

# Todd County Extension Homemaker Newsletter

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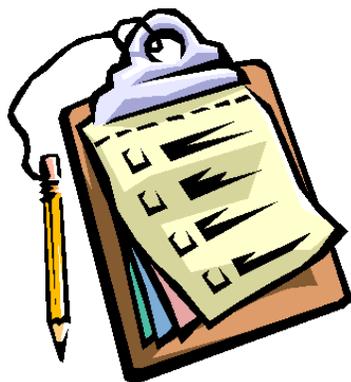
April 2016

## How to Protect Yourself against Medical Identity Theft

According to the Medical Identity Fraud Alliance, over two million Americans were victims of medical identity theft in 2014, a 22 percent increase since 2013. Many thieves will steal health insurance numbers to gain access to prescribed drugs, to see medical practitioners, or to file claims with your health insurance provider. Medical identity theft is dangerous to consumers of health insurance. Victims of medical identity theft have ended up paying at least \$13,000 to resolve the issues according to MIFA. This makes up 65 percent of this specific population of victims. One of the most frustrating things about being a victim of medical identity theft is the process of resolving the issue. A survey done by MIFA found that only 10 percent of the participants were completely satisfied with the conclusion

of resolving their incident.

In order to detect any form of medical identity theft, it is important you read your medical and insurance statements. By doing this, you will be able to point out



the healthcare services you received and didn't receive. If you do notice a service you did not receive, make sure you call your health insurance provider and report the problem.

You should always have copies of your medical records. They can be obtained from your doctor, healthcare provider, or insurance company. If you found out that someone used your medical information to see a doctor, you have the right to ask for the records of who they saw and where they saw a doctor. If a provider refuses to give you access to your files, you have the right to appeal it to the provider. If the provider still refuses to give you access to your files after 30 days, then you can complain to the U.S. Department of Health and Human Services' Office for Civil Rights.

You can also request copies of the accounting of disclosures for your records. This determines who got copies from your medical records from a provider. The accounting of disclosures also includes information about what medical information was sent from the provider, when it was sent, who got it, and why it was sent.

Thieves find medical information to be valuable because it can allow them to see doctors and get medication for free. Make sure you are not sharing your medical and health insurance information with anyone

that asks for it over phone or email, unless you are the one initiating contact. You should also be keeping copies of this information in a safe place and shred any important documents that you no longer want instead of just throwing them out. Also, if you do have to share important information on the internet, make sure you check for a lock icon on your browser's URL bar and that the URL begins with "https." The "s" and the lock icon indicates it is a secure website.

**References:** Medical identity theft. (n.d.). Retrieved August 12, 2015, from <http://www.consumer.ftc.gov/articles/0171-medical-identity-theft>.

Patterson, A. (2015). New research reveals more than two million victims affected in 2014. Retrieved August 12, 2015, from <http://medidfraud.org/new-medical-identity-fraud-alliance-research-reveals-more-than-two-million-victims-affected-by-medical-identity-theft-in-2014/>.

**Source:** Robert H. Flashman, Extension Specialist for Family Resource Management, University of Kentucky; College of Agriculture, Food and Environment

## Cashing in on Spring Cleaning

Spring cleaning is a great way to declutter and organize your home. It is also a great way to earn a little extra cash. While you can certainly sell items throughout the year, many buyers are aware of spring cleaning season and are ready to take advantage of its deals. Many people think of hosting a yard sale at home to sell what they have purged. There are also a few other ways that you may earn money from this year's spring cleaning.

- **Social media.** Social media websites, such as Facebook, have local garage sale groups. These groups allow users to

post pictures of items that they wish to sell. Each group has its own rules, so be sure to check them out.

- **Flea markets.** If you do not have the space or desire to host a yard sale at your own home, consider paying a small fee for a table at your local flea market.
- **Consignment.** Consider bringing in your gently worn clothing to a local resale consignment shop to sell. If the thought of toting all of your clothes to a shop is unappealing, consider selling to an online consignment store. Either way, you can walk away with cash or store credit.

**Source:** Jennifer L. Hunter, Extension Specialist for Family Financial Management, University of Kentucky; College of Agriculture, Food and Environment; Kristyn Jackson, Ph.D. Candidate, Department of Family Sciences

## Spring Clean Your Refrigerator!

As you tackle spring cleaning, don't forget your refrigerator! Keeping your refrigerator clean is an important part of keeping your food safe.

Start by throwing out perishable foods that should no longer be eaten. As a general rule, the safe storage time for cooked leftovers is four days; raw poultry and ground meats is one to two days. Contact the Todd County Extension office or refer to a cold storage chart like the one at [http://www.foodsafety.gov/keep/charts/storage\\_times.html](http://www.foodsafety.gov/keep/charts/storage_times.html) to find safe storage times for specific foods. Don't taste items to see whether they are still good. The bacteria that cause food poisoning can't be smelled or tasted.

Remove drawers and wash them with hot soapy water in the kitchen sink. Rinse well and dry with a clean cloth. Clean other interior surfaces with hot, soapy water, rinse, and dry. For added safety, you can sanitize drawers and surfaces with a diluted bleach and water solution (one tablespoon



unscented bleach to one gallon of water). Let stand for 15 seconds and dry thoroughly with paper towels.

The exterior of the refrigerator may be cleaned with a mild dishwashing detergent or a cleaner that is made for appliance use. Clean the front grill and condenser coil with a brush or vacuum cleaner to remove dirt and lint. This helps with air flow and can help your refrigerator run more efficiently.



To keep your refrigerator clean and safe year-round, get in the habit of wiping up spills immediately. To keep it smelling fresh, place an

opened box of baking soda on a shelf and replace with a fresh box every three months. Now, on to the rest of the house.

**Reference:**

Keefe, B. A. (March 18, 2015). *Cleaning the House? Don't Forget the Refrigerator*. Retrieved December 18, 2015, from <http://www.foodsafety.gov/blog/2015/03/cleaning-house-dont-forget-refrigerator.html>.

**Source:** Debbie Clouthier, Extension Associate for Food Safety and Preservation, University of Kentucky; College of Agriculture, Food and Environment

## Tips for Insect Repellent Use

If you are in an area with mosquitos, you will likely find that repellents are very helpful tools in preventing many mosquito bites. Insect repellents are made for use on bare skin. There are many different types of repellents available including creams, sprays (aerosol and pump spray), solid repellents (sticks), and liquids. There are also products available that produce a smoke or vapor that is used to prevent insects, usually mosquitos, from bothering and biting people. These types of products may be torches, candles, or coils. Although repellents do not kill insects that may pester

you this time of year, they certainly discourage bites from happening.



Here are a few rules to remember when you are using insect repellents:

- Some of the best protection can come from wearing long sleeves and long pants when you are outside. Remember light colored clothes are important for keeping cool in warmer temperatures.
- When applying insect repellent, use it only on exposed skin. You do not have to put it on underneath clothes unless the mosquitoes can pierce through the clothes.
- Avoid breathing in the repellent and keep it away from eyes.
- Avoid putting repellents on children's hands. Children are more likely to put their hands near their eyes and mouth.
- You should never put repellents on skin that is irritated or broken.
- Make sure to cover all exposed skin. A mosquito has the ability to find an uncovered spot the size of dime.
- Make sure to read how long the protection will last. Different types of repellent have different amounts of time for protection.
- Make sure to wash all skin that has had repellent on it after coming indoors.

Make sure to use repellent according to the directions on the packaging.

**Source:** American Mosquito Control Association

<https://amca.memberclicks.net/repellents>

CDC

<http://www.cdc.gov/Features/stopmosquitoes/index.html>

**Source:** Nicole Peritore, Extension Specialist for Family Health; University of Kentucky; College of Agriculture, Food and Environment

Sincerely,

Jill B. Harris  
Extension Agent for  
Family & Consumer Sciences



# Announcements...

## PACS Food Bank

April – Town & Country

## Tackling Your Laundry

“Tackling Your Laundry” will be offered Wednesday, April 27, 1:30 p.m. at the Extension Office Meeting Room in the Courthouse. Learn to: create a safe laundry room that protects families; choose the right product for the right job; remove common stains that tend to ruin our garments; and understand the difference between traditional and High Efficiency washing machines.

Leader trainings are open to anyone who wants to attend!

## Plate It Up Kentucky Proud

“Plate it Up Kentucky Proud” will be taught Wednesday, June 1, 2:00 p.m., at Petrie Memorial United Methodist Church in Elkton.

## Upcoming Basket Classes

Beginner Basket Class – April 30. Basket with salt, pepper, and toothpick holder. Cost \$25.00. Deadline for signing up is April 18. Minimum attendance is 10. Note: date change.



Intermediate Basket Class – May 14, Napkin Buddy. Cost \$40. Sign up by May 2. Minimum attendance is 10.



## Homemaker's Council Meeting

Todd County Homemaker's Council will meet Monday, April 25, 5:00 p.m. at the Extension Office Meeting Room.



## World's Greatest Baby Shower

World's Greatest Baby Shower will be held Monday, June 6, at Todd County Middle School. This event is for new or expectant mothers and will feature speakers on car seat safety, shaken baby syndrome, the importance of fathers, and more! Door prize donations are very much appreciated!

## Jam & Jelly Workshop

Are you interested in learning how to make jams and jellies? If so, plan to attend a jam and jelly making workshop on Thursday, May 19, 6:00 p.m. If you are interested, please call the Extension Office at 270-265-5659 to sign up. Details will be given to you upon sign up.



## Pressure Canning/Boiling Water Canning Workshop

We are partnering with the Logan County Extension Office for a hands-on Canning Workshop on Thursday, June 16, starting at 10:00 a.m. You will learn how to use a pressure canner as well as a boiling water canner and take home samples. There is no charge for the class, but you must sign up by calling the Todd County Extension Office at 270-265-5659.

## Brenda Church Memorial Scholarship

Applications for the Brenda Church Memorial Scholarship are due to the Extension Office by April 15. Applications are available at Todd County Central High School Guidance Office or on line at <http://todd.ca.uky.edu/FamilyConsumerSciences>

## Coins for Center for Courageous Kids

Please have all your donations for the Center for Courageous Kids to the Extension Office or to the treasurer, Carrie Joy Brookshire, by May 1.

