

Medicare Misconceptions to be Aware of This Annual Enrollment Period

(StatePoint) Each fall, the Annual Enrollment Period (AEP) for Medicare, which runs from Oct. 15 to Dec. 7, is an opportunity for people eligible for Medicare to choose the health plan that will work best for them in the coming year.

While Original Medicare provides broad coverage, there are some services that aren't covered, including many that people are likely to need as they age, according to Jane Funk, vice president of Medicare Market Growth with HealthSpring, which offers Medicare and supplemental policies across the country.

For starters, it's important to know that people who choose Original Medicare generally remain responsible for deductibles and coinsurance, and there is no annual out-of-pocket maximum. Either Medicare Supplement or standalone Supplemental Health & Life policies can help with some of those costs. Medicare Advantage (MA) plans have annual limits on out-of-pocket spending for covered services, but costs, networks and authorization requirements vary.

Funk points to the following areas that can be particularly tricky for those looking to secure their coverage for the year ahead.

hearing care. Original Medicare generally doesn't cover routine dental care or dentures, routine eye exams for glasses or contacts, or hearing aids. Many MA plans or standalone dental, vision and hearing policies offer additional benefits in these areas. Services, provider networks, frequency limits and member costs vary so make sure you know exactly what is covered.

Hospital status. Hospital services can also trip people up. Someone may spend several nights in a hospital but still be classified as an outpatient receiving observation services rather than as an inpatient. Under Original Medicare, that distinction can affect both the hospital bill and whether a subsequent skilled nursing facility is covered. Patients or their caregivers should ask directly: "Am I admitted as an inpatient, or am I here under observation?"

Annual wellness visits. An annual wellness visit is not the same as a traditional comprehensive physical. The wellness visit focuses on preventive planning and assessing health risks. If the provider performs additional tests or addresses medical concerns, deductibles or coinsurance may apply. Some MA plans offer more comprehensive annual exams at no additional cost to the member.

Prescription drugs. Many

people assume they have outpatient drug coverage under Original Medicare, but they do not. Original Medicare doesn't include outpatient prescription drug coverage; beneficiaries need a separate drug coverage plan, called a Part D plan, or they need an MA plan with Part D included (MAPD) for that. Each plan has its own formulary, pharmacy network and coverage rules, such as prior authorization, step therapy or quantity limits. Just because a medication is prescribed doesn't mean it will be covered by a specific plan.

International care. Original

Medicare provides very limited foreign travel coverage. Medicare Supplement and plans may offer certain emergency benefits abroad, but Medicare beneficiaries with any Medicare plan should verify those provisions before traveling, rather than assume their usual coverage will follow them.

One last note. Being wary of unsolicited calls from fraudsters about Medicare plans is important. Do not provide insurance or personal information without verifying that you are speaking to a legitimate Medicare provider. If you are not sure who you

are speaking with, hang up and call back using a number from a verified source, such as the back of your Medicare card or a website. Credible sources of information include Medicare.gov and HealthSpring's website at https://HealthSpringMedicare.com/LearnMore.

"Plan benefits, formularies and networks can change, and so can one's health, so people should

never assume that last year's plan will still fit their needs best," says Funk. "Spending time doing research can prepare people to make an informed decision during AEP."

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Biosimilar' Drugs continued from page 7

may be substituted at the pharmacy, subject to state laws. It does not mean the biosimilar is safer or more effective than another FDA-approved biosimilar.

Can patients safely switch from a reference biologic to a biosimilar?

Research has shown that changing from a reference biologic medicine to a biosimilar does not reduce safety or effectiveness. A comprehensive review of studies from the U.S. FDA involving more than 5,000 patients found no difference with safety issues or immunogenicity in patients who

were switched and those who remained on their reference biologic or biosimilar.

Do biosimilars have to meet the same quality standards as other biologic medicines?

Yes. Biosimilars must meet the U.S. FDA's rigorous standards for quality, safety and effectiveness before they can be approved. Patients can typically find manufacturing information on a product website, product packaging or approved labeling. As more biosimilar products become available, patients can anticipate more options and reduced drug prices.

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Name	Name 2	Parcel	Tax Unit	Type	Legal#	Warrant #	Taxes Due	Interest	Fees	Total Due
REDEBUI OIL & GAS OPERATING, LLC		1765	79	GS	NE SW SE 650FSL & 1720FEL 08-30-14 -09-30-14	914	114.24	7.44	56.00	177.68
REDEBUI OIL & GAS OPERATING, LLC		1622	79	GS	NE NE NE 4620FSL & 510F FEL 17-30-14 -17-30-14	915	114.24	7.44	56.00	177.68
REDEBUI OIL & GAS OPERATING, LLC		2132	79	GS	NE SE SE 800FSL & 520FEL - 12-30-13	916	113.98	7.42	56.00	177.40
REDEBUI OIL & GAS OPERATING, LLC		2136	79	GS	NW NE SE 2050FSL & 800FEL - 16-30-14	917	113.70	7.42	56.00	177.12
REDEBUI OIL & GAS OPERATING, LLC		1244	79	GS	NE SE SW 720FSL & 3250F FEL 10-30-14 -10-30-14	918	113.18	7.38	56.00	176.56
REDEBUI OIL & GAS OPERATING, LLC		1223	79	GS	NW SE NW 550FSL & 3340F FEL 15-30-14 -15-30-14	919	113.06	7.38	56.00	176.44
REDEBUI OIL & GAS OPERATING, LLC		2139	79	GS	W2 SW NW 3300FSL & 4780FEL - 15-30-14	920	112.14	7.30	56.00	175.44
REDEBUI OIL & GAS OPERATING, LLC		1904	79	GS	SE NW - NW 30-14	921	111.34	7.24	56.00	174.58
REDEBUI OIL & GAS OPERATING, LLC		2135	79	GS	SW SW NE 3000FSL & 2610FEL - 16-30-14	922	110.42	7.18	56.00	173.60
REDEBUI OIL & GAS OPERATING, LLC		1615	79	GS	C NW SW 1980FSL & 4620F FEL 15-30-14 -15-30-14	923	110.42	7.18	56.00	173.60
REDEBUI OIL & GAS OPERATING, LLC		1646	79	GS	C SE NE 3300F FSL & 960F FEL 15-30-14 -15-30-14	924	110.42	7.18	56.00	173.60
REDEBUI OIL & GAS OPERATING, LLC		1756	79	GS	NE NW SE 2100FSL & 1800FEL 16-30-14 -16-30-14	925	110.42	7.18	56.00	173.60
REDEBUI OIL & GAS OPERATING, LLC		1652	79	GS	C NW SE 1980FSL & 1980F FEL 09-30-14 -09-30-14	926	109.10	7.10	56.00	172.20
REDEBUI OIL & GAS OPERATING, LLC		1676	79	GS	C NE SW 1680FSL & 3300FEL 03-30-14 -03-30-14	927	108.46	7.06	56.00	171.52
REDEBUI OIL & GAS OPERATING, LLC		1648	79	GS	C NW NW 4620F FSL & 4620F FEL 15-30-14 -15-30-14	928	108.06	7.04	56.00	171.10
REDEBUI OIL & GAS OPERATING, LLC		1899	79	GS	SW NW 04-30-14 - 04-30-14	929	107.80	7.02	56.00	170.82
REDEBUI OIL & GAS OPERATING, LLC		1757	79	GS	SW NW NE 4500FSL & 2180FEL 16-30-14 -16-30-14	930	107.40	7.00	56.00	170.40
REDEBUI OIL & GAS OPERATING, LLC		2134	79	GS	NW NE NE 4700FSL & 760FEL - 16-30-14	931	107.00	6.98	56.00	169.98
REDEBUI OIL & GAS OPERATING, LLC		1758	79	GS	NW SE SE 844FSL & 700FEL 10-30-14 -10-30-14	932	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1612	79	GS	C NW NE 4620F FSL & 1800F FEL 09-30-14 -09-30-14	933	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		915	79	GS	SE SW SW 275FSL & 4500FEL 03-30-14 -03-30-14	934	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1611	79	GS	W2 SE NE 3300FSL & 750F FEL 09-30-14 -09-30-14	935	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1892	79	GS	SE NW SW 30-14 - 08-30-14	936	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		2105	79	GS	SE NE NW 4420FSL & 2780FEL - 03-30-14	937	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1235	79	GS	NE SE SE 700FSL & 6100FEL 09-30-14 -09-30-14	938	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1218	79	GS	SE SE NW 1380FSL & 3220F FEL 10-30-14 -10-30-14	939	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1213	79	GS	NW SE NE 3000F FSL & 710F FEL 16-30-14 -16-30-14	940	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1647	79	GS	C NW NE 4620F FSL & 1880F FEL 15-30-14 -15-30-14	941	101.22	6.58	56.00	163.80
REDEBUI OIL & GAS OPERATING, LLC		1569	80	GS	- 20-30-14	942	198.70	12.94	56.00	267.64
REDEBUI OIL & GAS OPERATING, LLC		2062	80	GS	BW NE SW SE - 29-30S 14E	943	150.88	9.84	56.00	216.72
REDEBUI OIL & GAS OPERATING, LLC		2255	80	GS	S2 SE SE 590FSL & 4900FEL 15-30-14 -15-30-14	944	119.22	7.76	56.00	162.98
REDEBUI OIL & GAS OPERATING, LLC		2254	80	GS	N2 NW SE 26-30-13 - 26-30-13	945	111.28	7.24	56.00	174.52
REDEBUI OIL & GAS OPERATING, LLC		1890	81	GS	SE SW 17-30-14 - 17-30-14	946	159.04	10.36	56.00	225.40

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Name	Name 2	Parcel	Tax Unit	Type	Legal#	Warrant #	Taxes Due	Interest	Fees	Total Due
REDEBUI OIL & GAS OPERATING, LLC		1634	81	GS	C SE SW 680F FSL & 3300F FEL 21-30-14 -21-30-14	947	155.14	10.10	56.00	221.24
REDEBUI OIL & GAS OPERATING, LLC		1763	81	GS	C NW NE 4620FSL & 1980FEL 20-30-14 -20-30-14	948	152.30	9.92	56.00	218.22
REDEBUI OIL & GAS OPERATING, LLC		1893	81	GS	NW NW 29-30-14 - 29-30-14	949	151.90	9.90	56.00	217.80
REDEBUI OIL & GAS OPERATING, LLC		1764	81	GS	C SE NE 3300FSL & 6600FEL 19-30-14 -19-30-14	950	147.60	9.60	56.00	213.20
REDEBUI OIL & GAS OPERATING, LLC		1635	81	GS	SW NW SW 1700 FSL & 4600 FEL 21-30-14 -21-30-14	951	148.52	9.54	56.00	212.06
REDEBUI OIL & GAS OPERATING, LLC		1636	81	GS	NE SE SE 820F FSL & 350F FEL 21-30-14 -21-30-14	952	145.72	9.48	56.00	211.20
REDEBUI OIL & GAS OPERATING, LLC		1265	81	GS	SW NW SE 34-30-14 - 34-30-14	953	142.22	9.26	56.00	207.48
REDEBUI OIL & GAS OPERATING, LLC		2100	81	GS	SW NE - 32-30-14	954	138.58	9.02	56.00	203.60
REDEBUI OIL & GAS OPERATING, LLC		2101	81	GS	S2 S2 NE - 30-30-14	955	136.98	8.92	56.00	201.90
REDEBUI OIL & GAS OPERATING, LLC		1897	81	GS	SW SE 33-30-14 - 33-30-14	956	134.28	8.74	56.00	199.02
REDEBUI OIL & GAS OPERATING, LLC		921	81	GS	SE NW SE 1560F FSL & 1730F FEL 21-30-14 -21-30-14	957	129.54	8.18	56.00	189.72
REDEBUI OIL & GAS OPERATING, LLC		1645	81	GS	NW SE SE 890F FSL & 1090F FEL 16-30-14 -16-30-14	958	123.92	8.08	56.00	188.00
REDEBUI OIL & GAS OPERATING, LLC		1740	81	GS	SE SE SE 4900FSL & 9100FEL 13-30-13 -13-30-13	959	122.44	7.98	56.00	186.42
REDEBUI OIL & GAS OPERATING, LLC		1264	81	GS	SE SE - 34-30-14 - 34-30-14	960	121.36	7.90	56.00	185.26
REDEBUI OIL & GAS OPERATING, LLC		1901	81	GS	NE SE 22-30-14 - 22-30-14	961	121.24	7.88	56.00	185.12
REDEBUI OIL & GAS OPERATING, LLC		923	81	GS	W2 NW NE 4620F FSL & 2100F FEL 22-30-14 -22-30-14	962	120.28	7.82	56.00	184.10
REDEBUI OIL & GAS OPERATING, LLC		1898	81	GS	SW SW 33-30-14 - 33-30-14	963	119.76	7.80	56.00	182.56
REDEBUI OIL & GAS OPERATING, LLC		1902	81	GS	NE NW - 27-30-14	964	119.48	7.78	56.00	183.26
REDEBUI OIL & GAS OPERATING, LLC		1269	81	GS	SW NW 33-14 - 33-30-14	965	117.06	7.62	56.00	180.68
REDEBUI OIL & GAS OPERATING, LLC		1270	81	GS	SW NE 33-30-14 - 33-30-14	966	116.38	7.58	56.00	179.96
REDEBUI OIL & GAS OPERATING, LLC		1769	81	GS	E2 SE NE 3300FSL & 4800FEL 24-30-13 -24-30-13	967	116.26	7.58	56.00	179.84
REDEBUI OIL & GAS OPERATING, LLC		2099	81	GS	SW SW NE - 27-30-14	968	115.72	7.54	56.00	179.26
REDEBUI OIL & GAS OPERATING, LLC		1895	81	GS	SE NE 34-30-14 - 34-30-14	969	114.90	7.48	56.00	178.38
REDEBUI OIL & GAS OPERATING, LLC		1637	81	GS	SE SE NE 3210F FSL & 600F FEL 21-30-14 -21-30-14	970	113.56	7.40	56.00	176.96
REDEBUI OIL & GAS OPERATING, LLC		1616	81	GS	SW SE SW 600F FSL & 3300F FEL 15-30-14 -15-30-14	971	113.30	7.38	56.00	176.68
REDEBUI OIL & GAS OPERATING, LLC		1886	81	GS	SW NE 35-30-13 - 35-30-13	972	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		1766	81	GS	C NW SW 1980FSL & 4620FEL 34-30-14 -34-30-14	973	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		1247	81	GS	S2 NW NE 4600FSL & 1980FEL 34-30-14 -34-30-14	974	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		1219	81	GS	NE NE NE 2000FSL & 3500FEL 27-30-14 -27-30-14	975	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		1654	81	GS	SW SE SE 4400FSL & 690F FEL 27-30-14 -27-30-14	976	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		920	81	GS	NE NW NE 4880F FSL & 1500F FEL 21-30-14 -21-30-14	977	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		1232	81	GS	SW NW SE 1450FSL & 2150F FEL 27-30-14 -27-30-14	978	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		1768	81	GS	SE SE NW 3300FSL & 3180FEL 24-30-13 -24-30-13	979	113.02	7.36	56.00	176.38

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Name	Name 2	Parcel	Tax Unit	Type	Legal	Warrant #	Taxes Due	Interest	Fees	Total Due
REDEBUI OIL & GAS OPERATING, LLC		1767	81	GS	SE SE SE SW 4500FSL & 3150FEL 34-30-14 - 34-30-14	980	113.02	7.36	56.00	176.38
REDEBUI OIL & GAS OPERATING, LLC		1638	81	GS	SW SE NE 3250F FSL & 720F FEL 22-30-14 - 22-30-14	981	111.40	7.24	56.00	174.64
REDEBUI OIL & GAS OPERATING, LLC		920	81	GS	SE NW NE 1910F FSL & 4200F FEL 15-30-14 - 15-30-14	982	110.88	7.22	56.00	174.10
REDEBUI OIL & GAS OPERATING, LLC		1268	81	GS	NE NW 34-30-14 - 34-30-14	983	103.60	6.74	56.00	166.34
REDEBUI OIL & GAS OPERATING, LLC		2141	81	GS	SW SW SW 4200FSL & 4980FEL - 15-30-14	984	103.60	6.74	56.00	166.34
REDEBUI OIL & GAS OPERATING, LLC		1887	81	GS	SE SW NW 34-30-14 - 34-30-14	985	103.60	6.74	56.00	166.34
REDEBUI OIL & GAS OPERATING, LLC		656	17	OL	- 19-27-16	986	82.14	5.34	56.00	143.48
REDEBUI OIL & GAS OPERATING, LLC		654	17	OL	E2 E2 - 019-27-16	987	81.38	5.30	56.00	142.68
REDEBUI OIL & GAS OPERATING, LLC		655	17	OL	S2 NW NE SE - 19-27-16	988	81.38	5.30	56.00	142.68
REDEBUI OIL & GAS OPERATING, LLC		283	52	OL	N2 N2 NW - 26-29-15	989	145.98	9.50	56.00	211.48
REDEBUI OIL & GAS OPERATING, LLC		153	52	OL	NE (60 ACRES) - 26-29-15	990	110.76	7.20	56.00	173.96
REDEBUI OIL & GAS OPERATING, LLC		155	52	OL	26-29-15 - 26-29-15	991	104.88	6.84	56.00	167.72
REDEBUI OIL & GAS OPERATING, LLC		154	52	OL	SW - 23-29-15	992	72.86	4.74	56.00	133.60
REDEBUI OIL & GAS OPERATING, LLC		309	52	OL	26-29-15 - 26-29-15	993	71.52	4.66	56.00	132.18
REDEBUI OIL & GAS OPERATING, LLC		2261	81	OL	-34-300 14E	994	404.58	26.34	56.00	486.92
REDEBUI OIL & GAS OPERATING, LLC		2262	81	OL	-29-300 14E	995	138.58	9.02	56.00	203.60
REDEBUI OIL & GAS OPERATING, LLC		2257	81	OL	-34-300 14E	996	93.12	6.06	56.00	155.18
REECE C K		198	36	OL	20-28-17 S2 NW4 - 20-28-17	997	833.04	54.28	56.00	943.28
REECE, CATHERINE C		198	36	OL	20-28-17 N2 NW4 - 20-28-17	998	186.78	10.20	56.00	252.98
REED AUSTIN LANE	13309080	37	27	OL	20-28-17 N2 NW4 - 20-28-17	999	22.90	0.38	56.00	79.28
REEVES TODD A		8312	25	PP		999	194.74	1.22	56.00	252.96
RIESNER, NICHOLAS		637	69	OL	3203-30-16 SE SW SW NE 28-30-16 - 33-30-16	1006	196.30	12.72	56.00	264.02
RIESNER, NICHOLAS		625	73	OL	28-30-16 - 28-30-16	1007	262.98	17.12	56.00	336.10
RIVER ROCK OPERATING LLC	KE ANDREWS & CO	1381	22	GS	SE NE 35-27-15 - 35-27-15	1253	18.05	0.62	56.00	74.67
RIVER ROCK OPERATING LLC	KE ANDREWS & CO	1425	36	GS	SE SW 29-28-17 - 29-28-17	1254	43.98	1.50	56.00	101.48
RIVER ROCK OPERATING LLC	KE ANDREWS & CO	2017	40	OL	SE NE - 02-18-15	1255	54.36	1.86	56.00	112.22
SANDOZHE MEDICAL		648	74	OL	31-30-16 - 31-30-16	1017	4.84	0.43	56.00	61.27
SAND'S LEVEL & TOOL CO INC		986	69	PP		1008	4,516.76	268.10	56.00	4,840.86
SCHULTZ DANNY		13309057	76	PP		1022	316.92	20.64	56.00	393.56
SCOTT CHESTER	KEITH KRISTINA	13309462	5	PP		1023	206.80	17.38	56.00	340.18
SCOTT CLAYTON WAYNE		7664	59	PP		1024	7.56	0.50	56.00	64.06
SEK ENERGY LLC		0191	20	GS	-34-27-15	1027	69.12	4.50	56.00	129.62
SEK ENERGY LLC		1009	36	GS	-32-28S 17E	1028	169.10	11.02	56.00	236.12
SEK ENERGY LLC		011	36	GS	S2 728S-RITE-S2S - 28-28-17	1029	89.22	5.74	56.00	149.70
SEK ENERGY LLC		567	38	GS	-03-18-15	1030	97.46	6.12	56.00	159.58
SEK ENERGY LLC		2021	36	GS	-29-28-16	1031	504.62	32.36	56.00	593.48
SEK ENERGY LLC		2024	43	GS	-27-28-15	1032	142.02	9.26	56.00	207.28
SEK ENERGY LLC		2025	43	GS	S2 SE - 27-28-15	1033	100.42	6.54	56.00	162.96
SEK ENERGY LLC		1606	43	GS	28-28-15 - 28-28-15	1034	100.42	6.54	56.00	162.96
SEK ENERGY LLC		1709	49	GS	NW SW SE 1000F FSL & 2310F FEL - 15-29-15	1035	869.92	56.58	56.00	961.50
SEK ENERGY LLC		556	49	GS	22-29-15 SW SW SW - 22-29-15	1036	102.04	6.64	56.00	164.68
SEK ENERGY LLC		709	52	GS	35-29-15 W2 34-29-15 N42 - 35-29-15	1037	495.96	32.30	56.00	584.26