



SAUSALITO VILLAGE

November 2017 Newsletter



Age Friendly Sausalito



Smoke from the fires



Meeting with Sen. McGuire

Lessons Learned The Hard Way

Outpatient stays in the hospital are costly!

READ THIS BEFORE you go to the emergency room



One of our Village members sustained a fall and was taken by ambulance to Kaiser San Rafael. The member was in a great deal of pain but after an x-ray and CAT scan showed no breaks or fractures. She was unable to walk, was in excruciating pain and suffered from nausea, so what to do?

After a 24 hour 'boarding' in the ER, she was given a bed in the hospital for 6 nights and received pain management medications, physical therapy and other tests. She was abruptly told on day 7 that she would be released that afternoon. A Village volunteer from the Health Advocacy Committee contacted the discharge planner to get clarity on why she was being released without being able to walk without pain or go up stairs. And, why was she not going to a rehab for further help? The answers were stunning - 1) she was never 'formally admitted' and therefore not eligible for rehab services paid by Medicare 2) the fact that she lives up a flight of stairs and her only bathroom is up another flight is what they call an 'architectural impediment' and not the responsibility of the health care plan.

Village volunteers worked to get her home and with the help of the Fire Department, up her stairs.

Hospitals that keep patients more than 2 days for 'observation' must provide information in writing about this to the patient, which they did. The problem in this case is that the member was being given pain medication during her entire stay and did not fully understand the information. Her emergency contact was not provided the information.

Why do hospitals do it? Evidence proves that this practice began to increase when Medicare began levying penalties against hospitals that showed readmissions of patients in less than 30 days.

Hospitals use 'observation' status to avoid recording re-admitting because the patient was only 'observed'.

What should you do? If you or someone you know is in the emergency room and there is discussion of them staying in the hospital, advocate for admission - it may sound odd, but you have to make sure that they are formally admitted.

Here is an article from the NY Times highlighting this problem: [NY Times article](#)

5th Annual Art Show Opening THIS Sunday!

Community-wide event

Reception celebrating Village talent



Sausalito Village has many talented members and this particular show highlights our artists - including three dimensional art such as sculpture and fiber. The show itself runs from November 5th to December 16th in the Sausalito Library where the shelves and walls will be transformed into a gallery.

This Sunday, the reception for the opening will also highlight Village members who are authors who will be available to sign their published works that will be for sale.

Enjoy the music of a classical trio, food catered by Candice Gold, and drinks. All of this is open to the community and thanks to the generosity of a Sausalito Art Festival Foundation grant, free to all. This is a wonderful opportunity to learn more about Sausalito Village and the Age Friendly Sausalito program, CARSS (Call A Ride for Sausalito Seniors) managed by the Village. In fact, remember to call CARSS for a door to door ride for the event - 415-944-5474 by Friday, November 3rd.

Disaster and Insurance Policy Important Issues

By Charles Kaufman



Recent fires have alerted everyone to the possibility of significant damage to or even the loss of one's home. Insurance is designed to compensate for damage or loss. If you own a single family home the typical policy will cover some portion or even all of the costs of repairing damage or building anew. Personal property- clothes, computers, utensils, the TVs and so forth are typically specified up to an amount, but you should have evidence of the value of personal property. A list of all your appliances, clothes, etc. is one approach. Or, you could take snapshots or a video and store the resulting images in the cloud or on a thumb drive stored outside your house (safety deposit box) and given to an insurance adjuster if needed. Include the appliances as well as all kitchen gear and, wall décor everything stored in closets.

Two additional coverage items are very important. First, a **"loss of use"** provision for which you must pay extra. This coverage will pay you in the event you cannot live in your house after a disaster. You will have to rent, may pay more for food because you are eating out and so forth. This insurance coverage compensates you. Remember, it may be one year or more before you can move back so be sure you are adequately covered.

Second, when rebuilding takes place you will be required to meet current building standards. Many policies only specify returning to code requirements when your home was built or last improved. Make sure you have **"code upgrade"** coverage to avoid paying for the difference out of your own funds.

You might also check to see that your policy provides for replacement costs based on current costs rather than some other reference costs. Your agent should be able to clarify that you need coverage to repair or replace your home at no cost to you because you will be fully occupied with coping should your home suffer significant damage and you do not need any additional stress.

If you own a Condo your policy will only cover the interior space because the HOA will have coverage for the building exterior. You will need all the other coverages.

If you rent you should ask if you can get “loss-of-use” coverage if you are displaced from your rental as a result of a disaster and must rent a more expensive unit. You will probably want personal property coverage as well.

Thank you, Diana, you will be missed!



If you have used your Sausalito Village membership card to access one of the many discounts in town (click here to view list: [Participating Merchant List](#)) you have Diana Ferrone to thank. She has been tirelessly updating the list, meeting with business owners and adding new discounts to the list during her years of managing the program.

Diana is moving back to Georgia to be closer to her adorable grandson, Rainer, and his mom and dad.

Sausalito Village is not the only organization she has given her heart to....she is also an avid CARSS rider and committed volunteer at the Presbyterian Church - there are many of us in town that will miss her!

Find it HERE!

Information and Referral Program

Meet Chloe Cooke on Tuesday, November 14th, 3pm



Chloe Cooke is the Director of Marin's Aging and Adult Services Information and Referral Program, managing a team of social workers who answer calls from the public regarding the full range of social services and related resources available to Marin county residents.

Chloe knows just about every resource available in the County and on November 14th, as our presenter for our monthly Speaker Series, she will answer your questions and provide valuable information.

The presentation will take place at the Edgewater Room in City Hall beginning at 3pm. If you need a ride, call CARSS at 415-944-5474.

(non) Digital Corner



Use on-demand driving services like Uber and Lyft without a smartphone!

If you do not use Lyft or Uber for rides because you do not have a smartphone to make the transaction, you may be interested in Arrive Rides.

Arrive Rides is a members only service that can arrange on-demand rides for you.

The service is available from 9am to 6pm daily.

Amy Stice is the woman behind the business and the friendly voice that will get you started. The cost for membership is \$10 per month plus a \$3 per ride fee. Rides with Uber and Lyft are almost always considerably less expensive than taxi rides. Here is an example, a ride from Sausalito to Kaiser in San Rafael by Arrive Rides will be approximately \$25 plus the \$3 fee, total of \$28. The same distance with Northbay Taxi is over \$50. This is also an excellent way to get to San Francisco.

Don't let the fact you do not use a smart phone keep you from using the on-demand rides such as Uber and Lyft, call Amy now to learn more at 1-866-626-9879 or visit the website: [Arrive Rides website](#)

Member Share Area

If you have something to share - a poem, an idea, a request....send it to triciasmith58@yahoo.com for submission in next month's newsletter.

Tricia Smith shared a cartoon from her book group:



Community Event If you have an event to share, send it to triciasmith58@yahoo.com to be published in next month's newsletter

Caregiver Support Group for members caring with loved ones with cognitive impairments - Takes place the first Saturday of every month at 10am. Currently meeting at City Hall in Sausalito (Edgewater or Game Room). This space will change in January.

Financial Abuse Specialist Team (FAST) presentation at Sausalito Woman's Club on November 9th at 11:30am.

SPECIAL THANKS TO FIRST CALIFORNIA REALTY AND STATE FARM

*Every month, **Sherrie Faber of First California Realty (415-339-9200)** and **Jon Lam of State Farm (415-331-1002)** print and mail this newsletter to Sausalito Village members who do not have computers. This helps to keep all of our members connected to our community. Don't forget to say a special THANK YOU to them when you see them in town.*



