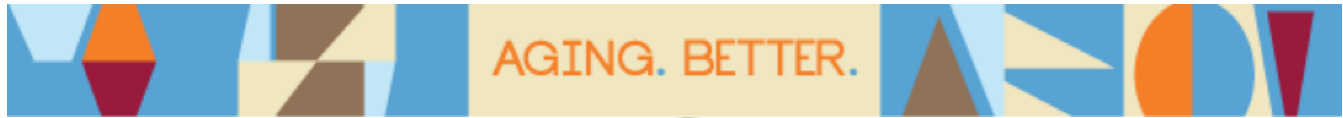


# Village Santa Cruz County News



[www.villagesantacruz.org](http://www.villagesantacruz.org)



September 2021

DID YOU KNOW?

by Dody Anderson

## Medicare and ER Visits

Before you arrive at a hospital's ER dept., you should know what type of charges you may be responsible according to your insurance. It is different for Original Medicare vs Medicare Advantage.

### Coverage & Costs of an Emergency Room Visit with ORIGINAL MEDICARE Costs:

There are two parts to Original Medicare. Medicare Part A covers inpatient hospital stays and Medicare Part B covers outpatient services.

Your hospital status — whether you've been formally admitted to a hospital — affects how much you pay for emergency care and what part of Medicare applies.

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### Coverage and Costs of ER Visits with MEDICARE ADVANTAGE:

Medicare Advantage plans serve as an alternative to Original Medicare. These plans are administered by private insurance companies and often bundle benefits from Medicare Part A and Part B with Part D prescription drug coverage.

Medicare Advantage plans cover ER visits — along with everything else covered by Original Medicare.

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## Sleep Trouble?

Here is a hint to relax and calm yourself to sleep better: Cut off both ends of one washed, unpeeled banana. Place it in two to three cups of boiling water for 5 minutes. You can add cinnamon and honey to taste if wanted. Strain and drink. The peel's magnesium and potassium relax muscles, helping you fall asleep fast. Suggested by a sleep specialist.



## Outing to Sierra Azul Gardens and Gizdich Pie Ranch



This Village-wide event hosted by our Village Aptos Circle, was a lovely way to see and talk with members outside of our individual area Circles. On Sept. 9 we will walk Arana Gulch. See Coming UP for details.

## The Human Need To Be Seen and Heard

By Aviva Longinotti

Village member and Non-Violence Communication instructor

Our Village Santa Cruz County Westside Circle met on Friday to discuss an article, *It's time to rethink what loneliness is* by Miriam Kirmayer.

The article's main idea is that it is not just about being together with others that helps us not feel lonely, but more importantly, it is the quality of the connection that we experience with others that helps us feel like we belong and are seen and heard.

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# Coming UP in September



*September Birthdays:*

FRIEDA & RICK



We're still zooming some of our events. Members will receive Zoom information in weekly eBlasts. Look for your eBlast on Saturday.

**Tues, Aug 31, Guided Meditation, 4:30 – 4:45 PM, on Zoom.** Led by Bruce. Lay down, sit in a chair or on your at. Breathe. Relax. Join us for a 15-minute guided meditation.

**Tues, Aug 31, Pickleball, 4:30 PM @ Derby Park.** All Village members welcome; must bring your own paddle.

**Wed, Sept 1, Aptos Circle Meet-up @ Sanderlings Restaurant, 1:30 PM.** All who are fully vaccinated are welcome to join us.

**Wed, Sept 1, SLV Circle meet-up, 4-5 PM on Zoom.**

**Thurs, Sept 2, Village Governing Board monthly business meeting, 12:30 – 2:15 PM.** All Village members welcome to attend. Contact [info@villagesantacruz.org](mailto:info@villagesantacruz.org) to receive the agenda.

**Tues, Set 7, Pickleball, 4:30 PM @ Sergeant Derby Park.** All Village members welcome; must bring your own paddle.

**Thurs, Sept 9, Walk in Arana Gulch, 10:30 AM.** Outdoor lunch/snack after walk, down by the harbor. Meet at Fredrich Street entrance (end of Broadway & in back of Santa Cruz Bible Church). Sandy will meet the group. Please sign up in advance or contact Sandy by email or phone (in membership directory) so she knows who to expect/wait for. Please be on time. Sandy plans to stay on the paved and hard-packed trail (.5 mi down to the harbor). Those that want to do the loops (not paved), are welcome to (see map in link below).

Two options for lunch or a snack: bring your own & there are benches down in the harbor not far from the trail or go to Aldo's which is a further walk inside the harbor (restaurant link below).

**Monday, Sept 13, Stories of Our Lives - Topic: Something Surprising and Good that Happened in your Life, in Robin's backyard @ 1:00 PM.** This is Westside Circle's monthly meeting where we get to know each other better as we talk about some aspect of our lives. All fully vaccinated Westside Circle members welcome.

**Tues, Sept 14, Mid-County Circle Luncheon @ The Crepe Place, 12:30 PM.** We will eat on their outdoor patio. All fully vaccinated Mid-County Circle members are welcome. Please contact Dukh Niwaran if you plan to attend; she will make a reservation.

**Tues, Sept 14, Pickleball, 4:30 – 5:50 PM @ Sergeant Derby Park.** All Village members welcome; must bring your own paddle.

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## Coming UP in September...continued

**Wed, Sept 15, Aptos Circle Outing: place TBA.** This outing is for Aptos Circle members only. Must be fully vaccinated to participate. An email with details will be sent out to all members of Aptos Circle.

**Wed, Sept 15, SLV Circle Meet-up, 4 - 5 PM on Zoom.**

**Tues, Sept 21, Guided Meditation, 4:30 PM on Zoom.** This 15-minute guided meditation will be led by Dee.

**Tues, Sept 21, Pickleball, 4:30 – 5:50 PM @ Sergeant Derby Park.** All Village members welcome; must bring your own paddle.

**Wed, Sept 22, SLV Circle meet-up, 3:00 PM @ Highlands Park.** All fully vaccinated SLV Circle members welcome!

**Thurs, Sept 23, Westside Circle meet-up, 11:30 AM @ Shrine Coffee.**

**Tues, Sept 28, Mid-County Circle meet-up, 1:30 PM @ Shrine Coffee.** All fully vaccinated Mid-County Circle members are welcome to attend. Shrine Coffee is located on Westcliff Dr., connected to St. Joseph's Church.

**Tues, Sept 28, Pickleball, 4:30 PM @ Sergeant Derby Park.** All Village members welcome; must bring your own paddle.

**RSVP to all events at: [info@villagesantacruz.org](mailto:info@villagesantacruz.org), or call: (831) 824-2404  
or register online at our website calendar of events.  
[www.villagesantacruz.org](http://www.villagesantacruz.org)**

### Talk with a Pharmacist

[90% of older adults were confident they know how to avoid drug interactions...but only 35% had talked with someone about drug interactions.] National Poll on Health Aging, Drug Interactions & How to Avoid Them, <https://www.healthyagingpoll.org/reports-more/report/drug-interactions-how-avoid-them>

### Coming up later this month, date/time TBA

In the later part of September a local pharmacist will talk with us, on zoom, answering any questions we may have and updating us on COVID and the delta variant.

Do you have a question about medications you are taking? Send your questions to [info@villagesantacruz.org](mailto:info@villagesantacruz.org) and we'll pass them on to the pharmacist.

(At the request of the pharmacist this will be a Village member-only event.)

## **The Human Need To Be Seen and Heard...continued from page 1**

What makes for a good quality of connection? I think that most people would say that one of their main needs/desires is to be truly seen, heard and hopefully understood by other people. I think that there are a few intentions and actions that contribute to meeting our needs for connection.

- ~ true intention to connect with another
- ~ listening and empathy
- ~ some responses to the other person that shows them you are interested in their feelings.

I grew up in a family system that taught me not to share my emotions and never ask another person about their emotions. But, over the years I have learned a number of “non-intrusive” things to say when someone is sharing their feelings.

Try not to assume you know exactly how they are feeling, ie, “You must be so very happy!, or, “You must be feeling so upset.” Asking them directly or guessing lets them tell you how they feel.

If they are sharing happy news:

“ I’m hearing/guessing that this news is joyful for you.”

“ I’m seeing/hearing how happy this is for you.”

If they are sharing sad or upsetting news:

Hearing you share your thoughts/feelings, I’m guessing that/are you feeling upset or sad?

If they are sharing, but you are not sure at all about their feelings or needs, you can just ask,

“ Are you feeling\_\_\_\_\_ and wanting/needing\_\_\_\_\_?”

Lastly, if your guess is not perfect or your response feels awkward, try to remember that your intention is good. Most of the time, they will feel that and appreciate your attempt at connection.

## **The Human Need to Be Seen and Heard: 'Putting It All Together' (from the Art of Communication / Non-Violent Communication - brochure)**

Things to keep in mind before speaking:

1. Take the time to practice Self-Empathy.
2. Your intention is to connect, not judge or make wrong.
3. People’s actions—even the ones you do not like—are their attempts to meet their needs.

Example 1. Manager to Team Member

- Observation “ I see that your project is behind schedule.”
- Feeling “ I’m feeling a bit concerned.”
- Need “ It would help me to coordinate with the other teams if your project was on schedule.”
- Action Request “Would it work for you to have it ready for me to review tomorrow morning at 11:00?”

Example 2. Caregiver to Client

- Need “ I need some help with a challenging situation. I can’t change an appointment I have with my child’s teacher.”

Example 2. Caregiver to Client

- Need “ I need some help with a challenging situation. I can’t change an appointment I have with my child’s teacher.”
- Action Request “Would it work for you if I took off from 2:00 to 3:30 on Wednesday and then came in early on Thursday?”

## Coverage and Costs of ER Visits with Original MEDICARE...continued from page 1

When you visit a hospital's emergency department, via either an ambulance or the waiting room, you're initially considered an outpatient. You may be considered an outpatient even if you stay overnight in the hospital. Outpatient emergency room visits coverage is under Medicare Part B.

### Outpatient Emergency Room costs under ORIGINAL Medicare Part B

- You usually pay 20 percent of the Medicare-approved cost for doctor and other health care provider's services.
- You'll also usually face a copayment from the hospital for each Medicare-covered service you receive, such as X-rays or lab tests. Copays typically can't exceed the \$1,484 Part A deductible for each service.
- The Part B deductible — \$203 in 2021 — also applies. You may not owe this if you've already met your yearly deductible before arriving at the hospital. This can be confusing. If you're in the emergency room, how can you be an outpatient?

Medicare only provides hospital inpatient coverage only after a doctor writes an order and formally admits you to the hospital. Your stay in the emergency room, no matter how long, is not considered 'hospital inpatient'.

## Coverage and Costs of ER Visits with MEDICARE ADVANTAGE...continued from page 1

Medicare Advantage covers ER visits anywhere in the U.S., and you aren't required to use in-network hospitals for emergency care.

However, each Medicare Advantage plan sets its own cost terms for ER visits. These costs can differ from Original Medicare.

For example, a Medicare Advantage plan may require you to pay a copayment per visit that accounts for both the emergency room and the doctor. Or it may charge a flat fee per visit plus coinsurance for each service you receive in the ER.

## Night Driving: How to Avoid a Collision with a Deer

Add Deer whistles can be bought at local car supply stores. Easily applied to the front bumpers. They prevent deer from

Add rushing out into the road.

They cost less than \$15.00 and really work.



## Having a Good Listener Improves Your Brain Health

[‘Supportive social interactions in adulthood are important for your ability to stave off cognitive decline despite brain aging or neuropathological changes such as those present in Alzheimer's disease, a new study finds.’]

Read This Article on the scientific evidence behind the importance of social interaction for your brain.

[https://nyulangone.org/news/having-good-listener-improves-your-brain-health?inf\\_contact\\_key=730e0c5e303d29fc7a41a474cd9ac86b8e081682761615a765903e494c4da7b5](https://nyulangone.org/news/having-good-listener-improves-your-brain-health?inf_contact_key=730e0c5e303d29fc7a41a474cd9ac86b8e081682761615a765903e494c4da7b5)

'This study adds to growing evidence that people can take steps, either for themselves or the people they care about most, to increase the odds they'll slow down cognitive aging or prevent the development of symptoms of Alzheimer's disease—something that is all the more important given that we still don't have a cure for the disease.'

## Senior Legal Services, Monthly Educational Webinars for Seniors.

Senior Citizens' Legal Services has offered free legal services to seniors in Santa Cruz and San Benito for over fifty years and is initiating new monthly educational zoom webinars. The monthly webinars will educate senior residents on legal issues affecting seniors.

<https://www.seniorlegal.org/workshops.html>

## The SCAN Foundation's 2021 Virtual Forum: Amplifying All Voices in Aging

This is a four-week series in October, explores the stories of real people aging and engaging with our health care and long-term services and supports systems. We will also hear from experts and stakeholders along the way.

<https://www.thescanfoundation.org/>