

FIRST STATE INSURANCE

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or 1-800-233-1341

6/1/2019

114 West 5th St Bottineau
701-228-2302 or 1-888-276-1704

JUNE:

It's been a long time coming! Crops and gardens are planted or in the process of planting. Let's take a little time just to watch and enjoy our labor. An old saying – spring being a tough act to follow, God created June.

Federal Crop Insurance has added Veteran Farmer Rancher Benefits or VFR: A Veteran Farmer or Rancher is a veteran, who served in the active military, naval, or air service in the Armed Forces and was discharged or released honorable. To be eligible for VFR an individual must complete the VFR Application no later than June 1, 2019 or Acreage Reporting. Benefits are: Additional 10% premium subsidy, increase from 60 to 80% of the T-yield for Yield Adjustment when replacing a yield due to loss, or use of another person's production history.

CROP HAIL INSURANCE:

We are offering Hail coverage with Great American and Diversified Insurance Companies. A cash discount of five percent applies if purchased before July 15th. Coverage can be purchased for any dollar amount per acre up to the limit for a crop. Coverage's include fire, lightning, theft, vandalism, malicious mischief, transit coverage, collision and overturn with same day protection. A fire only endorsement is available. Corn Wind or Green Snap may be purchased up to June 15th.

ACREAGE REPORTING DEADLINE:

An acreage report is used to verify legals, plant dates, prevented planting acres, acreage emerging from CRP or new breaking, etc. Contracts must be submitted at this time. The deadline for reporting your acres for the 2019 crop year is July 15th.

Benjamin Franklin has been called the Father of Crop Insurance. He had a vision for farmers back in 1788. "I have sometimes thought it might be well to establish an office of insurance for farms against the damage that may occur to them from storms, blights, insects, etc. A small sum paid by a number would repair such losses and prevent much poverty and distress". Benjamin Franklin October 24th, 1788

Without crop insurance, a storm or drought could be devastating.

Benefits of crop insurance include:

Government subsidies to offset a portion of the premium.

Coverage levels offered for several crops.

Multiple farmers maintain affordability because of pooled risk.

Rates depend on your needs, insurance plans, production, location, etc.

What is Agritainment?

One thing it is not-Traditional farming practices of growing crops or raising livestock.

Agritainment is a creative way to earn income on the farm.

Examples are petting zoos, corn mazes, horse-drawn carriage rides, pumpkin patches and hay rides. Along with the opportunity for entertainment and education, hazards exist, E. coli, animal bites, farm machinery dangers and falls are just a few. Call and visit with us if you are considering any of these.

Property and Liability endorsements will need to be added to your farm policy (every company is different).

Farm Owner Policy:

A homeowner's insurance policy generally excludes things like farm equipment and farm outbuildings. A basic farm owner's policy generally includes property coverage, liability and more. This basic coverage will be modified with endorsements based on need. Farm insurance policies have so many different parts. Each operation is unique. They are almost custom built for the farmer. Farm equipment is one of a farmer's biggest investments. Insurance for tractors, combines and other machinery is vital and protects from specific farm-related risks. Equipment can be listed separately or put under a blanket where everything is covered up to a designated amount. Coverage for your livestock should be added also-dependending on the types on your farm.



Air Ambulance Participation Guide

You are receiving this guide because your health care provider would like to transport you to another facility via air ambulance and this is a non-emergency situation. Air ambulance has become a more frequently used mode of transport for individuals needing medical care even in non-emergency situations. Often these patients are then faced with large, unexpected bills for the full cost of the flight or the balance left after a partial payment is made by the patient's insurance company. Insurance does not cover the full cost of an air ambulance when the ambulance provider does not have a contract with the patient's health plan, even if the patient has health insurance.

Again, even if you have health insurance, the full cost of your air ambulance transport may not be covered. Please review the table below closely as it illustrates which air ambulance companies have agreements with the three major health insurance providers in North Dakota.

Air Ambulance Company	Insurance Provider		
	Blue Cross Blue Shield of North Dakota (800) 566-6888	Sanford Health Plan (800) 752-6863	Medica (800) 923-3455
Avera - Careflight	✓	✗	✓ Only for Medica Individual Choice and Medical Choice Passport plans
Altru Care Flight	✓	✓	✓
Bismarck Air Medical LLC	✓	✓	✗
Black Hills Life Flight	✗	✗	✗
Life Link III	✗	✗	✓ Only for Medica Individual Choice, Medica Choice Passport, Medica Essential, Altru and You with Medica, Altru Prime by Medica and Essenta Choice Care with Medica plans
Mayo Air Med	✗	✗	✓ Mayo Clinic (Rochester location) only for Medica Choice Passport plans
Sanford AirMed	✓	✓	✓ Only for Medica Individual Choice and Medical Choice Passport plans
Trinity Northstar Criticair	✓	✓	✓ Only for Medica Individual Choice and Medical Choice Passport plans
Guardian Flight	✓	✗	✓ Only for Medica Individual Choice, Altru Prime by Medica, and Medica Choice Passport plans

***If you have Medicare as your health insurance provider, under federal law you cannot receive a balance bill other than deductibles and coinsurance requirements.

<small>The ✓ indicates which air ambulance companies have contractual agreements with your insurance provider (in-network) - your health insurance should cover most of your transport costs.</small>	<small>The ✗ indicates which air ambulance companies do not have contractual agreements with your insurance provider (out-of-network) - patients who utilize these services could receive a large bill.</small>
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In a non-emergency situation, you may have options outside of air ambulance for transport. Before accepting air ambulance transport, consider discussing these other options with your health care provider or insurance company by calling the corresponding number listed above. If you have questions or concerns regarding air ambulance, please contact the North Dakota Insurance Department at (701) 328-2440 or at insurance@nd.gov.

Updated May 2, 2019

We are providing this air ambulance list of who is approved by your health carrier. Why is this important? The insurance commissioner lost the request to limit the amount they can charge. Unexpected air ambulance

bills are often the result of a common practice known as "balance billing" - when a provider charges patients for outstanding balances beyond what the insurance company has paid the provider. Generally consumers are protected from this if their insurance company has a contract with the air ambulance provider but out-of-network providers are not bound by in-network rate agreements. If they bill you excessively you could be held liable for the difference. Final approval is now up to the federal government.

NORTH DAKOTA GOVERNOR SIGNS HEALTH REINSURANCE BILL:

This bill was passed by the North Dakota House of Representatives and Senate. Health Care has become such a heavy burden for families and employer's, this bill may offer some relief. House Bill 1106 proposes the creation of an invisible reinsurance. It allows enrollees to remain in the market with their current plan. A portion of their claims are reimbursed by the reinsurance pool. The pool would reduce premiums and provide a low-cost alternative for healthier individuals. The program would cover 75% of paid claims per individual between \$100,000 and \$1,000,000 for 2020 and 2021. If approved it could reduce premium by 20% for those not in the market place. This will be a "Huge" help to health insurance customers not on the marketplace.

Payment & Due Dates:

People often times think they have 30 days to pay their premium after the due date or payment. This is not true this only applies to life insurance, & health insurance policies according to State law. When you have a premium due on auto, home, farm or business, they are due in the office of the company by the payment date. When the payment is received after that date the policy is actually lapsed and the company has the right to accept the payment or deny coverage for any loss that may have occurred after the due date if payment was not received prior to due date. When in doubt call your agent.

MANAGERS COMMENTS

It is that time of year when we are purchasing fishing equipment, campers, boats, jet skis, pontoons, ATV's and other toys. Never assume they are automatically covered when you bring it home from the seller or dealer. They are not. You need to call us to make sure they are covered for liability and physical damage while hauling. Have a good summer and **Stay Safe**.

Thank-you for your business!

AH SUMMER-IT'S A CRUEL SEASON THAT MAKES YOU GET READY FOR BED WHILE IT'S LIGHT OUT.

BILL WATTERSON

KEVIN, PATTY, EVETTE, LINDA AND MORGAN

FIRST STATE INSURANCE AGENCY IS AN EQUAL OPPORTUNITY PROVIDER