

Rotary



The Joshua Tree



October 1, 2019

ARE YOU COVERED BY MY INSURANCE?

It's a fact. Healthcare is expensive. This can be very frustrating to some depending on the type of insurance they have. No two health insurance coverages are alike and that is part of the problem as observed by Rotarian and Desert Valley Hospital's **Marie Langley**.

The first part of the problem is a fragmented industry with lots of moving parts and specialists from different coverages and industries. This makes it very challenging for someone who constantly has to ask each and every medical professional they meet with the same question, "are you covered by my insurance?"

The next issue is Stakeholders, with each having a "stake" in your health. This comes at you from all sides such as Pharmaceutical Firms, the Government, physicians, hospitals & institutions, insurance companies and even you the patient.

The healthcare industry is heavily regulated and that does increase costs as well. Starting with the medical governing board itself Medicare/Medi-cal but they are not the only ones. Also regulating the industry is the FDA, CDC, HIPPA, NCQA, JCAHO, OSHPD, HHS and Healthplan Oversight. Whew!

Payment structures vary from plan to plan because all plans

are contracted differently between agencies. Variables include Medicare rates, percent of charges, Capitation, per diem rates, case rates and global rates. This is why some insurances have completely different bills!



Next are the actual costs involved. Starting with administrative costs which include multiple payers from the coding and billing staff, quality staff, compliance and re-insurance. Yes, physicians must even insure the insurance companies! There are also drug and supply costs as well as high wages and work rule costs for licensed professionals, unions (*not at a Desert Valley*) and mandated costs.

Finally, there is the \$650 billion that goes to defensive medicine to prevent the future possibility of a malpractice suit! Doctors go beyond what is usually necessary for diagnosing and treating the patient so they can ensure they are not missing any unlikely but possible conditions. Along with this they also sometimes order a test a patient doesn't need to appease the mind of the person such as over treatment with antibiotics, that the patient doesn't really need but pays for at the pharmacy.

Now that we know the problems, are there any solutions. Marie pointed out some ways the industry has offered repairs include working together for a collaborative system, limiting control of stakeholders, more regulations, patient and community education and Capitation, whereupon it would be a single payer system of the same insurance for all, with the same bill.

As costs rise, it will be interesting to see if the healthcare industry tries to work together for the benefit of the sick and injured, or will continue as they are.

This Week's Functionaries

Invocation: Chris Ackerman

Flag Salute: Oscar Garcia

4-Way Test: Dwight Johnson

Finemaster: Ryan McEachron

ORR'S ROARS



It's always great to have a fellow Rotarian speak, and this week I was especially happy to have my friend Marie Langley from Desert Valley Hospital talk to us all about the difference in

healthcare costs.

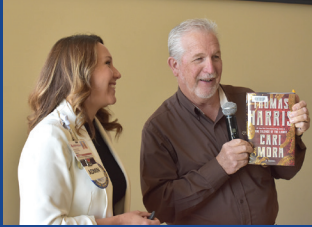
Make sure you pick up your Luci Lights from Stew Anderson. These

great solar LED lights are perfect for camping, decorating, and work well for the upcoming night of trick or treating! Get some for yourself or as a gift for someone. All monies go back to the Victorville Rotary Foundation.

We are looking for sponsors for this year's Teacher Mini-Grants! A Mini-Grant is up to \$300 and we'd like to give out as many as possible this year to our wonderful teachers with innovative learning programs. Please See Alicia Anderson for more information.

Please make sure you let Margaret Cooker know if you will be coming to our Rotary Meeting next week featuring Jay Obernolte and how many guests, so we know how much food needs to be prepared.

Now..Go have a great week!



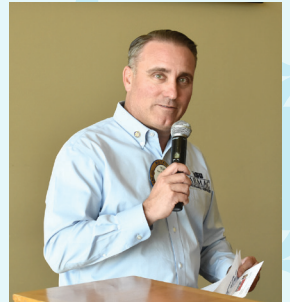
www.victorvillerotary.org

Raffle

Terry Caldwell was the big winner in this week's raffle by taking home a \$25 Midway gift card from **Jason Montana**, a Kindred Hospice water bottle from **Sarah Rojas** and a VVTA USB wrist band from **Kevin Kane**. **Ryan McEachron** and **Rob Kilpatrick** also won wristbands, while **Corey Beck** will enjoy his VVUHSD Goodie bag from **Dr. Ron Williams**. We should see a big gathering of Rotarians at this year's Apple Valley Air show thanks to **Dwight Johnson** for giving away pairs of tickets that were received by **Greg Benson, Dr. Ron Williams, Donna Wells** and **Kevin Kane**.

Fine Session

Ryan McEachron was our Fine Master this week and began by recognizing **Bill Edward's** photo in the Daily Press with a \$50 Fine! **Dr. Ron Williams** brought 3 guests to the meeting and all three stood up and praised him, which earned him \$10 per recognition for a total of \$30, and finally **David North** went home with the largest fine of the day in the amount of \$106 for his LA Dodgers franchise record win of 106 games!



Live Auction

In a return to the Casino Royale live auction, emcee **Chris Ackerman** auctioned off a \$1,000 Midway Gift card this week, with all proceeds to the Victorville Rotary Foundation. Starting the bidding off at \$500, **Steve Orr** went first at half price, but was then upped by **Ron Kilpatrick** to \$550. Wallets were not too open this time, so that is were the auction ended. Congratulations Rob and happy shopping.



**ROTARY
CONNECTS
THE WORLD**

Big Blue Dice



Marilyn Buttelerwerth got the chance for the Blue Dice and big money, but drew a white and gave her \$5 back into the Pig.

We will continue next week with 8 dice and \$350 for the Rotarian who can pick the Blue Dice out of the bag.

Rotary Guests

Joining us this week we welcomed as guests of **Dr. Ron Williams, Ramiro Rubalcaba, Antone Hawkes, and Kris Reilly**. Also joining us this week once again was **Stefanie Montoya** from Options for Youth.

From our STAR Students we welcomed teachers **Susan Shallen** and **Linda Rueter** from Discovery, plus from Endeavour we met **Christine Rightman**.

Our Stand-ins this week were **Jason Montana** for **Don Lager** and **Ryan Orr** for **Brad Poiriez**.

Spoon of Exemption

Mike Page started his second month with the Spoon and continued to promote the St. Mary Gala on October 19. You can also pick up your opportunity drawing tickets to raise money for cardiac monitors. For \$25 per ticket you can win a \$575 Disney gift card, \$35 for a trip for two to Hilo, Hawaii and a \$50 ticket can get you a \$5,000 Midway Home Solutions Room Makeover! Contact **Lezli Roberts** at 760-946-8189 for more information.



S.T.A.R. Students

As the school year continues, we, as a Club continue to honor S.T.A.R. Students! This time around we recognized students from Discovery School of the Arts and Endeavour School of Exploration. Led by **Jim Barnes** and **Maureen Mills**, and certificates handed out by **Renee Witherspoon-Bell** from Robert Lovingood's office, **Kimberly Mesen** from Paul Cook's office and Victorville Mayor **Gloria Garcia**.

From Discovery we recognized **Mason Burker-Zuber** for showing improvement on his Star Exam by advancing two levels in math and language arts, **Vanessa Morales** for becoming a responsible student, plus better attendance, and **Maritsa Soto** who has been showing great strides to communicate effectively



with both teachers and fellow Students. Over at Endeavour, we met **Jargon Agren** who received recognition for developing a "whatever it takes" attitude in his work ethic. Congratulations to all of our S.T.A.R. Students!



NEXT WEEK:

**Assemblyman
Jay Obernolte**

Please let Margaret Cooker know if you will attend and how many guests you are bringing.

The Polio Pig

Collected this week: \$29.00

Polio Pig: \$21.00 + Ron Williams: \$3.00 + Dice (Marilyn Buttelerwerth): \$5.00 = \$29.00

Collected to Date: \$16,690.12

Total equals: 94,552 Doses!

*One dollar equals 2 doses of vaccine!
\$500 pays for a Polio Clinic!*



VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2019-2020	Steve Orr
Immediate Past President	Margaret Cooker
Treasurer	Donna Wells
Executive Secretary	Margaret Cooker
Publicity/Public Relations	Kevin Kane
Club Service	Bill Edwards
Community Service	Paul Earle
International Service.....	Ben Tafoya
Youth Service/RYLEA & TLC	Arsalee Morales
Vocational Service	Dr. Bowtie Brian
Grants/Speech Contests	TBA
Scholarships.....	David North
George Hensel Ethics Essay Contest	Ron Boyd
Membership.....	Don Lager
Billing Officer	Esther Mears

Members-at-Large:

Dwight Johnson • Jon Hove • Rob Kilpatrick

Positions & Committee Chairs

BOD Secretary	Marilyn Buttelwerth
Programs	Mike Page
Public Service.....	Rick Bessinger, Teresa DeAtley & Greg Benson
Sergeant At Arms.....	Arsalee Morales
Dan Stover Music Contest.....	Marie Langley
S.T.A.R. Students	Jim Barnes/Robin Cackler
Fundraising/Flowers and Gifts	Steve Orr
Joshua Tree Editor	Chris Ackerman

The Victorville Rotary Club meets every Tuesday for fellowship at 11:30 a.m. and meeting at 12:00 noon at the Green Tree Golf Course Clubhouse, 14144 Green Tree Blvd., Victorville

Make-up Days and Locations

MONDAY:	San Bernardino East, Imperial Palace, noon
TUESDAY:	Rancho Cucamonga Sunrise, 7:15 a.m. Empire Lakes Golf Course Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens
WEDNESDAY:	High Desert/Hesperia Club meets 7:00 a.m., Denny's, 14165 Main St., Hesperia Adelanto Club meets 2nd Wed. at Chamber Room at Adelanto Stadium at 11:30 a.m., and the 3rd and 4th Wed. at Budweisers, Adelanto Rd, Adelanto at 8am. San Bernardino Crossroads, Hilton, noon, Barstow, Rositas, 540 Main St, 12:00 p.m.
THURSDAY:	Apple Valley, Rusty Bull, AV, 1st, 2nd and 4th Thurs Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon
FRIDAY:	San Bernardino North, Elks Lodge, 12:05 p.m.

Calendar Dates

- Oct 14:** **Board of Directors Meeting**
5:00 pm Avenues of Service & Fellowship
5:30 pm call to order
DCB Board Room, 2nd Floor
Hesperia and Silca Roads
- Oct 28:** **Past Presidents' Meeting**
5:30 pm • El Pescador Bar
- May 1-3 2020:** **Assembly and District Conference**
Assembly May 1, Conference May 1-3
Westin Pasadena
191 N Los Robles Ave., Pasadena, CA 91101
(626) 792-2727

Upcoming Rotary Programs

- Oct 8:** **Assemblyman Jay Obernolte** (Page)
- Oct 15:** **Fire Chief Greg Benson** (Page)

Club Assembly

Tuesday, October 15, 2019

Change in Directors Vocational Service (Leach to Nyamwange)

Club Bylaws • Foundation Bylaws

Foundation Policy and Procedure for Assisting Community
Service Project without Foundation Affiliation

President 2021-2022

Design & Layout By



Printing By



Your Source for Quality Printing