



Family Resource Management



Joy Miller, Family and Consumer Sciences Agent with an emphasis on Family Resource Management and Health and Wellness, has been with the Southwind District since 2014 and with K-State Research and Extension since 2007. She earned a Bachelor of Science degree in Dietetics from the University of Nebraska at Kearney and completed her Dietetic Internship with ARAMARK at St. Joseph Carondelet Health Systems in Kansas City, MO. Prior to working for K-State Research and Extension, she worked as a Clinical Registered Dietitian and Patient Services manager for ARAMARK, a foodservice management company, at Providence Medical Center (Kansas City, KS), Capital Region Medical Center (Jefferson City, MO), and Mercy Hospital (Fort Scott, KS). Joy keeps her Registered Dietetic status up to date along with her Kansas Licensure. She is also certified as a Senior Health Insurance Counselor for Kansans to provide Medicare education and assistance with enrollment in prescription drug plans and certified as a Navigator for the Kansas Healthcare Marketplace Insurance. Joy is married to David, and between them have 4 boys (Josh, Matthew, Corey, and Seth), 2 daughter-in-laws (April and Samantha), and 2 grandchildren (Brylee and Brendan).

Health Insurance

Income provides economic resources that shape choices about housing, education, child care, food, medical care, and more. Wealth, the accumulation of savings and assets, helps cushion and protect us in times of economic distress. As income and wealth increase or decrease, so does health. Health insurance helps individuals and families access needed primary care, specialists, and emergency care. Those without insurance are often diagnosed at later, less treatable disease stages and at higher costs than those with insurance. The uninsured rate in Kansas is 10% compared to the U.S. rate of 11%. In the Southwind District, our uninsured rates range from 9%-13%.

K-State Research and Extension Southwind District is providing health insurance education in a variety of ways including educational programming, news articles, radio spots, direct questions, and one-on-one assistance. This information helps residents be aware of health insurance options, what steps they need to take, and how to evaluate their options.



Need Health Insurance?

Open Enrollment is 45 days!

November 1 through December 15

Cover Kansas Navigators Provide Free Assistance:

- Comparing health insurance plans
- Reviewing your eligibility for financial assistance
- Helping you enroll in a health insurance plan
- Answering questions year-round



coverks.org • Call 2-1-1 or 800-318-2596 • CoverKansas

**Check out our website: www.southwind.ksu.edu
Follow Southwind Extension District on Facebook!**

Medicare

SHICK- Senior Health Insurance for Kansans

Everyday 10,000 baby boomers in the United States turn 65 until 2030. In the Southwind Extension District, 9,000 plus citizens are eligible for Medicare. Households can save money by making informed decisions, which can alleviate stress and conserve funds.

Throughout the year and during Open Enrollment, Joy Miller conducts health insurance education, both one-on-one and in group settings about Medicare benefits, enrollment periods, and penalties. She also educates beneficiaries about financial assistance programs Extra Help and Medicare Savings program.

The audiences include:

- Current Medicare beneficiaries (age 65 or older or disability);
- New to Medicare;
- Caregivers and family members;
- People with various incomes.

Medicare Part D Open enrollment and 2018 Initial or Special Enrollments - Last year, 135 Southwind Medicare beneficiaries received assistance during 2017 Open Enrollment and 2018 Initial or Special Enrollments, saving \$438,556.98 in premiums and medication costs on their 2018 Part D plans.

Medicare Part D Open enrollment - This year, during 2018 Open Enrollment alone, 58 Southwind Medicare beneficiaries received assistance, saving \$ 176,806.50 in premiums and medication costs on their 2019 Part D plans. Accumulative savings for the Southwind District since I started with Open Enrollment in 2014, \$752,000.



Marketplace Health Insurance

Navigator

The Affordable Care Act has made health insurance available for all Kansans. Understanding health insurance is a challenge and figuring out how to navigate the enrollment system is complex. The goal is to teach consumers to make informed choices related to risks that can be transferred through the purchase and use of health insurance. Using their health insurance to minimize cost and optimize health, consumers are encouraged to take action to remain healthy through preventive care and regular check-ups, to manage health care cost by using network providers and services, and to understand the consequences when they don't.

Navigators assist people with creating an online account, application, and enrollment into an insurance plan, one must become a certified as a Navigator through KAMU, Kansas Association for the Medically Underserved.

During the 2017 Health Insurance Marketplace open enrollment and 2018 Special Enrollment for the Southwind District, those who received enrollment assistance saved \$53,302 through *Premium Tax Credits* (lowering monthly health insurance bill) and \$13,450 in *Cost-Sharing Reductions* (pay less out of pocket expenses such as a lower copayment or coinsurance and have lower out-of-pocket maximum).

K-State Research and Extension has three Navigators who's total savings during open enrollment and special enrollments equaled a million dollars in savings. Listen to the K-State Sound Living podcast.