

BUSINESS

MONEY • WORK • KNOW-HOW

MONDAY, OCTOBER 23, 2023 • SECTION D



HAVE A POT BUSINESS IN MIND? START HERE

Story by NICK WILLIAMS
Illustration by STEVE ZIMMERMAN
Star Tribune staff

This summer, Minnesota's recreational marijuana law went into effect, legalizing the possession and use of marijuana for Minnesotans 21 and older and opening up a host of business opportunities in a new statewide industry. Equipment manufacturers. Growers. Deliverers. Analysts that test cannabis plants and materials. Even event coordinators. All will have a role in the cannabis market ecosystem and a chance to make money off an industry expected to reach \$1.5 billion in annual sales by the end of the decade, per cannabis law firm Vicente LLP's analysis. If you're interested in working in this new field, here's expert advice on the state's law, business formation, insurance and everything else you should do to launch your own cannabis-related business.

See **POT** on D4 ▶

The complexities surrounding Medicare can make your head spin

By MICHELLE SINGLETARY
Washington Post

Medicare is just mind-boggling. There are so many complex rules for the program that provides health insurance for Americans 65 and older.

"You need to be a Wharton-

educated MBA and an MD to figure out the alphabet soup that is our health care insurance maze," one reader wrote.

Another said: "This whole subject makes my head hurt, and it's so tricky and complicated I feel certain that I will make the wrong decision in

the end anyway."

These comments followed a recent column reminding folks about open enrollment — the season we make health care choices for the coming year. For Medicare, which also covers younger people with disabilities or individuals

with end-stage renal disease, sign-ups began last week and end Dec. 7.

With so many choices to make, it's understandable that you may get overwhelmed.

"The typical response is people look at it and they think, 'Oh my goodness, I just don't

want to deal with it,'" said Louise Norris, health policy analyst for HealthInsurance.org and MedicareResources.org.

It's all very daunting, but here are some basic things you should know about Medicare as we head into the open-enrollment period.

Know these four parts of Medicare, which covers more than 66 million Americans:

- Part A is hospital insurance. You usually don't pay a monthly premium for Part A if you or your spouse paid Medicare taxes while working for a

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