

David Hallauer
District Extension Agent, Crops & Soils

Fall Forage Stand Evaluations

We're pretty good at looking *across* forage stands, but not necessarily *down* on them. This is particularly true of hay fields we may not have even returned to post-harvest. Fall has arrived, however, and that means fewer days with plants still alive for a forage stand evaluation.

Start with a look at your primary forages. If you have a yard stick, measure grass height to see how well they might have recovered. Summer moisture perked some stands up, only to have warm/dry weather late in the growing season set things back a bit. If grazing/haying occurred late and plants didn't have time for recovery (four inches of regrowth would be good...), stands could be compromised. We may not see immediate shifts or changes but stands without the chance for adequate recovery may green up slower the following spring and can experience reduced winterhardiness as well. Unless the growing season is 'extended' and conditions improve to allow for recovery, you may not be able to do much, but at least you'll have an idea as to whether recovery was ample or lacking.

A second look should be given to the 'other' forages out there. Warm season grasses like foxtail or purple top or broomsedge bluestem are often easily identified this time of year, providing an opportunity to see if they are increasing in frequency. Some are simply indicators that cool season grasses don't like a hot dry summer as well warm season species. Others (broomsedge bluestem in particular) can give us clues about issues with soil fertility. The presence of the warm season Old World Bluestems can be a first indicator of the presence of an undesirable invader that needs attention soon before it takes over.

While you're out, consider a soil sample. Fall is great for sampling, so long as you can consistently get a probe or shovel in the ground to a consistent depth (if you cannot, consider waiting to avoid skewed results from uneven sampling depth). Having results now also allows you sooner than later to start planning your cool season grass fertility program for next season.

In many cases, we're likely to see broadleaf weeds or less than desirable grasses – and it will be too late to do much about them (look for musk thistle rosettes. They *can* be treated this fall). That doesn't mean we can't start looking ahead, however, to formulate a plan to improve the health of our forage stands even in advance of the next growing season.

Ross Mosteller
District Extension Agent, Livestock & Natural Resources

What's the Value of Heifers???

I appreciate finding heifer calves when tagging babies, especially out of proven cow families. Admittedly, my love for that same heifer declines when it comes time to deliver her first calf. If you sell weaned heifer calves as feeders, you know there is a price discount that comes from the lower feedlot performance in the next production phase. There is much discussion in the industry right now about the value of calves and future of the national cow herd. Heifers definitely play a key role in this discussion, so let's take a look at some factors to consider in deciding a heifer game plan.

For the cow-calf producer it is a very real possibility that heifers have more potential value than their steer mates, maybe any year, but surely as we reach record low cow numbers. Mostly this comes from the versatility and opportunities heifers have over bulls or steers. Obviously, the national cow herd is made up mostly of cows, with relatively few bulls in comparison, for propagating the next generation. Cows also have the most impact on pastures and other resources of the operation as well.

Heifer calves give a cow-calf producer several marketing options. Here are a few:

- They can be sold at weaning as feeder calves
- They can be retained, developed and exposed for breeding
- Heifers that don't conceive basically become stockers and can be sold as feeders
- Those pregnant heifers can become herd replacements or sold as bred heifers
- Bred heifers can be calved out and sold as pairs, which often are bought at premium
- As heifers enter the herd they become income generators with their offspring
- Young to middle-aged bred cows or pairs can be sold later in life
- Cull cows always have some value, really good value right now

While all these points are valid, there is the heifer development cost discussion too. Operations need to determine if it is more economical to sell heifers now and buy back bred females or pairs later in the cattle cycle, develop bred heifers/pairs or some other strategy. Extended drought, reduced forage inventory and market factors all come into play in this discussion. If feed is short, it may be needed to focus on keeping the existing cow herd producing. There are some tax benefits of selling breeding females versus feeder calves, so consult your tax preparer and/or accountant for advice. Needless to say, there are many factors to consider in all of this discussion.

Without doubt, the current cattle market and the long-term cattle cycle are a big part of this discussion. The heifer calves that will generate the most value are the ones who produce calves when prices are high and then are sold themselves as a bred cow or for harvest when prices are near the cyclical peak. Market conditions and the long-term cattle cycle trends impact the potential lifetime value that will be generated by a heifer calf. Heifers purchased for high prices on the peak of the last cattle cycle, took longer to return profitability, as calf prices dropped as quickly as they rose.

All of this said, each operation is likely in a different place, needing to make their own decisions. One only needs to look at a sale barn market report to see the current, real dollar value of steers versus heifers on a price per pound basis. There are other factors at play, like genetic potential of known and tested genetics, versus commodity, unknown origin heifers. Understanding of operational goals, use of a sharp pencil and a little luck in forecasting markets helps with making the "right" marketing decisions and answering the question of the value of heifers. To quote a colleague I've read, "For cow-calf producers who understand and leverage a heifer's value potential, steers are great for providing income, but heifers can be used to generate wealth."

October 6, 2023

Laura Phillips
District Extension Agent, Horticulture

No news article this week

Teresa Hatfield
District Extension Agent, Family and Community Wellness

Medicare Open Enrollment Begins October 15

Medicare Open Enrollment is October 15- December 7, 2023. How does this impact Medicare beneficiaries? Open Enrollment is when you can enroll in or change your Medicare Part D or Medicare Advantage plan (Part C). I recommend that you review your current plan, even if you are completely happy with your current plan. Your plan can change yearly, including co-pays and co-insurance, premiums, deductibles, and the list of covered medications.

Last year, we saw the cost of a one-month supply of Part D-covered insulin capped at \$35 per month, with no required deductible. Starting July 2023, those who use Part B to pay for their insulin also saw a drop in cost to \$35. In 2023, vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), including the shingles vaccine, were available to people with Part D at no cost share.

There are some changes in coverage for 2024 that you need to know. Beginning on January 1, 2024, people with Medicare Part D who fall into the catastrophic coverage level of the prescription drug benefit won't have to pay any co-insurance or co-pays for their medications. Also, people who receive partial low-income subsidy (LIS or Extra Help) under Medicare Part D will receive the full subsidy instead of just the partial subsidy.

Many things can impact how much you pay for your medication. Your choice of pharmacy can make a difference in the amount you pay for your drugs. A preferred pharmacy may cost less than a standard pharmacy. You will pay the total medication cost if a pharmacy is out of the network. Mail-order pharmacies may be another option to explore. The cost of generic medications generally costs less than brand-name medication, but not always. Plans can also place restrictions on medication, such as prior authorization, quantity limits, and step therapy.

Medicare Part D plans for 2024 include monthly premiums ranging from \$.50 to \$106.70. The maximum Part D deductible for 2024 will increase to \$545 annually. The premium cost doesn't tell the whole story, however. In general, Part D plan premiums have increased in 2024 at an average of 33% in Kansas. Certain insurance companies will discontinue some Medicare Advantage and Part D plans in 2024. If your plan is discontinued, your plan will notify you of the change. Some plans automatically enroll you in a new plan for the upcoming year; however, not every insurance company will do this. If your plan is discontinued and your insurance company does not enroll you in another plan, you must enroll in another drug plan during Medicare Open Enrollment.

According to the Kansas Insurance Department, if you have a Medicare Advantage plan and your plan is leaving Medicare, or your plan stops giving care in your area, you have the right to purchase a plan Medicare Supplement policy A, B, C, F, K or L sold in Kansas by any insurance company. You only have this right if you switch to Original Medicare rather than joining another Medicare Advantage plan. You can do this as early as 60 calendar days before your healthcare coverage ends but no later than 63 days after. If you have any questions about how this pertains to your situation, please contact me at 785-364-4125.

Meadowlark District Plan Changes (Jackson, Jefferson, Nemaha Counties)

Discontinued Medicare Advantage Plans	County	Type of Plan	New Assigned Plan
Aetna Medicare Elite (H1608-09)	Jackson, Jefferson	PPO	Aetna Medicare Premium Plus 2 (H1608-024)
Blue Medicare Advantage Comprehensive (H7063-002)	Jackson, Jefferson	PPO	Blue Medicare Advantage Comprehensive (H7063-007)
Humana Gold Choice (H2944-197)	Nemaha	PFFS	No assigned plan
Humana Gold Choice (H8145-120)	Jackson	PFFS	No assigned plan
Humana Gold Choice (H8145-122)	Jefferson	PFFS	No assigned plan
HumanaChoice (H9070)	Jefferson	PPO	HumanaChoice (H5216-3128)
Lasso Healthcare Growth (H1924-001)	Jackson, Jefferson, Nemaha	MSA	No assigned plan
Lasso Healthcare Growth Plus	Jackson, Jefferson, Nemaha	MSA	No assigned plan

Discontinued Medicare Part D Plans	New Assigned Plan
Clear Spring Health Premier Rx (S6946-050)	Clear Spring Health Value Rx (S6946-021)
Elixer RxSecure (S7694-024)	No assigned plan

You can make plan comparisons on the Medicare website at www.medicare.gov. You can also contact the Senior Health Insurance Counseling for Kansas (SHICK) program to explore your plan options. If you wish to make an appointment with a SHICK counselor, call the Meadowlark Extension District or Teresa Hatfield at 785-364-4125 to schedule a time to review your plan, or call the SHICK call center at 1-800-860-5260.

Cindy Williams
District Extension Agent, Family & Community Wellness

Electronics and Food Safety

Think about where you use your smartphone, tablet or laptop. Do you use it in the kitchen? If so, the bacteria on those electronic devices could contribute to foodborne illness. While no incidences have been linked to electronic devices, it is good to be aware of the possibility.

In the 2016 Food Safety Survey, conducted by the FDA in collaboration with the USDA, consumers reported taking electronic devices everywhere---work, the bathroom, the gym, shopping, just everywhere. Then they use them in the kitchen, usually to view a recipe to cook. These devices are so integrated into our lifestyles, that the thought of food safety does not relate to the consumer.

Forty-nine percent of consumers use devices such as smartphones or tablets while preparing food. Of those, only 37% wash their hands with soap after touching the device.

What can you do? Wash your hands before AND after handling the electronic device to keep your hands clean.