



VILLA MARIN
100 Thorndale Drive • San Rafael, California 94903

Exclusions Explained

For more than 25 years, Villa Marin has been a successful, vibrant, admired not-for-profit mutual benefit retirement community, primarily because our community is owned entirely by its residents; and because it is structured to protect its owners.

Villa Marin's Homeowners Association assumes the financial risk of incurring the cost of long term care in our Health Unit. Consequently, before a candidate for admission is accepted, it is essential that Villa Marin's Medical Director, Director of Social Services, and Admission Committee identify serious mental and physical conditions that may require significant inpatient care. If a candidate is medically or mentally unable to participate in governing our community, or is so ill that he/she will quickly need to occupy one of our 59 long term care inpatient beds, the candidate will not be accepted for admission.

While we do not expect perfect health or health histories for admission, Villa Marin must utilize sound insurance principles to guide us in identifying candidates with prior health conditions. If the candidate has had serious medical issues in the past and the community can protect itself financially, the Admissions Committee may admit the candidate on the condition that the resident accept financial responsibility for that "particular, pre-identified illness or disease." In a medical contract we call this condition an **Exclusion**.

With an Exclusion, you are still entitled to all the services listed on page 2. The difference is that you will be financially responsible for services required to care for your "Excluded" condition, and any conditions determined by the Medical Director to be attributable to or exacerbated by your Excluded condition". Free days, if offered in your medical contract may not be utilized for Excluded care. An "Exclusion" will not have a financial impact on your Medicare Part A stays or HMO paid stays. For "Excluded" stays you will be charged the current Exclusion rate, plus the cost of any extra required services or medications. The Exclusion rate is still hundreds of dollars per month less expensive than our private outside patient rate. This is a discount to you as an owner.

Should you be offered admission to Villa Marin with an **Exclusion** or **Exclusions**, you will still receive all these great health services.

- 1) Unlimited emergency calls to your condo by a nurse for any reason, 24/7/365.
- 2) Unlimited use of our outpatient clinic (unless you are a Kaiser or other HMO member, and in that case you receive your outpatient care at the HMO's clinic).
- 3) Priority scheduling for Villa Marin transportation to all your medical appointments.
- 4) Free consultation with Villa Marin's Registered Dietician.
- 5) A semi-private, inpatient bed whenever you come back from the hospital, should need it, and if we are able to provide for your needs.
- 6) Your use of all your contractually granted "FREE DAYS" for inpatient stays- other than those determined by our Medical Director as required for your Excluded condition and/or condition(s) attributable to or exacerbated by your Excluded condition.
- 7) Access to your Permanent monthly fee agreement for the rest of your life for non excluded inpatient stays to our Personal Care Unit or our Skilled Nursing Unit.

If you have any other questions about Exclusions and how they work at Villa Marin, please feel free to contact our Villa Marin Health Services Administrator at (415) 492-2405.

Again, welcome to our home.

Thomas S Bucci, CEO
Villa Marin