

# Health Care

## Fourth Quarter



## Health Care Reform Update

By Paul Davis

If you are confused about the new healthcare reform law and what it will mean to your healthcare coverage, you are not alone. This is my summary of the most impactful changes in health care for this year. Information and regulations are still emerging, many questions remain.

### Individuals and Children

- We DO NOT yet have guaranteed issue health coverage (2014 for adults)
- If you have a pre-existing health condition that caused you to be declined by a health insurer, you're eligible for insurance through the state-run temporary High-Risk Pool after you've been uninsured for at least 6 months. Applications now available at: <http://www.pcip.ca.gov>.
- Children under age 19 cannot be denied coverage due to any pre-existing health conditions. This was to be implemented 10/1, but has been delayed by most carriers. Likely implementation 1/1/2011.
- In most cases adult children to age 26 (even if married) may remain on your health plan, if your plan allows dependents. Most carriers implemented this feature 6/1/2010.
- Adding children back on to coverage: Group plans are allowing children to return to the plans at open enrollment. Time frame on individual plans varies by

carrier, and it appears that children over 18 will be subject to medical underwriting and surcharges for pre-existing conditions.

### Business

- Eligible small businesses with fewer than 25 full time equivalent employees and paying an average annual wage of \$50,000 or less, may receive a tax credit of up to 35% on health insurance. Visit the IRS website for info: [www.irs.gov](http://www.irs.gov). Eligible small businesses can claim the credit as part of the general business credit starting with the 2010 income tax return they file in 2011. Consult your tax advisor.

- If you offer benefits for retirees over 55 but not yet eligible for Medicare, look at the Early Retiree Reinsurance Program for assistance.

### Grandfathered Plans

- Convuluted and confusing issue relating to plans issued prior to 3/23/2010. Non grandfathered plans generally have better routine checkup benefits but cost more and may be subject to additional benefit (and cost) increases in the future. Each carrier has different "triggers" that cause plans to lose their grandfathered status. Consider carefully before making a change from a grandfathered plan.

### Medicare Eligible

- Part D prescription drug coverage will change dramatically for 2011. Many brand name drugs will be

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## HEALTH CARE

# Health Care and The Developmentally Disabled Community

By Terry Stevens

The San Fernando Valley is dotted with a wide range of institutions and organizations focusing on the mental and physical well-being of this community of 1.8 million people.

These organizations and facilities, in addition to meeting their health care-related mission, contribute millions of dollars to the economic well-being of the Valley.

One important segment of this field is comprised of the numerous organizations that treat adults and children with a variety of mental and physical challenges. Just a few of them are ONEgeneration, the HELP Group, Valley Village, and New Horizons.

So often when we think of health care, we think of physical ailments, doctors, hospitals, medicines, and other things that are aimed at either preventing or curing a bodily malfunction.

Though physical health is often also an issue for the developmentally disabled, and is treated accordingly, health care for these individuals today focuses on the overall well-being of the client, targeting issues related to quality of life, which can be greatly enhanced through programs and living arrangements that are suited to an individual's needs, abilities, and desires.

For a great many years the autism prevalence rate was at one in 150 births.

However, April, 2010, marked the first National Autism Awareness Month since the U.S. Centers for Disease Control and Prevention revised the autism prevalence rate to one in 110 children.

"This represents a significant jump in autism spectrum disorder diagnoses," said Cynthia Kawa, CEO of New Horizons, an award-winning, private, non-profit, social services agency that serves the adult developmentally disabled community in the San Fernando Valley. "At no time in history has the need for autism awareness been so important."

The lifetime cost of caring for a child with autism ranges from \$3.5 million to \$5 million. Qualified caregivers offer a wide variety of health care options depending on the needs and abilities of the individual; the most effective programs keep safety and quality of life issues at the forefront.

A combination of programs and activities that serve the developmentally disabled community – as well as the general community – have been shown to offer improvements in quality of life for a great many clients.

Far from the days when those with developmental disabilities were locked away behind closed doors never to be seen in public, today we see many of these special individuals hard at work as we go about our daily business in the community.

Local businesses such as Vons, Costco, Best Buy, McDonalds, WalMart and many more have benefited from programs such as New Horizons' Supported Employment Program. Through this program, clients are placed in paying jobs at local businesses in the community. Ongoing training and support is provided at the work site by job coaches provided to the employer at no cost. These professional coaches provide whatever training and assistance clients might need in order to learn the job and perform up to the employer's standards of quality.

There are many other programs serving the needs of both the community and the developmentally disabled. For example, in New Horizons' Workshop clients are provided an opportunity to develop marketable work skills while earning a paycheck, performing product assembly, packaging, and fulfillment services in a supervised environment.

There are also opportunities to learn food service and preparation in a real-world environment. At Sam's Café, employment and training is provided to more than 65 clients, who take pride in the quality of their work and learn how to meet the requirements of outside industry.

Most qualified health care programs for the developmentally disabled also provide residential services for their clients. These programs help locate appropriate living arrangements and provide continued sup-

port for clients, from assistance with menu planning to budgeting and money management.

Some clients are not yet ready to enter the work force; however, their needs and quality of life are equally important. Programs that provide training in functional living skills with the goal of elevating independent abilities to the point of making the client eligible for work training opportunities that might lead to employment are appropriate and beneficial for those who fall into this category.

All of these programs work congruently, generating a win-win-win situation for clients, local businesses, and the community. Clients win because they are able to learn more, achieve more, and live more fully through programs that are supportive of their quality of life as a whole; businesses win because these programs provide quality, dependable workers who are consistently ranked at the highest level by employers; and our communities win because we have the opportunity to interact and learn more about this special group of individuals.

Article submitted for New Horizons by Terry Stevens at Cooper Communications. For more information visit [www.newhorizons-sfv.org](http://www.newhorizons-sfv.org)

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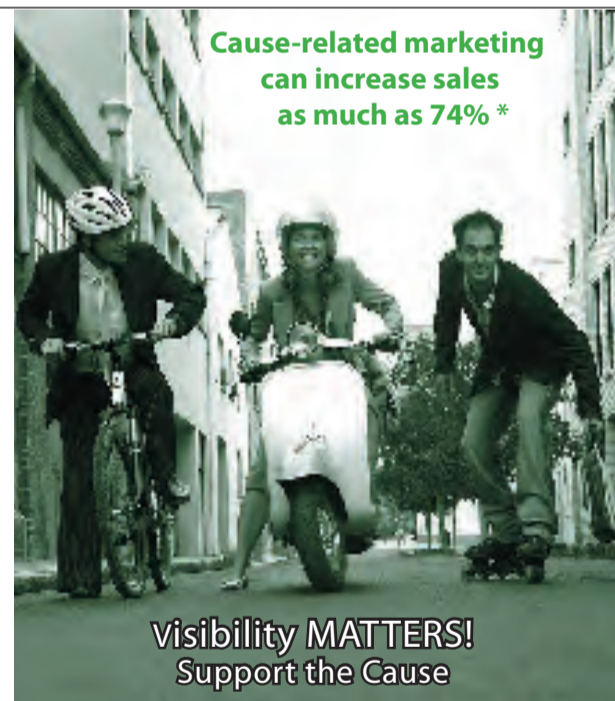
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## HEALTH CARE

# Health Care Reform and the Small Group Employer

By Elliot L. Sanders

Health Care Reform is here but should probably be called Insurance Company Reform. Our leaders in Washington DC pushed through a bill which is still being written months later. Regulations are coming everyday to refine what is intended by the original bill. At a recent meeting I attended, the speaker graphically depicted the bill by holding up a few small loosely bound notebooks with one hand stating that this was about 200 pages of the actual bill but that while the regulations are being drafted the actual end page count for this Health Care Reform bill would probably weigh in at 250,000 pages or more. That's a lot of reform!

Needless to say, the way we buy insurance for our companies is changing. Tax credits are now available for the employer who has a small group and qualifies. We have found that a number of employers who were considering dropping their plans are leaving them intact because they now have some financial relief. These rules are changing with the passing of time and need to be considered in an employer's benefits planning. Change is coming and staying informed about them and their effect on you is critical. We see a number of services claiming to have the answers and would caution an employer to check out the promise before the nightmare of repairing a mistake has to happen. This is particularly true of Payroll providers claiming to have all the benefit answers. Face the facts that when a PEO approaches, (Professional Employee Organization) restrictive events occur that probably were not what you intended. How do you weather the Health Care Reform Act and the less than proper business tactics of some service providers?

## Health Insurance for Aviation Companies

Aviation companies have very unique issues on top of the items noted above. Our small flight department clients and some client repair facilities have people traveling not only around the country but off shore as well. This poses questions about coverage for benefits while engaged in these activities. Flight crews are regularly in countries where a health emergency can really cause concern as there may not be coverage in place to help or the knowledge of where to go for help.

The answer lies in finding a reputable, established and well-informed Insurance professional who works for you and not for just one company. PEO representative only work for the Payroll Provider like Paychecks or ADP. They want all of your business such as payroll, benefits, Workers Comp and what ever else you have including the employees! The employees are essentially leased back at a price to include all of the above mentioned items with fees and flat charges and restrictions that will bind you worse than bad pizza! Watch out! Don't get hood-winked into paying for insurance that doesn't cover the crews in other states or out of the country. Careful planning with a knowledgeable broker will solve this problem.

*Elliot L. Sanders is with Planned Approach Benefits, Inc., an organization dedicated to providing all of the needed ingredients for company benefit plans, including the Workers Comp, Payroll, Benefits, and HR help. Visit "Planned Approach Benefits" on Facebook where you can "LIKE" the page and review the blog at [www.healthcvg.blogspot.com](http://www.healthcvg.blogspot.com) for helpful hints. For more information, call (818) 901-6500 or e-mail [info@pabinsurance.com](mailto:info@pabinsurance.com).*

## Health Care Reform Update

Continued from page 39

covered at 50% in the coverage gap or "donut hole." This gap is scheduled to be eliminated by 2020. Shopping for correct Part D plan becomes more critical as plans change their formularies and change restrictions on drugs.

- Medicare Part C (Advantage plans) will also be impacted by the change in Part D. Additionally, these plans will experience funding reductions to be phased in over the next 3 years. This will likely lead to an increased cost for participants.

- Open Enrollment (Annual Election Period) for Medicare Part C and Part D is 11/15-12/31 this year. Next year it will be changing.

- The Medicare Improvements for Patients and Providers Act (MIPPA) passed in 2008 created a new set of "modernized" Medicare Supplement plans 6/1/2010. If you or someone you know is on a Medicare Supplement plan, you should compare you old plan with rates for the new modernized

plans. Medicare Supplement plans issued prior to 6/1/2010 are no longer available for new enrollment. This freezes the older Medicare Supplement plans and will likely lead to larger rate increases for this block of business. Care needs to be taken before dropping a Plan J as that plan has benefits no longer available.

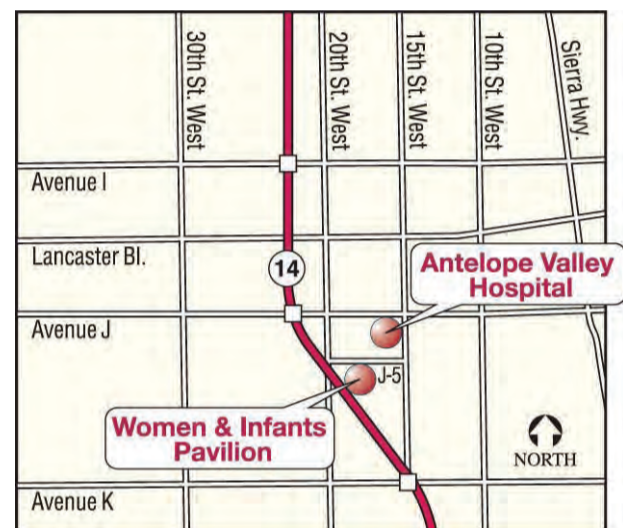
- Californians can use the "birthday rule" to transfer to the same or lesser Medicare Supplement plan on or around their birthday without health questions. Several carriers currently have "open enrollment" for these plans.

*Paul Davis is an independent insurance agent (CA license 0669770) with Paul Davis & Alberta Bellisario Insurance Services. He can be reached at (818) 888-0880. You can request an email version of this article with active links via [paul@pdinsure.com](mailto:paul@pdinsure.com)*



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## HEALTH CARE

# Debunking Myths About Health and Aging

By Howard Murad, M.D.

**W**e have all heard timeless sayings such as "chocolate causes acne" and "consuming eight glasses of water is the only real course into proper hydration." I'd like to set the record straight by debunking common myths associated with health, beauty and the aging process. Based on years of research, the list of myths and truths I've outlined below reveal just how inflammation, hydration, and other factors really affect health and the aging process.



Health, one can not only slow down the aging process but also help reverse the visible signs of aging. In my latest book, *The Water Secret* I attempt to demonstrate how the fundamental marker of youthful good health is the ability of the cell membrane to efficiently hold water. This can be accomplished by tending to one's internal, topical and emotional self care. Everything from getting regular exercise, taking daily supplements, getting sleep and taking time for oneself will encourage an increase in intercellular water.

**MYTH** - Inflammation is bad for you.

**TRUTH** - Inflammation is routinely advertised as something bad for your health. In truth, inflammation is a warning sign that the body is trying to heal itself and thus a key to survival. To put this into perspective, disease causes inflammation, inflammation does not cause disease. Inflammation is a symptom of something else going on in the body that ushers the inflammatory response for help. It is very



difficult, if not impossible, to "treat" inflammation as you have to treat the causes of inflammation and thus helping heal your body and your health.

**MYTH** - You need eight glasses of water a day.

**TRUTH** - Eight glasses means eight trips to the bathroom, flushing the system of vital nutrients and minerals. Colorful raw fruits and vegetables are the best form of water for your cells as they provide structured water and antioxidants so that the hydration stays in your system long enough for your body to put it to good use. Try to replace one glass of water a day with a raw fruit or vegetable. Through proper nutrition, you will help repair the cell membrane to attract and maintain intercellular water as well as help your body feel more hydrated.

**MYTH** - Modern stress is an unavoidable part of life.

**TRUTH** - Cultural Stress is a phrase I use to describe the type of constant and



pervasive stress through living a maxed-out, multi-tasking life. Cultural Stress takes a dramatic toll on overall health so it's important to understand it, address your stressors and take steps to combat it such as surrounding yourself with people you care about, quieting your mind by turning off your cell phone and television before bed, participating in a physical activity, and of course, smiling and laughing freely. These small efforts will bring you big emotional changes, helping you destress and enjoy life.

*Howard Murad, MD, FAAD, is a trained pharmacist, Associate Clinical Professor of Medicine at UCLA's Geffen School of Medicine, founder of Murad Skincare Inc., President of The University for Inclusive Health and a physician who specializes in both Inclusive Health and dermatology. He is also the best-selling author of The Water Secret: The Cellular Breakthrough to Look and Feel 10 Years Younger.*



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## HEALTH CARE

# Proactive Ergonomics in the Workplace Benefits Employees and Employers Alike

By Nicholas Curran and Ted Afetian

What do back, neck and shoulder strains, carpal tunnel syndrome, eyestrain, headaches and hearing problems all have in common? Aside from the obvious – all are undesirable – all of these health problems are common in the workplace. Ergonomics is the science of designing the job, equipment, and workplace to fit workers' physical capabilities and limitations. Injuries from poor ergonomics make up one-third of all occupational injuries and illnesses reported to the Bureau of Labor Statistics by employers every year. Given that 90 percent of all office workers use computers, this is not surprising. Computer use can cause awkward postures, which increase the incidence of musculoskeletal problems and decrease performance. In fact, at just one or more hours of computer use per day, there is an increased risk of musculoskeletal discomfort. And at four or more hours per day, workers are at greater risk of sustaining actual musculoskeletal injuries.

Occupational injuries make up one of the biggest costs to employers every year. According to OSHA, lost work days due to musculoskeletal disorders result in losses to employers approaching \$54 billion a year. Many of our respective clients have told us that such injuries add up to their second or third biggest cost. In addition to workers' compensation claims and missed work

days, employers incur losses from reduced productivity, worker turnover and, in some cases, litigation. By applying ergonomic solutions in the office, employers can significantly reduce costs associated with poor ergonomic design. Studies conducted by such prestigious institutions as Cornell University, as well as multiple case studies (see [http://www.osha.gov/SLTC/ergonomics/success\\_stories.html](http://www.osha.gov/SLTC/ergonomics/success_stories.html)), all demonstrate that good ergonomics is good economics. Furthermore, because it increases employee safety, comfort and job satisfaction, there is also a strong human case for it.

Despite the many benefits of designing workstations that adjust to the worker, thereby improving comfort and safety, many companies take a reactive approach to applying ergonomics. Such employers prefer to wait until something needs to be fixed before taking corrective action. However, in spite of current economic conditions, which might be holding some employers back, more and more companies are making a shift from an "if" to a "when" philosophy in applying ergonomics in the work environment. Many of these firms have already suffered large losses and are seeking to improve profits by reducing workplace injuries. Others have analyzed the cost-benefit ratio of being proactive and see that it is very cost-effective. Some, mostly big manufacturing companies, have even gone so far as to hire ergonomists, also known as human factor engineers, on their staffs. Based on our collective experience and

expertise, the benefits that come from ergonomic workstations far outweigh their cost, and the dividends are much greater when implemented on a proactive basis.

While we understand that ergonomic solutions can be an investment, there are three crucial "tools" that every employer should provide for every employee. Topping the list of "must haves" are ergonomic task chairs, such as the Mito by Kimball. With many modifiable parts (backs, arm rests and seats), an ergonomic chair easily fits the individual worker and can prevent serious injuries, such as strain to the neck, back and shoulders. Furthermore, because these adjustable chairs actively promote natural movement and changing positions, they help foster creativity and success. Ergonomic task chairs should also have five wheels for easy movement and a low likelihood of tipping over. The better adjustable chairs also provide good lumbar support.

Keyboard trays are a close second in importance to ergonomic chairs. Adjustability is typically achieved through a tray lowering device. The ability to adjust the height of a keyboard allows the employee to sit back in his/her chair and relax his/her shoulders. This is much preferred to the employee having to adjust to the level of the keyboard. Many keyboard trays also include negative-tilt mechanisms, which may substantially improve hand and wrist postures, reducing the likelihood of such musculoskeletal disorders as carpal tunnel syndrome. Ideally, keyboard trays are large

enough for both the keyboard and the mouse, as the ability to place the mouse close to the keyboard eliminates excessive reaching.

The third piece of ergonomic gear recommended for every computer workstation is a monitor arm. Affixed to a desk or wall, this component floats the monitor above the work surface and allows for easy monitor depth and height adjustments. As a result, all work surface tasks can be positioned directly in front of the user while keeping the monitor optimally positioned for viewing, greatly reducing eye strain. In addition to maximizing space savings and productivity, the user can sit comfortably in a chair with his or her neck and shoulders relaxed, wrists straight and head centered above the torso.

In addition to the above mainstay items, our clients use a variety of other ergonomic tools to improve upon the basic workstation. The most beneficial of these secondary tools is a height adjustable table. Providing a variety of table heights, these tables support multiple users at one workstation, as well as different work tasks required by individual users. By allowing the employee to continually change postural positions from seated to standing, height adjustable tables revitalize the body's circulatory system, encouraging maximum energy levels throughout the workday and reducing accumulated body stress and mental fatigue.

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## HEALTH CARE

# Community-Minded Cancer Care

By Beverly Gilmore

West Hills Hospital & Medical Center has joined individuals and organizations throughout the country in participating in Breast Cancer Awareness Month, trying to promote awareness and share information to women about the disease. As important and necessary this month is for women, West Hills Hospital's focus on cancer—breast or otherwise—is a year-round fight.

According to the American Cancer Society, one in eight women will develop invasive breast cancer at some point in their life. In 2010 alone, it is estimated that more than 200,000 women will be diagnosed with invasive breast cancer, and nearly 40,000 of those women will not survive the disease. West Hills Hospital alone averages 9,000 mammogram patients per year, and 20-25% of those patients are brought in for diagnostics (though not all lead to breast cancer). Our hospital alone performs 200 biopsies a year, which is in line with most breast cancer centers in communities of our size.

These numbers are a shocking reality, and highlight the need for not only awareness, but action. West Hills Hospital understands the gravity of cancer's threat to the community, and our panel of esteemed physicians collaborates weekly in order to ensure that their practice, service, research and technique represent the latest in treatment developments.

But beyond the medical sphere, so much of cancer's power lies in fear, especially when patients get that first scary or unusual test result—whether or not it is anything serious, that moment causes unimaginable anxiety. The last thing anyone in this position needs is time wondering what those tests results mean and what comes next. That's why West Hills Hospital provides same-day results and a follow-up appointment within 48 hours of a questionable exam, period. This gives you fewer days to worry, and more days to act.

Our focus is meeting your needs, and we recognize what the stakes are. As an accredited STEMI center, the only chest pain center in the area, specialists in geriatric surgery and in the top 10% in pulmonary care and maternal child care, we are dedicated to covering and excelling in a breadth of services so that when and if you come to West Hills Hospital, you can have the confidence that you will receive the very best treatment available.

*Beverly Gilmore has been the President & CEO of West Hills Hospital & Medical Center since she joined in 2004. Her expertise in healthcare leadership spans more than 25 years. Her visionary leadership has led to West Hills Hospital's recent \$60-million expansion of their ER facilities, as well as the recent acquisition of the Grossman Burn Center. For more information on West Hills Hospital or to contact Beverly Gilmore, please call (818) 676-4000.*

## Workplace Ergonomics

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Designed to reduce fatigue, discomfort and the risk of repetitive motion injuries such as carpal tunnel, ergonomic "mice," such as the 3M Ergonomic Mouse, are becoming more popular in the workplace. These gadgets work by placing the hand in a relaxed vertical handshake position. This eliminates forearm twisting and allows the muscles of the hand, arm, and shoulder to relax.

Also gaining speed are lighting solutions such as LED task lights. In addition to measurably reducing energy use and costs, ergonomic task lights can lessen symptoms of eyestrain and eliminate poor posture and headaches, helping workers feel and perform better.

Occasionally, we recommend contoured or curved keyboards to clients. Although there is no evidence validating the benefits, these keyboards seem to help some people who complain about problems with their hands, wrists and shoulders. Other items we recommend on a case-by-case basis include glare-reducing screens to cover computer monitors and fabric panels that can be added around the work area that may reduce noise.

For the employer willing to "spring" a little extra on his/her employees, rebounder mini-trampolines, such as the Needak Rebounder, can help offset the ill-effects of long hours at the office in front of the computer. Just five minutes of rebounding a day increases oxygen delivery to the body's cells, detoxifies the body by stimulating movement of lymphatic fluid, and releases tension and stress.

As this article illustrates, there are many tools to increase the comfort and safety of employee work areas. And although there is

still resistance to implementing ergonomic solutions, more and more employers are reporting substantial benefits from their proactive ergonomics programs.

It is important to keep in mind that successful programs draw upon the expertise of professionals in various fields, such as IT, office furniture sales and space planning. Today, many interior designers are taking a proactive approach to employee comfort and workspace function by planning ergonomic workstations into the design of projects. In order to create an ergonomic work environment that fits workers needs and employers' budgets, it is important to utilize consultants, vendors and staffers that are both "ergo-knowledgeable" and collaborative.

### Tips for Defragging your Body

Changes in work practices, such as rest breaks and stretches, offer employees another strategy for improving work postures, and minimizing discomfort and injuries. At [www.nicwerks.com](http://www.nicwerks.com) we have created "BodyDefrag Yoga," a series of exercises that employees can easily incorporate into their workday.

*Nicholas Curran is the owner of nicwerks, a provider of computer network and other IT solutions for mid-size and small businesses in the Los Angeles area.*

*Ted Afetian is a principal of One Source Facilities Group LLC, a full-service office furniture dealer specializing in ergonomic chairs and accessories as well as heavy client-use areas such as reception, lobby, conference room, and media centers.*

*Ergonomic chairs & products can be viewed at [www.team1source.com](http://www.team1source.com).*



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