



Killam and Bassette Farmstead, South Glastonbury

Connecticut Department of Agriculture  
Dannel P. Malloy, Governor  
Steven K. Reviczky, Commissioner



Linda Piotrowicz, Editor  
Wednesday, October 23, 2013

**CONNECTICUT'S HEALTH INSURANCE EXCHANGE: A RESOURCE FOR FARMERS**

*Stephen Anderson, Office of the Commissioner*

More than a third of agricultural workers have no insurance, and their 37% uninsured rate is nearly double the 19% rate for all blue- and white-collar workers, according to an October 2012 report by the Kaiser Commission on Medicaid and the Uninsured.

*More than a third of agricultural workers have no insurance, and their 37% uninsured rate is nearly double the rate for all blue- and white-collar workers*

Lack of insurance not only affects access to health care, but also can bring serious financial implications since those lacking coverage are more likely to exhaust their savings or go into debt to pay for medical care.

According to the Kaiser Family Foundation, 47.9 million people in the United States under the age of 65 were without health insurance in 2011. The main reason people give as to why they are uninsured is that they cannot afford coverage.

In an effort to decrease the number of people without health insurance, Congress passed the Affordable Care Act (ACA) in 2010. The ACA is designed to improve access to affordable coverage through the following:

- Expanding the existing Medicaid program to include those with lower incomes
- Creating health insurance exchanges and providing premium subsidies for others
- Changing certain policies to establish coverage and benefit standards

The ACA required states to have a health insurance exchange (or marketplace) in place by October 1, 2013. Connecticut was proactive, establishing the Connecticut Health Insurance Exchange as a quasi-public agency in 2011. Directed by a 14-member board, it is chaired by Lieutenant Governor Nancy Wyman.

Connecticut's exchange is now called Access Health CT. If you, your employees, or others you know are uninsured or in need of more affordable coverage, Access Health CT is designed to provide

options. More information is available by phone at 855-805-4325, or via its website, [www.accesshealthct.com](http://www.accesshealthct.com).

Below are a number of frequently-asked questions about Access Health CT, along with the answers provided on its website.

**WHAT IS ACCESS HEALTH CT?**

Access Health CT is Connecticut's official health insurance marketplace. It offers Connecticut residents and small employers a range of qualified health care coverage options from health insurance carriers and public health care programs. You can get the coverage you need online, over the phone or in person.

Access Health CT is also the only place in Connecticut where individuals, families, and small businesses can get financial help with their health care coverage costs, if they qualify.

Access Health CT was established to meet the requirements of the federal Health Care Reform law (or Affordable Care Act), which requires that states have a "health insurance exchange" (or marketplace) in place by October 1, 2013.

**CAN ANYONE USE ACCESS HEALTH CT?**

Access Health CT is open to all legal residents of Connecticut. To obtain health care coverage through Access Health CT, you must live in Connecticut, be a U.S. citizen or lawfully present, and cannot currently be incarcerated. Access Health CT is for you if:

- a. You need healthcare coverage
- b. Your employer doesn't insure you or doesn't offer affordable coverage
- c. You're self-employed
- d. You've been denied insurance due to a pre-existing condition
- e. You're insured but looking for cost savings

*(continued on Page 3)*

**WHOLESALE PEPPERS  
NEW ENGLAND GROWN**

|                     | Low   | High  |
|---------------------|-------|-------|
| BELL,grn,1-1/9,md   | 8.00  | 10.00 |
| BELL,grn,1-1/9,lg   | 14.00 | 14.00 |
| BELL,suntn,1-1/9,lg | 8.00  | 8.00  |
| CHRRY,ht,1/2bu      | 14.00 | 16.00 |
| CUBNELL,1-1/9,xl    | 9.00  | 15.00 |
| CUBNELL,sntn,lg     | 7.00  | 8.00  |
| JALPNO,1/2bu        | 14.00 | 14.00 |
| PBLANO,1 1/9 bu,lg  | 16.00 | 16.00 |

**NEW HOLLAND, PA, HOG AUCTION**

Sold by actual weights; prices quoted by hundred wt.

|              |             |             |
|--------------|-------------|-------------|
| 49-54        | 220-300 lbs | 76.00-81.00 |
|              | 300-400 lbs | 73.00-77.00 |
| 45-49        | 220-300 lbs | 71.00-73.00 |
|              | 300-400 lbs | 68.50-71.00 |
| Sows: US 1-3 | 300-500 lbs | 62.50-72.00 |
|              | 500-700 lbs | 67.00-68.00 |
| Boars:       | 500-700 lbs | 24.00-26.00 |

**PA GRADER FEEDER PIGS**

Lancaster, PA, per cwt.  
September 4, 2013

|          |         |        |        |
|----------|---------|--------|--------|
| Gr US 1- | wt20-40 | 100.00 | 130.00 |
| Gr US 2  | wt15-20 | 140.00 | 140.00 |
|          | wt20-30 | 70.00  | 95.00  |
|          | wt30-40 | 60.00  | 90.00  |

**MIDDLESEX LIVESTOCK AUCTION**

Middlefield, October 7, 2013

Live animals brought the following ave. prices per cwt.

|                     | Low    | High   |
|---------------------|--------|--------|
| Bob Calves:         |        |        |
| 45-60 lbs.          | 35.00  | 42.00  |
| 61-75 lbs.          | 50.00  | 52.50  |
| 76-90 lbs.          | 102.50 | 107.00 |
| 91-105 lbs.         | 115.00 | 117.50 |
| 106 lbs. & up       | 122.50 | 125.00 |
| Farm Calves         | 127.50 | 137.50 |
| Starter Calves      | 45.00  | 52.00  |
| Veal Calves         | 75.00  | 135.00 |
| Open Heifers        | 110.00 | 115.50 |
| Beef Steers         | 85.00  | 125.00 |
| Beef Heifers        | 84.00  | 122.50 |
| Feeder Steers       | 62.50  | 93.00  |
| Stock Bulls         | 72.50  | 132.50 |
| Beef Bulls          | 76.00  | 95.00  |
| Boars               | n/a    | n/a    |
| Sows                | 1 at   | 55.00  |
| Butcher Hogs        | 65.00  | 125.00 |
| Goats each          | 55.00  | 185.00 |
| Kid Goats           | 35.00  | 90.00  |
| Canners             | up to  | 83.75  |
| Cutters             | 84.00  | 87.00  |
| Utility Grade Cows  | 88.50  | 90.50  |
| Replacement Heifers | n/a    | n/a    |
| Replacement Cows    | n/a    | n/a    |
| Rabbits each        | 5.00   | 27.00  |
| Chickens each       | 4.00   | 16.00  |
| Ducks each          | 7.00   | 26.00  |
| Feeder Pigs         | 35.00  | 55.00  |
| Lambs               | 30.00  | 170.00 |
| Sheep               | 40.00  | 175.00 |

**WHOLESALE FRUITS & VEGETABLES  
NEW ENGLAND GROWN**

(Boston Terminal and wholesale grower prices)

|                         | Low   | High  |
|-------------------------|-------|-------|
| APPLE,crtnd,12/3lb,fcy  | 20.00 | 22.00 |
| APPLE,empr,bu           | 20.00 | 20.00 |
| APPLE,fuji,bu           | 22.00 | 22.00 |
| APPLE,gala,8/5-lb,tote  | 24.00 | 24.00 |
| APPLE,hnycrsp,100ct,fcy | 26.00 | 28.00 |
| APPLE,mcn,96ct,xfcy     | 27.00 | 27.00 |
| APPLE,mcntsh,xfcy,96ct  | 24.00 | 26.00 |
| APPLE,nrth spy,bu       | 22.00 | 22.00 |
| BEAN,grn,bu             | 25.00 | 28.00 |
| BEETS,gldn,12s          | 24.00 | 24.00 |
| BROCCOLI, crwn,20lb     | 22.00 | 24.00 |
| BROCCOLI,14ct           | 22.00 | 22.00 |
| CAULIFLOWER,12ct        | 16.00 | 16.00 |
| CAULIFLOWER,ornng,12ct  | 24.00 | 24.00 |
| CAULIFLOWER,prpl,12ct   | 20.00 | 20.00 |
| CIDER,4/1gal            | 16.00 | 16.00 |
| ESCAROLE,24ct           | 14.00 | 14.00 |
| KALE,12s                | 12.00 | 13.00 |
| LETTUCE,rd lf 24ct      | 18.00 | 18.00 |
| PARSNIP,25lb            | 24.00 | 24.00 |
| PEAR,bsc,4/5bu          | 24.00 | 24.00 |
| PEAR,rdd'anj            | 26.00 | 32.00 |
| POTATO,10lb             | 2.25  | 2.75  |
| POTATO,CHF,50lb         | 12.00 | 14.00 |
| POTATO,szA,50lb         | 12.00 | 14.00 |
| SQUASH,dicata,1 1/9bu   | 24.00 | 24.00 |
| SQUASH,grn,fcy,1/2bu    | 8.00  | 12.00 |
| SQUASH,grn,md,1/2bu     | 6.00  | 6.00  |
| SQUASH,yllw,fcy,1/2bu   | 10.00 | 12.00 |
| SWISS CHARD,12s         | 14.00 | 16.00 |
| TOMATO,chrry,12/1pt     | 10.00 | 14.00 |
| TOMATO,fld grwn,20lb    | 20.00 | 20.00 |
| TOMATO,grp,12/1pt       | 10.00 | 16.00 |

**PA LIVESTOCK SUMMARY**

October 18, 2013

Average Dressing

|   |        |        |
|---|--------|--------|
| <b>SLAUGHTER COWS:</b>                          |        |        |
| breakers 75-80% lean                            | 81.50  | 84.50  |
| boners 80-85% lean                              | 75.00  | 78.25  |
| lean 88-90% lean                                | 71.00  | 74.75  |
| <b>CALVES graded bull</b>                       |        |        |
| No.1 95-120lbs                                  | 135.00 | 152.75 |
| No 2 95-120lbs                                  | 115.00 | 134.00 |
| No 3 80-120lbs                                  | 68.00  | 93.75  |
| <b>SLAUGHTER BULLS yield gr</b>                 |        |        |
| High dressing                                   | 100.50 | 105.25 |
| Avg.dressing                                    | 88.75  | 94.75  |
| Low dressing                                    | 77.75  | 88.75  |
| <b>SLAUGHTER HEIFERS</b>                        |        |        |
| HiCh/Prm3-4                                     | 123.70 | 126.75 |
| Ch2-3   | 117.50 | 121.75 |
| Sel2-3  | 114.00 | 118.00 |
| <b>SLAUGHTER STEERS</b>                         |        |        |
| HiCh/prm3-4                                     | 127.00 | 129.00 |
| Ch2-3   | 122.00 | 126.00 |
| Sel2-3  | 116.00 | 121.00 |
| <b>SLAUGHTER HOLSTEINS</b>                      |        |        |
| HiCh/prm3-4                                     | 107.00 | 110.25 |
| Ch 2-3  | 101.00 | 106.50 |
| Sel1-3  | 87.00  | 94.50  |
| VEALER 60 120lbs                                | 31.50  | 49.25  |
| <b>SLAUGHTER LAMBS: ch/pr 2-3</b>               |        |        |
| 40-60lbs  |        | n/a    |
| 50-70lbs  | 170.00 | 187.00 |
| 70-90lbs  | 180.00 | 210.00 |
| 90-110lb  | 180.00 | 198.00 |
| <b>SLAUGHTER EWES: good 2-3: md flesh</b>       |        |        |
| 110-150lbs                                      | 66.00  | 96.00  |
| 160-190lbs                                      | 78.00  | 90.00  |
| Bucks 110-230lbs                                | 36.00  | 80.00  |
| 160-200lbs                                      |        | n/a    |
| 200-250lbs                                      |        | n/a    |
| <b>SLAUGHTER GOATS:Sel.1, by head, est. wt.</b> |        |        |
| 40-60lbs  | 110.00 | 120.00 |
| 60-80lbs  | 140.00 | 180.00 |
| 80-100lbs                                       | 120.00 | 142.00 |
| 100-120lbs                                      |        | n/a    |
| Nannies/Does:90-130lbs                          | 115.00 | 155.00 |
| 130-140lbs                                      | 135.00 | 142.00 |
| Bucks/Billies: 150-175lbs                       | 205.00 | 225.00 |

**EASTERN PA GRAIN**

October 21, 2013

Average price per bushel

|          |       |
|----------|-------|
| BARLEY   | 2.99  |
| CORN     | 4.25  |
| OATS     | n/a   |
| SOYBEANS | 12.48 |
| WHEAT    | 7.51  |

**NORTHEAST EGG PRICES USDA**

Per doz., USDA Grade A/Grade A white in cartons  
(volume buyers)

|            |      |      |
|------------|------|------|
| XTRA LARGE | 1.19 | 1.23 |
| LARGE      | 1.17 | 1.21 |
| MEDIUM     | 1.06 | 1.10 |

**NEW ENGLAND SHELL EGGS**

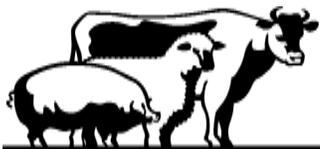
Per doz., wholesale Grade A brown in cartons  
(delivered)

|            |      |      |
|------------|------|------|
| XTRA LARGE | 1.71 | 1.81 |
| LARGE      | 1.63 | 1.74 |
| MEDIUM     | 1.23 | 1.32 |



**SEASONAL ITEMS  
NEW ENGLAND GROWN**

|                           | Low    | High   |
|---------------------------|--------|--------|
| CORN,ornmntl,20/3s        | 25.00  | 25.00  |
| CORN,stlks                | 5.00   | 5.00   |
| PUMPKIN,jbo,hwdn,36"bin   | 160.00 | 175.00 |
| PUMPKIN,lg,pie,36"bin     | 250.00 | 285.00 |
| PUMPKIN,pie,1-1/9bu       | 16.00  | 18.00  |
| PUMPKIN,pie,24"bin        | 175.00 | 200.00 |
| SQUASH,acrn,1-1/9bu,md    | 15.00  | 18.00  |
| SQUASH,bttrnt,1-1/9 bu,lg | 16.00  | 20.00  |
| SQUASH,kbch,1-1/9,bu,md   | 18.00  | 20.00  |
| SQUASH,spghhti,md         | 20.00  | 20.00  |



## ADVERTISEMENTS

### FOR SALE

1-R. Blumenthal & Donahue is now Connecticut's first independent NATIONWIDE Agri-Business Insurance Agency. Christmas tree growers, beekeepers, sheep breeders, organic farmers and all others, call us for all your insurance needs. 800-554-8049 or [www.bludon.com](http://www.bludon.com).

2-R. Farm, homeowner and commercial insurance—we do it all. Call Blumenthal & Donahue 800-554-8049 or [www.bludon.com](http://www.bludon.com).

3-R. Gallagher electric fencing for farms, horses, deer control, gardens, & beehives. Sonpal's Power Fence 860-491-2290.

4-R. Packaging for egg sales. New egg cartons, flats, egg cases, 30 doz and 15 doz. Polinsky Farm 860-376-2227.

5-R. Nationwide Agribusiness Insurance Program, endorsed by the CT Farm Bureau, save up to 23% on your farm insurance and get better protection. References available from satisfied farmers. Call Marci today at 203-444-6553.

101-R. High Quality Christmas Trees: Fraser-Canaan-Balsam-Nordman-Concolor-Blue Spruce-Meyer Spruce-Serbian Spruce. Discounted Commercial Grades available also! Hartikka Tree Farms (800) 508-5099 [www.treeman2.com](http://www.treeman2.com)

108-R. Christmas Trees-Wholesale, CT Grown. Specializing in Fraser Fir. Also Balsam Fir, Douglas Fir, White Spruce. Delivery Available. Dzen Brothers Farm, 860-648-1355.

119-R. Christmas greens, wreaths, roping, many sizes and varieties. Samples gladly shown. 203-457-1344.

122-R. Rototiller Maschio Model B, 80" wide. Extra H.D. 100 hp 4 speed gearbox. Weight 975 lbs. Really nice shape. \$4,000, Will Talk. 203-283-4472.

125-R. Hereford Bulls for sale. Three-10 month Bulls. Top bloodlines. OLD BEECH FARM 860-693-2052.

126. 1939 J.D. Model B Tractor. Narrow front end. Excellent condition, asking \$2,500. Call 860-668-2345 and ask for Tom.

127-R. Registered Angus Bull, 3 years old. Good disposition. Briar Ridge Farm (860)228-0678.

### WANTED

121-R. One Row P.T.O. Potato Digger. 860-559-5031 or 860-871-0171.

### MISCELLANEOUS

6-R. Farm/Land specializing in land, farms, and all types of Real Estate. Established Broker with a lifetime of agricultural experience and 40 years of finance. Representing both Buyers and Sellers. Call Clint Charter of Wallace-Tustin Realty (860) 644-5667.

**The Connecticut Week Agricultural Report offers affordable classified advertisements for your farm-related needs. See Page 4 for details and rates, or call Jane Slupecki at 860-713-2588 for more information.**

### NEW FARM BENCHMARKING REPORT AVAILABLE

Farm Credit East this month released a Knowledge Exchange Report, *The Road to Farm Profitability: Benchmarking Can Show the Way*, which is free and available to farmers at <https://www.farmcrediteast.com/~media/Files/Knowledge%20Exchange/Reports/KE%20Benchmarking%20-%20Oct%202013.ashx>.

"Northeast farmers leave tens of millions of dollars in profit on the table each year," said James Putnam, executive vice president for marketing and planning at Farm Credit East. "Through financial benchmarking, business owners are able to make continual profitability improvements year over year by comparing their business to a standard and using that standard to compete to be the very best."

### COMMISSIONER REVICZKY TO SPEAK AT NOV 5 FARM ENERGY CONFERENCE

Connecticut Agriculture Commissioner Reviczky will be a featured speaker at a farm energy conference and trade show scheduled for November 5, 2013, from 9:00 a.m. to 4:30 p.m., at the Legislative Office Building in Hartford.

Commissioner Reviczky will speak on findings of the Governor's Council for Agricultural Development, which this year had a working group focused on recent legislative changes that provide new energy opportunities for Connecticut farmers.

The event also features several other speakers on energy-related topics and a trade show.

The event is free but an RSVP to Stacey Stearns at 860-486-9228 or [stacey.stearns@uconn.edu](mailto:stacey.stearns@uconn.edu) by November 1 is requested.

### BOZRAH FARMERS' MARKET NAMED NO.1 IN STATE

The Bozrah Farmers' Market was named the top market in Connecticut and ranked ninth in the nation in this year's Top 100 Most Celebrated Farmers Markets listing by American Farmland Trust.

The I Love My Farmers Market Celebration is part of American Farmland Trust's No Farms No Food® Campaign. The celebration marks the fifth year that American Farmland Trust has hosted a summer-long event to honor the nation's hardworking family farmers and to raise national awareness about bountiful farmers markets.

### CONNECTICUT'S HEALTH INSURANCE EXCHANGE: A RESOURCE FOR FARMERS

*(continued from Page 1)*

#### HOW DO I FIND A PLAN, APPLY, AND ENROLL THROUGH ACCESS HEALTH CT?

There are several convenient ways. You can:

Apply in person through a trained and certified insurance broker or in-person assister – either at an enrollment center or at one of our enrollment fairs throughout Connecticut

Call Access Health CT at 855-805-4325 to talk with a trained specialist who can answer your questions and guide you through the enrollment process – in many different languages.

Use the Access Health CT website to see if you qualify for financial help or certain public health care programs, compare available health plans, and complete a single application that may be used to apply for any plan or program.

#### WHEN CAN I ENROLL IN ACCESS HEALTH CT?

You can enroll now through March 31, 2014. There will be an annual open enrollment period going forward.

#### HOW LONG WILL THE ENROLLMENT PROCESS TAKE?

For those individuals or small households that don't require assistance, we estimate that it may take about 30–45 minutes to complete the enrollment process. For larger households, or those with complex situations or eligibility issues, it may take longer.

#### CAN I REALLY GET COVERAGE IF I HAVE A PRE-EXISTING HEALTH CONDITION?

Yes. Coverage for those with pre-existing conditions was one of the big changes made possible by the federal government's Affordable Care Act. Starting in 2014, you cannot be denied coverage or charged more just because you have a pre-existing health condition. Your cost will be calculated based on your age, family size, geographic location, and the coverage you choose.

*(continued on Page 4)*

**CONNECTICUT'S HEALTH INSURANCE EXCHANGE:  
A RESOURCE FOR FARMERS**

*(continued from Page 3)*

**HOW DO I KNOW WHETHER I QUALIFY FOR MEDICAID OR A  
SUBSIDY FOR HEALTH INSURANCE?**

It will depend on your household size and income. Thanks to an expansion of Medicaid under the Affordable Care Act, eligibility for Medicaid is expanding in many states, including Connecticut. Some Connecticut residents who are above the Medicaid income level may be eligible for subsidies to help cover their monthly premium payments for a qualified health plan purchased through Access Health CT. If they qualify, they may also be eligible for subsidies to help pay for their out-of-pocket costs for essential health benefits.

When you fill out an application with Access Health CT, you'll learn if you or your children qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP), or if you qualify for subsidies to pay for health insurance through Access Health CT.

**HOW DO SUBSIDIES WORK FOR INDIVIDUALS AND SMALL  
BUSINESSES?**

Individuals who earn up to \$45,960 a year may qualify for tax credits to help cover their monthly health insurance premiums. Families may also be eligible, depending on income and size. For example, a family of four earning up to \$94,200 a year might qualify. Some individuals may also qualify for cost-sharing reductions that lower the amount they pay out of pocket for essential health benefits.

Small businesses that qualify may benefit from subsidies in the form of a tax credit. To qualify, a small business must contribute at least 50 percent of each employee's insurance premium, pay an average annual wage of less than \$50,000, and have fewer than 25 full-time-equivalent (FTE) employees. Eligible businesses can claim this credit for any two consecutive years beginning in 2014.

**ARE THERE TAX PENALTIES FOR INDIVIDUALS AND SMALL  
BUSINESSES THAT DO NOT SIGN UP FOR HEALTH CARE  
COVERAGE?**

As of January 1, 2014, most U.S. residents will be required to have health care coverage, and the federal government has set certain tax penalties (listed on the Access Health CT website) for individuals who do not have coverage.

The law provides exemptions for certain individuals, including those below a certain income and those who are without coverage for fewer than three consecutive months.

If you are a business owner with fewer than 50 full-time-equivalent (FTE) employees, you will not have to pay a penalty if you do not provide insurance to your employees. If you have more than 50 FTE employees and do not provide insurance to your employees, you may be subject to penalties beginning in 2015.

More information about implementation of the ACA and Connecticut's Health Insurance Exchange can be found on the Access Health CT website at [www.accesshealthct.com](http://www.accesshealthct.com). More information about the ACA on a federal level can be found at [www.healthcare.gov](http://www.healthcare.gov).



Killam and Bassette Farmstead, South Glastonbury

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**CONNECTICUT DEPARTMENT  
OF AGRICULTURE**  
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