

Some Kansans May Lose Free Help Enrolling in Insurance Because of Federal Funding Cuts

KCUR | By Bek Shackelford-Nwanga

Navigators, who serve as a guide to help people select and enroll in health insurance plans on the federal marketplace, are likely to be harder to find in Kansas because of federal funding cuts.

Those workers also help connect people to public assistance such as Medicaid, decipher medical bills or find providers that are covered by their insurance.

Greta Ingle is a navigator at Thrive Allen County in Iola, Kansas. She's worked there for about a decade and said helping people enroll in insurance is just a piece of her job.

"Pretty much if you have an application, I'll help you," she said.

Most of Ingle's clients live in rural southeast Kansas, a place where accessing health care has several barriers and hospitals struggle to stay open.

Ingle said many of her clients don't have access to a computer or the internet, which is why her role is so important. She works hard to build trust with people who otherwise may be hard to reach.

"I can talk to anybody. So if I just look at them like they're my friend and I'm helping my friend out, that's how I look at it," Ingle said.

But there will be fewer people like Ingle doing this work as steep cuts bite into federal funding for navigators. Advocates say they're worried fewer navigators might make it harder to access insurance and easier for people to fall prey to fraud.

Federal navigator funding in Kansas

Thrive Allen County, where Ingle works, is one of two organizations in Kansas that directly receive federal funding for navigators.

In 2024, Thrive received nearly two million dollars.

In February, the Centers for Medicare and Medicaid Services announced a 90% reduction in federal dollars for navigators, slashing funding from \$98 million to \$10 million. In a press release, CMS said the reduction in funding is because navigators aren't enrolling enough people in insurance.

"Overall, Navigator performance data shows that the current level of funding does not represent a reasonable return on investment," the release said. "These numbers indicate that Navigators are not enrolling nearly enough people to justify the substantial amount of federal dollars previously spent on the program."

The reduction in navigator funding is one of many sweeping cuts made by President Donald Trump's administration and the Department of Government Efficiency.

Thrive's president and CEO Lisse Regehr said she disagrees with CMS's statement about underperformance. She said they've exceeded their goals every year.

At Thrive, navigators do more than just help boost enrollment. Regehr said they train staff to make the most of

the federal money.

"We also help people with food assistance, utility assistance, housing assistance, Medicare," Regehr said. "We make sure that if we are going to have people in these roles, they can do so many more things."

This isn't the first time Trump reduced federal funding for navigators. He made similar cuts during his first term in 2017, but Regehr said Thrive did not receive federal funding for navigators at that time. In 2021, the Biden administration restored federal navigator funding.

Thrive's navigator program is called Kansas Cares. Regehr said they've divided the federal money to pay for navigators at Thrive Allen County and at other nonprofits across the state.

"We've got them everywhere," Regehr said. "The idea is that we can be as easily accessible to any community member who needs to see a navigator."

Regehr said it's unclear how much federal funding they'll receive after their grant runs out in August. But already, they've had to make some tough calls. They've had to tell five navigators their positions will end in August.

Regehr said they'll do what they can to keep their in-house navigators, like Ingle, in Allen County. But that may mean making cuts elsewhere.

"And as soon as we get more funding to bring more people back, we will," she said. "Because I know how important these people are to the work that we do and how important the work is to our communities."

Regehr said they've also had to close a new navigator office in El Dorado and stop partnering with two of the nonprofits they share funding with.

"We can't keep them all. So we've looked at our top performers and those are the ones we're going to keep," she said.

Regehr said it's likely the group will scale back funding for other partners' navigator programs, too. That won't be certain until federal funding is finalized.

El Centro, Inc. in Kansas City, Kansas, is one of the groups Thrive shares funding with. It mostly serves urban clients in the Kansas City metro.

Justin Gust is El Centro's vice president of community engagement. With the help of the grant from Thrive, they're able to employ two navigators. Gust said their navigators and most of their clients are Spanish-speaking.

He said although the federal marketplace offers help in Spanish over the phone or online, it's complicated and several of their clients struggle to read or write.

"Having a navigator and that person to help in-person really makes a difference in their ability to understand what they're signing up for and how to use the coverage," Gust said.

Gust said they'll likely have to drastically cut back on advertising and education about open enrollment. Before working with

Thrive, they weren't able to do as much outreach about insurance and open enrollment. He said they saw an uptick in enrollments after they got federal money from Thrive and started advertising more.

Thrive funds half of the salaries for El Centro's navigators. Gust said if they completely lose funding from Thrive, they'll have to figure out how to fully fund the positions themselves and get the group designated as a Certified Application Counselor. He said this could temporarily put their navigators' work on hold.

"If we don't have the funds or we're not able to have navigators, that's an extra support that's also going to be missing from the community at a time when they're probably going to need it the most," Gust said.

Gust said the lack of help could have an especially big impact if the enrollment window for health care marketplace plans is shorter, which the Trump administration has proposed.

What navigators are saying

Back in Iola at Thrive Allen County, Ingle said it's an uncertain time right now, which is difficult because of the close relationships she and other navigators establish with their clients.

"You hear people out in the public and they're like, 'I'll see you next year.' And you're like, 'Well, I don't know. You might not,'" Ingle said.

Ingle said she's worried that if less people have access to navigators, some of them will fall victim to fraud. She said this year she saw an increase in fraud in the marketplace.

"Brokers a lot of times would get a bonus for putting people in the marketplace," Ingle said.

She said not all brokers have nefarious intent. But unlike most brokers, navigators are unbiased and do not receive incentives to place people on certain plans.

Heather Patterson is one of Thrive's employees hit by the layoffs. She worked as a navigator and oversaw the sub awardees for Thrive's navigator program for more than three years.

Patterson said she's sad about her time at Thrive coming to an end. She's 53 and planned to retire from Thrive.

"Now to have to jump out into the workforce and look for another position," she said. "I don't think there's anything that could come close in my eyes right now."

But Patterson said she understands some cuts have to be made. She wants Thrive's navigator program to be able to continue to provide essential services to Kansans across the state.

"I want the project to keep going," she said. "Even if it means I have to be let go."

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Insight: The Legacy of Round Barns

Greg Doering, Kansas Farm Bureau

The ubiquitous image of a farm includes a red barn, which historically took that shade because iron oxide, or rust, was added to the linseed oil to prevent mold and fungus. It also added the red hue that became synonymous with barns. Despite a wide variety of pigments to choose from today, tradition still means there's plenty of red barns across the countryside.

Aside from color, a barn also conjures up specific shapes. A sturdy, square structure with a gable or gambrel roofline. That's what the barn on my grandparents' ranch looked like growing up. It wasn't red because it was built during World War II and a lack of material meant the plentiful limestone rock was used for the walls.

Inside there was an alleyway down the middle lined with stalls on either side with a grainery in one corner. Hay storage was on the second floor with cutouts above the stalls below for feeding. Aside from housing horses or the occasional bottle calf, the barn became outdated shortly after it was completed. A low ceiling on the first floor meant nothing larger than the Ford 8N tractor could fit inside.

For a brief period in the early 20th century, a subset of barns were not traditional in any sense, rather they were round or nearly so. The technical term for these structures is nonorthogonal, which is fancy for not orthogonal. That's fancy for lack of perpendicularity.

Fewer than 1,400 round barns are estimated to have been built around the turn of the last century, mostly in the Midwest. George Washington has a 16-sided structure on his Mount Vernon estate, but it was New Yorker Elliot W. Stewart's octagonal barn built in 1874 that really started the wheels turning on round barns.

Stewart touted the structure's geometric advantages relating to cost of construction since a cylinder's exterior surface allows for a larger interior

volume than a rectangle.

According to an article from University of Kansas geography professor James R. Shortridge, Stewart's ideas spread westward and reached Kansas in the early 1880s when two octagonal barns were built in Shawnee County. The next record of a nonorthogonal barn was a 12-sided structure built near Olathe in 1903. Kansas' first pure circle barn was erected in Harper County the following year.

The majority of the 41 round or roundish barns in Kansas were built in the following decade. Shortridge's research shows no strong correlation between farm practices and where the barns were built in Kansas. Local influence appears to have played a key role in the construction of round barns. If you were in an area where one irregular barn was built, there's likely to be another one nearby.

That's likely how Marshall County became home to three circular barns in less than a decade. The first built a few miles east of Blue Rapids in 1906 and the last was constructed southwest of Marysville in 1914. The middle barn was finished in 1913 by Benton Steele, who was a prolific architect and builder of round barns from Indiana.

Charles and James Drennen commissioned the barn for their Hereford breeding operation, and it's still in use today. Herefords still graze along the bunks lining the perimeter nearly every day, and heifers still calve under the conical roof.

The most recent estimate of 24 round barns still standing in Kansas comes from Shortridge's article in 1999. Some are being preserved by owners on working farms and ranchers, others have found new life as event venues while others are being worn away by Kansas weather.

While red barns are the best known image of rural architecture, the brief building burst of round barns have left a legacy across the state as well.

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First published in the Elkhart Tri-State News, Thursday, April 3, 2025, Thursday, April 10, 2025, Thursday, April 17, 2025.

IN THE DISTRICT COURT OF MORTON COUNTY, KANSAS CIVIL DEPARTMENT	
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC) Case No.MT-2024-CV-000014
Plaintiff,)
) Court No.
vs.)
) Title to Real Estate Involved
Leonel Nolasco, et al.) Pursuant to K.S.A. §60
Defendants,)

NOTICE OF SALE

Under and by virtue of an Order of Sale issued to me by the Clerk of the District Court of Morton County, Kansas, the undersigned Sheriff of Morton County, Kansas, will offer for sale at public auction and sell to the highest bidder for cash in hand at the of the Morton County, Courthouse, Kansas, on April 28, 2025 at the time of 10:00 AM, the following real estate:

LOT THREE (3), BLOCK (6), DAVOLT SECOND ADDITION TO THE CITY OF ELKHART, MORTON COUNTY, KANSAS, ACCORDING TO THE RECORDED PLAT THEREOF., Parcel ID No. 065-244-17-0-40-14-002.00-00. Commonly known as 516 Hilltop St., Elkhart, KS 67950 ("the Property") MS220101

to satisfy the judgment in the above-entitled case. The sale is to be made without appraisal and subject to the redemption period as provided by law, and further subject to the approval of the Court.

Morton County Sheriff

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