects her attitude toward her work and her patients. (Thank you to everyone who helped mold her into this wonderful person!)

"As Maya de Angelou once said, 'If you find it in your heart to care for somebody else, you will have succeeded.' In that case, SSgt Westbrook, Cheryl, was a very successful person. I met Cheryl about a year ago when I arrived at MacDill. As the commander, I had the opportunity to go around and meet all the members of the squadron. When I walked through the Orthopedic Clinic I was struck by the cubicle in the corner. It was completely covered with photos with a pink ceramic pig sitting on top. That display speaks volumes about Cheryl's personality. There was no doubt that family and friends meant everything to her. As members of the military we frequently move around and it's our family and friends that provide our stability.

"Cheryl joined the Air Force when she was just 17 and dedicated her whole adult life to serving her coun-



SUBMITTED PHOTO

SSGT. Cheryl T. Westbrook's plaque hung at MacDill AFB.

try. The Air Force gave her the opportunity to travel and literally to see the world. Her first assignment after tech school was at Eglin AFB right here in Florida. She used that assignment to really learn her craft. Then she got her first experience overseas in Germany. She worked at Landstuhl when it was a sleepy little hospital up on a hill and saw it transform to a bustling trauma hospital after 9/11.

"Her next assignment was Yokota AB in Japan. Here she was described as 'diligent,' 'superior' and a 'superior training NCO.' I started to notice a trend. She loved to teach and she loved to learn. From Japan she came back to the states and landed in Omaha at Offutt AFB. She continued to train other surgical techs and earned the opportunity to specialize and attend the Orthopaedic Course. She really excelled in this area and earned the Distinguished Graduate Award. Fulfilling her passion to travel, she was stationed in Korea. She was routinely praised by patients and was noted for her sharp clinical skills.

"That brought her to her assignment here at MacDill. She continued to do what she loved...to take care of patients. Her friends told me she would get almost giddy the night before going to the operating room. I noticed the pride she had in her work when she gave me a tour of central sterile supply. There wasn't a question I had that she couldn't answer.

friends.

"To close, I want to share some comments from her final assignment at MacDill and make a presentation to her mother and sister.

"During this assignment, Sergeant Westbrook's outstanding knowledge contributed to the smooth adaptation of three safety protocols, the management of 170 training requirement updates and the revision of 13 clinical instructions aiding in the 6th Medical Group's three year national accreditation. Her meticulous oversight of a 45,000 dollar supply budget alleviated a backlog and expanded acquisition of therapeutic devices, proving invaluable to safe patient outcomes. Additionally, Sergeant Westbrook's superb skill in the application of 150 casts and splints led to the 6th Medical Group's ability to better supply wartime readiness training for 29 medical staff. Finally, Sergeant Westbrook's innate surgical skills earned praise from three surgeons on 50 complex surgeries and shined during oversight of the clinic's platelet enriched plasma program saving the 6th Medical Group 210,000 dollars. The distinctive accomplishments of Sergeant Westbrook in the dedication of her service to her country reflect credit upon herself and the United States Air Force.

"Please accept these in memory of Cheryl's loyal service to her country."

At that time another award was given to Dianne Vanecek and Cheryl's sister, Angela Vanson.

Yankton Community Library's Story Time Canceled For Conference

Due to the staff's attendance at the South Dakota Library Association's Conference, there will be no story time at the Yankton Community Library, 515 Walnut, on Sept. 23-26.

Story time will resume the

following week with the regular meeting times of Monday at 6:30 p.m., and Wednesday and Thursday at 10:15 a.m.

For more information, contact the library at 668-5275.



Happy 80th Birthday Betty Drotzman
Sept. 18, 2013
her family requests a card shower
Greetings may be sent to:
801 E. 15th #16 Yankton, SD 57078

40th Anniversary Celebration

Mr. & Mrs. Rodney Hauger

Mr. and Mrs. Rodney and Linda Hauger of Irene, SD, will celebrate their 40th wedding anniversary on September 21, 2013 with an open house to be held at the Broomtree Retreat Center, 29827 446th Ave, Irene, SD, at 7 p.m. All are invited to attend.

They were married on September 20, 1973 in Colorado and moved to South Dakota in 1978.

The couple has two children: Lisa(Michael) Lange and Kevin(Sansa) Hauger.

They have four grandchildren: Joshua and Elizabeth Hauger, and Trevor and Tyler Lange.

Congratulations



Keep Yankton Beautiful Continued Growth Ribbon Cutting

The Yankton Area Chamber of Commerce Ambassador Committee hosted a Growth/Partnership ribbon cutting for Keep Yankton Beautiful/City of Yankton Parks & Recreation's fountain at Westside Park. If you have not had a chance to see the fountain, during the day or at night with the lights on, make sure you put it on the things to see and do. Thank you to the following sponsors that helped make this happen: Mount Marty College, Clark and Agnes Eide, The Benedictine Sisters, Avera Sacred Heart Hospital, Dr. Jon C. Baumann, Riverfront Dental, Tom & Theresa Nelson, Eileen Shea, Merle & Virginia Larson, Paul's Kwik Stop.

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