

David Hallauer  
District Extension Agent, Crops & Soils

### **Soybean Seedling Disease Scouting**

If you've ever wondered how well soybean seed treatments work, think back to the last time you saw much stand loss from seedling diseases? Crop Protection Network estimates put Kansas losses at a quarter of a percent. While that comes to almost five million dollars in value across the entire states, for individual growers, it might be a non-issue – until its concentrated in one area of one field.

We often think about seedling diseases in cooler soils, and while some diseases prefer them, others (Phytophthora) thrive in warmer soils. With most of the area experiencing ample moisture and a number of soybean acres planted early in April, it might be a year to keep soybean seedling diseases on your radar during emergence evaluations.

The most common pathogens we see are the aforementioned Phytophthora plus Pythium, Fusarium, and Rhizoctonia. While disease causing conditions may differ, the result is often the same: post-emergence damping off with the base of the plant and root system often showing everything from discoloration and lesions to collapsed stems and poorly developed root systems.

Seed treatments are very effective – so long as they include an appropriate active ingredient to combat the disease(s) in question. For example, Phytophthora and Pythium require active ingredients like mefenoxam, metalaxyl, or ethoxam. Those don't touch Fusarium, however, so knowing what your seed treatment includes can help you understand what you might be seeing in the field. Keep in mind as well: even with the right active ingredients, seed applied fungicide protection *does* have a limited protection period. If the crop emerges slowly, fungicide protection can wane. That's why strategies like variety selection, crop rotation and proper drainage should also be a part of an integrated disease management program.

Seedling diseases *can* be a concern, but other issues may also arise during establishment. Herbicide injury, soil compaction, high residue, flooding, cold stress, drought, planting depth, and seed quality can be problems as well. For assistance with proper identification, consider submitting samples to the KSU Plant Disease Diagnostic Lab (contact me or any District Office). Another resource is *Soybean Seedling Diseases*, available from any District Office or online at: <https://crop-protection-network.s3.amazonaws.com/publications/cpn-1008-soybean-seedling-diseases.pdf> .

Ross Mosteller  
District Extension Agent, Livestock & Natural Resources

## Creep Grazing

Sometimes accidental benefits come to fruition because of management decisions. If memory serves, I've mentioned the implementation of a virtual fencing system in the cowherd I manage. While I had many goals around grazing and cowherd management, one thing that I didn't fully plan on was the natural ability of calves to "creep graze" ahead of their mothers. A more typical discussion of creep feeding involves grain-based diets but today let's look at the benefits of utilizing higher quality forages to accomplish gains in calves.

There is a wealth of research data showing that creep feeding calves a wide range of grain-based diets can increase weaning weights. It is not uncommon to see an increased weight at weaning of fifty pounds, plus or minus thirty pounds. However, in many cases, the value of added weight gain will not cover the added expenses of creep feeding. This is especially true in spring calving herds compared to fall born calves on creep. Currently lower commodity prices and higher value of weaned pounds of calf may shift the scales a bit today but pushing a pencil to see if the math works, is always important.

If there is a way to simply utilize the higher quality feedstuff that is already in front of the calves, cost of gain goes down. Creep grazing has the potential to be a more cost-effective solution for this reason. Creep grazing programs can produce additional calf gains using forage rather than the traditional grain-based creep diets. Every operation is different on how this can be managed, but profitability must be the driver for implementation of any creep feeding system.

Most forages can be used for successful creep grazing if they are high in nutrient quality and immediately available. Time of year will affect which forage is used for creep grazing. During the warm season months, producers can use legumes, millets, or sorghum-sudan grass. During the cool season months, annual grasses like rye, oats, wheat or ryegrass can be used. Simply grazing ahead of the perennial forages provides higher quality forage as well, with cool or warm season grasses.

The basic concept is to keep the cows out of an area while allowing calves access. One method is to build a creep gate and place it in the fence line or at the gate separating the creep grazing area from the main pasture. Another method is to use one strand of electric wire to allow calves to graze while keeping cows out. Placing this single strand of wire 36 to 42 inches above the ground will allow calves to pass under while holding the cows back. As mentioned earlier, the virtual fencing system works very well for this practice as well, as the calves aren't restricted by the virtual boundaries and cows are.

Like grain creep feeds, the added weight gain from creep grazing depends on pasture quality and adequate quantity of higher quality forages as well. Daily gains do tend to be less than the full fed energy creep systems. Daily gains can be increased by 10 to 20 percent with creep grazing, however, improvements in daily gains from no additional gain to 50 percent have been reported. This highlights the effects that pasture quality and quantity have on gains of creep-grazed calves.

Creep grazing has a few other indirect benefits. One big one is the type of gain is less likely to be fat compared to when they are fed a grain-based creep feed. Fat calves often receive a price discount when sold as feeder calves. Replacement heifers may get too fat if fed a grain-based creep feed and have reduced milk production. This issue with fat is less likely to occur when using forage as a creep.

Creep grazing may not work for every management system, but it certainly is worth looking at. West Virginia University has a publication called "[Creep Grazing](#)" that discusses this topic and has a short "Yes or No" checklist that can be a useful tool for guiding decisions. Push the pencil and see if you can get economical gains on forage-based creep systems.

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Laura Phillips  
District Extension Agent, Horticulture

No news article this week.

Teresa Hatfield  
District Extension Agent, Family and Community Wellness

## **Medicare Advantage Plans: What to Know Before You Enroll**

Medicare Advantage Plans are a popular option for many people across the country but deciding whether this type of health insurance is right for you can be challenging.

Medicare Advantage Plans, also known as Part C, are an alternative way to receive your Medicare benefits. These plans are offered through private insurance companies and include hospital (Part A), medical (Part B), and usually prescription drug coverage (Part D). In most cases, you must use doctors and other health care providers within the plan's network. You may also need prior authorization before the plan will cover certain services or medications.

Out-of-pocket costs under Medicare Advantage Plans may be lower or higher than those under Original Medicare, depending on the plan. In most cases, you must continue to pay your monthly Medicare Part B premium, and some plans may charge an additional premium.

Sometimes, beneficiaries enroll in a Medicare Advantage Plan and later realize it may not be the right fit. Depending on the situation, you may have options to return to Original Medicare. Medicare offers a "trial period" that allows some individuals to reverse their decision and go back to Original Medicare.

There are two main circumstances in which you can return to Original Medicare and still have the right to purchase a Medigap (Medicare Supplement) policy to help cover costs not paid by Medicare.

According to the Kansas Insurance Department, the first situation occurs when you join a Medicare Advantage Plan or a Program of All-Inclusive Care for the Elderly (PACE) when you are first eligible for Medicare Part A at age 65. If you decide within the first year that you want to switch back to Original Medicare, you have the right to purchase any Medigap policy sold in Kansas by any insurance company. This supplemental coverage can help pay for costs such as coinsurance, copayments, and deductibles under Medicare Part A. You may apply for a Medigap policy as early as 60 calendar days before your Medicare Advantage coverage ends, but no later than 63 calendar days after it ends.

The second trial period option applies if you leave Original Medicare and drop a Medigap policy to join a Medicare Advantage Plan—or switch to a Medicare Select Medigap policy—for the first time. If you have been in the plan for less than one year and decide to switch back, you have the right to buy the Medigap policy you had previously, as long as the insurance company still sells it. If that policy is no longer available, you may purchase Medigap Plans A, B, C, F, K, or L from any insurance company selling policies in Kansas. As with the first option, you may apply as early as 60 calendar days before coverage ends and no later than 63 calendar days afterward.

Once the 12-month trial period has ended, most beneficiaries lose the guaranteed right to purchase a Medigap policy. At that point, insurance companies may require medical underwriting, meaning they can ask health-related questions and may deny coverage.

When choosing your Medicare options, it is important to understand how Original Medicare and Medicare Advantage Plans work. I strongly recommend consulting with a trusted individual who understands both options before making a decision. Avoid making hasty choices, especially during unsolicited phone calls.

If you have questions about Medicare or other insurance options that work with Medicare, contact Teresa Hatfield with the Meadowlark Extension District at [thatfield@ksu.edu](mailto:thatfield@ksu.edu) or 785-364-4125.

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Cindy Williams  
District Extension Agent, Food, Nutrition, Health and Safety

No news this week.