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# Mid-Year Check-in: Are You Taking Full Advantage of Your Health Insurance Coverage?

AUGUST 14TH 2024 BY DEE LOFLIN

## Mid-Year Check-in: Are You Taking Full Advantage of Your Health Insurance Coverage?

### Mid-Year Check-in: Are You Taking Full Advantage of Your Health Insurance Coverage?

POPLAR BLUFF, MO, AUG 13, 2024 — The midpoint of the year is a good time to review health insurance policies to ensure you will get the most out of plan benefits, especially if you have already met the annual deductible.

Many insurance plans will cover most, if not all, costs for eligible medical procedures and treatments once an individual meets the deductible and out of pocket maximum, making the second half of the year an opportune time to schedule any necessary or elective medical procedures that may have been postponed to reduce out-of-pocket expenses.

"We encourage everyone to take full advantage of the preventative care and medical services available through their health plans," said Miayh Oatsvall, PBRMC's Patient Access Director. "If you're contributing toward your premium, it's a 'use it or lose it' situation, so make sure to utilize all of the benefits you're entitled to before the year ends and deductible and out-of-pocket payment responsibilities reset."

For example, someone who has a \$2,000 deductible and a \$4,000 out-of-pocket maximum is responsible for paying for many medical expenses until they reach the \$2,000 threshold. Once they pass this mark, the insurer begins paying a larger portion of the cost of services eligible through in-network providers. And when they reach the \$4,000 out-of-pocket maximum, insurers will pay the total cost for eligible services.

Remember, monthly premium payments do not count towards deductibles, and in most cases, copays do not count either. And once a new policy year begins, both deductible and out-of-pocket maximum contributions return back to zero.

Poplar Bluff Medical Clinic's Jamie Morse, FNP, highlights another critical aspect of leveraging health insurance benefits: preventative care.

"Regardless of whether your health insurance is through an employer, the Marketplace, or Medicare, preventative care is generally covered—including annual wellness appointments and immunizations," said Morse. "Many people skip an annual physical because they 'feel' healthy, but these appointments can reveal underlying issues that might not yet show symptoms, when they're easier to treat."

Key screenings, such as mammograms and colonoscopies, and elective surgeries, such as joint replacements and hysterectomies, may also be less expensive once you've reached your deductible. But, plan early since sometimes these services can be harder to schedule during the second half of the year as more people catch up on their healthcare needs. And, in the case of surgeries, there may be a process that takes time before the procedure can be scheduled.

Whether you've already hit your deductible or you've been putting off seeing the doctor, Poplar Bluff Regional Medical Center can assist with better understanding and planning for out-of-pocket healthcare costs.

"We're here to help you make informed healthcare choices," added Oatsvall. "While it's not possible to anticipate every aspect of what it takes to restore someone's health, or what complications could arise from a procedure, our patient access team can provide estimates for what you could expect to pay for care based on your insurance policy and your deductible status."

To receive an estimate, call Pre-Registration at 573-778-9530, Option 2.

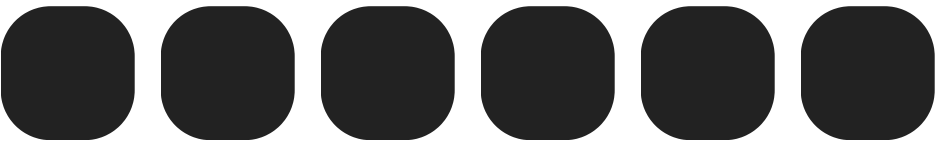
**About Poplar Bluff Regional Medical Center:**

Poplar Bluff Regional Medical Center is located in Poplar Bluff, Missouri and serves Butler County and seven other surrounding counties. PBRMC is committed to meeting our community's healthcare needs by providing compassionate, quality patient care. The medical center offers a wide range of services, including oncology, cardiology, orthopedics, robotic surgery, women's health and more. Learn more at PBRMC.com

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# NHTSA Reminds Drivers: Drive Sober or Get Pulled Over

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NHTSA Reminds Drivers: Drive Sober or Get Pulled Over

## NHTSA Reminds Drivers: *Drive Sober or Get Pulled Over*

From August 14 through September 2, which includes the Labor Day holiday weekend, the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) will be working alongside the Dexter Police Department for the *Drive Sober or Get Pulled Over* high-visibility enforcement campaign. The goal is to deter impaired driving and prevent the tragedies seen in previous Labor Day weekends from happening again.

During the 2022 Labor Day holiday (6 p.m. September 2-5:59 a.m. September 6), there were 490 crash fatalities nationwide. Of these 490 traffic crash fatalities, 39% (190) involved a drunk driver, and a quarter (25%) involved drivers who were driving with a BAC almost twice the legal limit (.15+ BAC). Among drivers between the ages of 18 and 34 who were killed in crashes over the Labor Day holiday in 2022, 47% of those drivers were drunk, with BACs of .08 or higher.

"We want our community members to understand that it's our first priority to keep people safe, so we're asking everyone to plan ahead if they know they'll be out drinking," said **Captain John Moore**. "The *Drive Sober or Get Pulled Over* campaign is an awareness effort to get the message out that drunk driving is illegal and it takes lives. Let's make this a partnership between law enforcement and drivers: Help us protect the community and put an end to this senseless behavior."

Drivers should be safe during this Labor Day holiday by planning ahead if they intend to drink. They shouldn't wait until after drinking to plan how to get home. Impairment clouds a person's judgment. Drivers should secure a designated sober driver or call a taxi or rideshare for a sober ride home.

If a driver finds they are unable to drive, they should give their keys to a sober driver so that person can get them home safely. When a friend has been drinking and is considering driving, friends should be proactive — take away the keys and help them get a sober ride home. If anyone spots a drunk driver, contact the Dexter Police Department.

Pictured is Dexter Police Chief Hank Trout.

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# Stoddard County Commission Meeting - Monday, August 15, 2024

AUGUST 13TH 2024 BY DEE LOFLIN

## Stoddard County Commission Meeting - Monday, August 15, 2024

The Stoddard County Commission opened the meeting with the Pledge of Allegiance and a prayer by Mr. Greg Mathis, Presiding Commissioner. He thanked the poll workers during the election as well as all the candidates who put their names in as well as those elected.

### **Mary Ann Williamson Letter**

Mathis passed out a letter received from Mary Ann Williamson of Williamson Family Farms. She stated that she had a very positive experience that she had with the EMA Director, Beau Bishop, during a very difficult time that many Stoddard Countians faced on the May 26th with the tornado damage. Their farm in Essex took a direct hit from the tornado that Sunday morning. The tree and debris situation was overwhelming. She reached out to Beau, who responded by coming to the farm to discuss with her what to expect in terms of help, timeframes, etc. Beau coordinated with a volunteer church group from Cape Girardeau to come out and assist them. They successfully removed a tree from a building as well as cleaned up as much debris as possible. The group was professional and very supportive in attitude. Beau was present during their work and she appreciated the hands-on attitude he displayed. Special thanks to Beau Bishop for all his help during this time.

### **Katelyn Lambert, Bootheel Regional Planning Commission**

"The small business administration is available along side FEMA," stated Lambert. "We had a lot of the public come in on Friday. They have also been going out to the people's homes to let them know they are available in the gym at the Bootheel Regional Planning Commission if any one has questions or needs assistance due to the tornado damage."

### ***ARPA Funds Update:***

"I have contacted just about everyone on the list of open projects," stated Lambert. "Here are a few items that are still out to be addressed."

Water District #2 does have a request to draw down \$4,894.35. Replacing meters and getting them up to date.

Motion to pay \$4,893.35 out of ARPA funds to Public Water District #2 made by Commissioner C.D. Stewart, seconded by Commissioner Carol Jarrell. All three voted yes and motion passed.

Water District #5 has the computer system in place, but the meters are not correctly reading just yet and were a little off. Dave Cooper, president of Water District #5 won't pay anyone until it is working perfectly.

She has called SCAD several times and no one has come in. Mathis will go directly to Chuck Kasting to find out why they have not returned her calls and not put in for the computers he asked for almost two years ago with ARPA funding.

Bell City Fire has signed the Procurement Letter for the sidewalk and concrete area.

Bernie Water Basin has selected a contractor and know they have to use prevailing wages.

City of Advance has been using the new sewer camera and they finally made a decision on which areas to hit with this project and have a map now. Once finalized they can go out to bid.

Bloomfield Wastewater are in their 2nd stage of a CDBG hearing so we will know something soon.

City of Essex - CDGB application submitted and should hear by the end of the year. They could use the \$50,000 on the streets if they do not get the grant as they have been turned down twice before.

Dudley Special Road District - They can go ahead and get the gravel. They have done the procurement as well.

Water District #6 needs to replace their meters and need \$150,000 though there is not that much left in the ARPA Funds. I am just letting you know and we are looking at other grants as well.

Stoddard County received \$5,637,766.00. By putting this money into money market accounts they have accumulated \$249,257.73 in interest.

"We need to get Beau in here and nail down the money distributed to the Townships for gravel that was washed away in May," stated Mathis.

Lambert also stated that the Full Board Meeting and Community Meeting for the Bootheel Regional Planning Commission will be held at 2:00 p.m. on Thursday to discuss what Grants available. This meeting is open to only County and City employees, Annual dinner to be finalized in October as well.

### **SB40 Board Member Vacancy**

SB40 Board and recently appointed Patricia Holloway to the board and she is going to resign that position.

Motion to place an ad in the paper for a board member for the SB40 Board made by Commissioner Carol Jarrell, seconded by Commissioner C.D. Stewart. All three voted yes and motion passed.

The deadline is Monday, August 26th to apply for the SB40 Board.

### **New Business:**

#### **Pater Coutavas, IDA**

"I have a discretionary fund of \$40,000 that I can give to individuals throughout the county," commented Coutavas. "I Distributed \$100 to Ghost Cafe' for their BBQ Bash in the Park and \$400 for a mixer. I gave Wildflower Boutique \$471 for a hat and shirt press machine to help with her business."

\$35,000 towards to the Bloomfield Improvement Corporation loan to a person to purchase a building and will refurbish the building and rent it out. This was a loan and will be paid back.

\$22,900 to the Bloomfield Improvement Corporation to Townsend for a work-out gym

\$750,000 for the hotel group and that went to the city of Dexter

### **MoDOT Scenic By-Way Update**

Presiding Commissioner Mathis emailed a Letter of Intent to Jennifer J. Hall, Outdoor Advertising Manager for the Missouri Department of Transportation in Springfield, MO office stating that Stoddard County Commission has an interest in the scenic by-way. All the information will be gathered and there will be a public hearing at some point.

"We just want more information on the scenic byway and in no way shape or form are we endorsing this project," stated Mathis.

### **Cecil Weeks, Stoddard County Clerk's Office**

Mr. Weeks passed out a voucher from Roper Excavating for work performed on Ditch 13-33 and Ditch #14 totaling \$105,000.

Motion to pay Roper Excavating \$14,117.65 for excavation and ditch work on Ditch 13-33 and Ditch #14 Draining District 13-33 made by Commissioner C.D. Stewart and seconded by Commissioner Carol Jarrell. All three voted yes and motion passed.

Motion to authorize payment to Roper Excavating \$77,293.31 out of Ditch #14 funds made by Commissioner C.D. Stewart and seconded by Commissioner Carol Jarrell. All three voted yes and motion passed.

Motion to authorize payment to Roper Excavating in the amount of \$13,589.04 out of General Revenue fund for excavating of Ditch #13-33 made by Commissioner C.D. Stewart, seconded by Commissioner Carol Jarrell. All three voted yes and motion passed.

### **Election Information**

Election turn-out is usually about 30-35 % for the primary which is about the norm in Stoddard County. 6,078 total voters casted their ballots.

"We hope to have everything certified today as we have had folks out of the office," commented Weeks.

Mathis questioned about people not being allowed to vote because they have become an invective voter because their mail was returned. According to Weeks there were only two county wide with that issue.

Blue Provisional Ballot - If you do not have a photo ID you can vote Blue Provision Ballots. Then the resolution judges will verify signatures in order for the vote to count.

Yellow Provisional Ballot - Not in the voter registration system, the poll judge can't find their name. Legitimate reason to remove is that you didn't vote in two general elections. There was only 6 yellow provisions ballots cast in the county.

Inactive Voter - Election mail will not be forwarded as it is the law. If they have moved or canceled their P.O. Box their mail will be returned to the Clerk's office. They have to keep their address up-to-date. If they don't they will not be able to vote and the polls, but

will have to come to the Clerk's office and update their address.

### **Commissioner Carol Jarrell and Statement About the Election**

Commissioner Carol Jarrell thanked her Lord and Savior for giving her a good 16 years as a Commissioner for Stoddard County. She thanked her family for standing beside her and supporting her.

"I want to thank the voters for 16 years of faith and trust," commented Jarrell. "I congratulate Mr. Wes Howard and feel he will serve the county well. It has been such a privilege working with all the elected officials and employees. We have a very strong county and proud and passionate about this county. You, Greg, are the best presiding commissioner I have worked with and you serve the county well. It doesn't matter what color hat you wear. It's been an honor to get to know your handiwork along side of you, referring to C.D. Stewart. You are a great commissioner of your district. Thank you Mr. Smith and Miss Dee for your continued coverage of our government. God closes one door, but opens another and I just appreciate all of you and thank you very much."

### **US Small Business Association -**

Declaration in the State and the county has been included, FEMA and Small Business Administration. FEMA is short term and SBA long term and offers loans...two types of loans property damage and economic disaster loan for for small business for any expenses they may have like payroll, water, etc.

Deadlines - September 23rd for physical damages.

Make sure that people are aware of these deadlines.

### **Re-bid the Property Insurance**

"I know the gentleman from Higgenbottom came in and introduced himself. I am assuming if we choose to bid this out we would do a bid to place in the newspapers," commented Mathis.

Weeks stated that there were only about three insurances that would cover counties with county jails. At least that is what he had heard.

"We will put this on next week's Agenda to discuss placing a bid for either insurance for property or brokers," commented Mathis.

### **Old Business:**



Motion to accept the regular meeting minutes from Monday, August 3, 2024 made by Commissioner C.D. Stewart, seconded by Commissioner Carol Jarrell. All three voted yes and motion passed.

Motion to approve the July 2024 Ads and Abates from Collector Josh Speakman made by Commissioner C.D. Stewart, seconded by Commissioner Carol Jarrell. All three voted yes and motion passed.

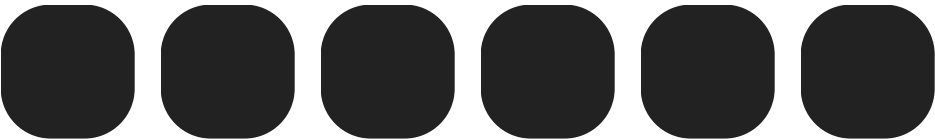
Prosecuting Attorney Sawyer Smith needed to enter into closed session at 1 p.m. ; however he needed to move that up to an earlier time.

Motion to enter into closed session at 11:17 a.m. made by Commissioner C. D. Stewart, seconded by Carol Jarrell. All three voted yes and motion passed.

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# Stoddard County August 2024 Primary Results

AUGUST 07TH 2024 BY DEE LOFLIN

## Stoddard County August 2024 Primary Results

The Stoddard County August 6th Primary Unofficial results have been counted. There are 19,820 registered voters in Stoddard County with only 6,076 actually voting in the primary. That is only 30.66% voter turn-out.

The following are Stoddard County results and are unofficial until the Clerk's office certifies the results which usually occurs on Friday after an election.

Party Distribution for Stoddard County:

Non-Partisan 8 ballots

Republican Party 5,733 ballots

Democratic Party 330 ballots

Libertarian Party 5 ballots

In the three-way Commissioner District II race, Wes Howard defeated Carol Jarrell and Jeff Riddle. Howard received 1,446 of the 2,901 votes cast.

Jarrell received 762 and Riddle received 693. Howard will be sworn in December to take over January 1, 2025.

In the sheriff's race, incumbant Carl Hefner retained his spot defeating Thomas Forkum by only 515 votes. Forkum received 2,588 and Hefner received 3,103 making Hefner the winner.

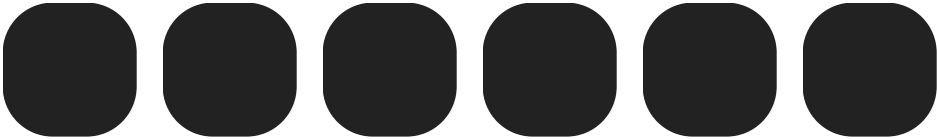
In the County Coroner's race, incumbent Brent Stidham received 4,057 to Charlie Robertson's 1,281 giving Stidham another four years in office.

In the other local contested election the Circuit Judge Circuit 35 will be decided with not just Stoddard County votes, but also Dunklin and Pemiscot counties have a say in this race. Daren Todd received 1,097 votes and Robert Mayer received 4,456 votes. Mr. Mayer won Stoddard County. Mayer will age out in two years and a new judge will be have to be appointed by the Governor for the remainder of his four year term.

[For statewide results click HERE.](#)

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# State/Federal Disaster Recovery Center Opens in Dexter

AUGUST 06TH 2024 BY DEE LOFLIN

State/Federal Disaster Recovery Center Opens in Dexter

## State/Federal Disaster Recovery Center Opens in Dexter

A joint Disaster Recovery Center (DRC) opens Tuesday morning in Dexter, Missouri to give storm survivors an opportunity to talk face-to-face with disaster recovery specialists.

The center is located at the Bootheel Regional Planning Commission Building, 105 E. North Main St. in Dexter, and will be open from 8 a.m. to 6 p.m., Monday through Friday, and Saturday, 8 a.m. to 4 p.m. until further notice. The center will be closed on Sundays.

DRCs are a one-stop shop for disaster survivors who have applied with FEMA and need to present additional documentation or just have questions about the status of their cases. In addition to FEMA staff, representatives from the U.S. Small Business Administration (SBA) will be on hand to help survivors apply for low-interest disaster loans to help fund recovery efforts.

Survivors are encouraged to apply with FEMA before visiting a DRC to get the process going as quickly as possible. For those who need help to apply, DRC staff can assist survivors on the spot. For those who are blind or low-vision, or Deaf or hard-of-hearing, assistive devices are available at the centers as well.

**Here are the 3 best ways to apply:**

§ Online: [www.disasterassistance.gov](http://www.disasterassistance.gov)

§ Phone: 800-621-FEMA (3362)

§ Download and use the [FEMA app](#)

Anyone using a relay service, such as video relay service (VRS), captioned telephone service or others, can give FEMA the number for that service. FEMA also can connect survivors by phone with language interpreters who can help complete their application or answer questions.

Dexter is the second location to host a DRC in recent days. A center was opened Aug. 1 in Sikeston at the YMCA, 511 Taylor St. with the same hours of operation: 8 a.m. to 6 p.m., Monday through Friday, 8 a.m. to 4 p.m. Saturdays until further notice, and closed Sundays.

Disaster survivors can go to any DRC for assistance, even if it is not in the county in which they live. DRC services are FREE.

Federal assistance to individuals and households can be in the form of grants to: find a temporary place to live, make minimal home repairs and/or to replace certain personal property. Eligible survivors who need accessibility equipment also may benefit from these grants.

The FEMA assistance, granted July 23 by President Biden, helps eligible homeowners, renters and self-employed business owners in 10 Missouri counties who were impacted by the May 19-27 severe storms, straight-line winds, tornadoes and flooding.

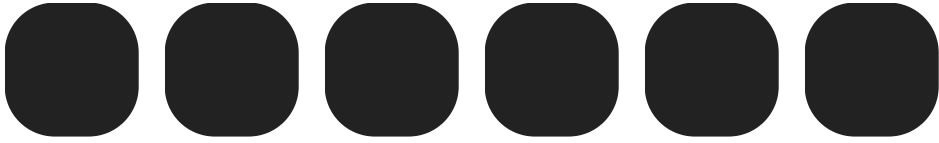
The 10 counties are: Barry, Butler, Carter, Howell, New Madrid, Ripley, Scott, Shannon, Stoddard and Texas.

For more disaster-related information, visit the Missouri State Emergency Management Agency online at [www.sema.dps.mo.gov](http://www.sema.dps.mo.gov) or FEMA at [www.fema.gov](http://www.fema.gov) and [www.fema.gov/disaster/4803](http://www.fema.gov/disaster/4803).

*FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, national origin, sex, sexual orientation, religion, age, disability, English proficiency, or economic status.*

*Any disaster survivor or member of the public may contact the FEMA Office of Civil Rights if they feel that they have a complaint of discrimination. FEMA's Office of Civil Rights can be contacted at [FEMACivilRightsOffice@fema.dhs.gov](mailto:FEMACivilRightsOffice@fema.dhs.gov) or toll-free at 833-285-7448. Multilingual operators are available.*

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