From: **Blainesworld** bginbc-aol.com@shared1.ccsend.com
Subject: BLAINESWORLD #1566 I A SPECIAL EDITION. SEE SEC. 1A FOR WHY
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To: hank@hankeder.com

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BLAINESWORLD

You're reading BLAINESWORLD, my weekly blog featuring jokes, usually not too risqué and often in Sections 5, 8, and 11, along with contests, reviews of shows, movies and books, quotes, and whatever else caught my attention during the week. Feel free to share it with 437 of your closest friends and relatives.

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#1566
9.10.2026

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1. Reflections

As you know, I typically only put out one issue per week, and I don't want to swamp your email inboxes. But this week, I wanted to give you short notice about an event I'd love to invite you to if you live in Western North Carolina. (Hey, others are welcome to attend, too, if you want to come visit!) You'll find that in Section 2.

In addition, in appreciation of so many of you completing my recent reader survey, I've included a bunch of other stuff in Sections 3-7 that I often don't have room for in the weekly edition.

And lastly, Section 8 has a longer piece that I wanted to share in its entirety--something that space constraints don't usually allow me to do in a regular issue. I think you'll be glad you read it.

Enjoy!

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2. Upcoming event

CAN YOU TELL THE DIFFERENCE BETWEEN THESE TWO PENCILS? ... If not, you obviously need my help! Come to this FREE seminar I'll be conducting for A-B Tech on Saturday, where you'll learn practical marketing techniques you can use to promote your business, nonprofit, hobby, special event, favorite cause, and more. ... And yes, I'll even explain the difference between a left- and right-handed pencil! ... For more information and to register, click:
Can You Tell the Difference?

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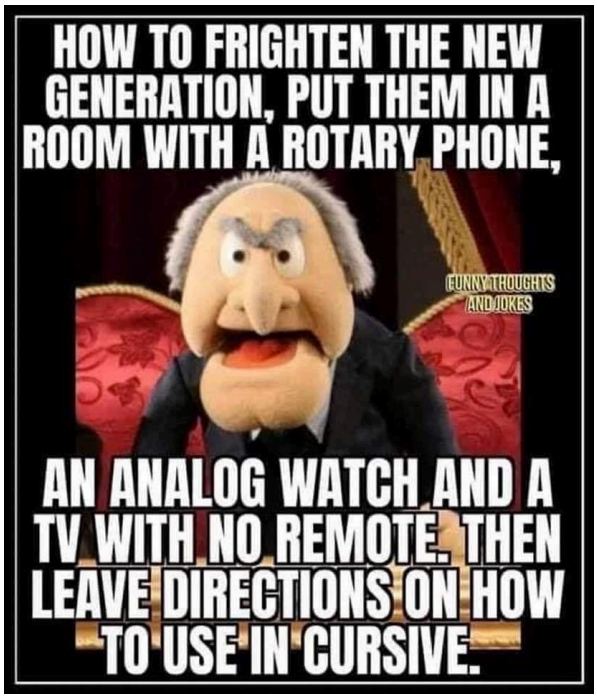
3. Joke 1

And to really scare them, ask them to make change!

Thanks, Mona Chatelian, for sharing.



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4. Joke 2

A. NO NURSING HOME FOR ME! ... This is longish, but worth the read. (And please make sure you see the update at the end.)

A few years ago, my wife and I were on a cruise through the western Mediterranean aboard a Princess liner. At dinner, we noticed an elderly lady sitting alone along the rail of the grand stairway in the main dining room.

I also noticed that all the staff, ships officers, waiters and busboys, all seemed very familiar with this lady. I asked our waiter who the lady was, expecting to be told she owned the line, but he said he only knew that she had been on board for the last four cruises, back to back.

As we left the dining room one evening I caught her eye and stopped to say hello. We chatted and I said, “I understand you’ve been on this ship for the last four cruises.” She replied, “Yes, that’s true.” I stated, “I don’t understand” and she replied, without a pause, “It’s cheaper than a nursing home.”

So, there will be no nursing home in my future. When I get old and feeble, I am going to get on a Princess Cruise Ship. The average cost for a nursing home is $200 per day. I have checked on reservations at Princess and I can get a long term discount and senior discount price of $135 per day. That leaves $65 a day for:

1. Gratuities which will only be $10 per day.

2. I will have as many as 10 meals a day (of fantastic food, not institutional food) if I can waddle to the restaurant, or I can have room service (which means I can have breakfast in bed every day of the week).

3. Princess has as many as three swimming pools, a workout room, free washers and dryers, and shows every night.

4. They have free toothpaste and razors, and free soap and shampoo.

5. They will even treat you like a customer, not a patient. An extra $5 worth of tips will have the entire staff scrambling to help you.

6. I will get to meet new people every 7 or 14 days!

7. TV broken? Light bulb need changing? Need to have the mattress replaced? No problem! They will fix everything and apologize for your inconvenience.

8. Clean sheets and towels every day, and you don't even have to ask for them.

9. If you fall in the nursing home and break a hip you are on Medicare; if you fall and break a hip on the Princess ship they will upgrade you to a suite for the rest of your life.

10. There is always a doctor on board.

Now hold on for the best! Do you want to see South America, the Panama Canal, Tahiti, Australia, New Zealand, Asia or name where you want to go? Princess will have a ship ready to go. So don't look for me in a nursing home, just call shore to ship.

PS: And don't forget, when you die, they just dump you over the side at no charge.

UPDATE: There is actually a great deal of truth in the above. For more information, click: https://tinyurl.com/y97pxqm8 ... in addition, a Portland entrepreneur has also proposed this as a solution for the homeless. To read more, click: https://tinyurl.com/bdfa5dph

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5. Joke 3

Now you know ...

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6. Joke 4

Who's up for a hike?

Thanks, Jonathan Berg, for sharing.

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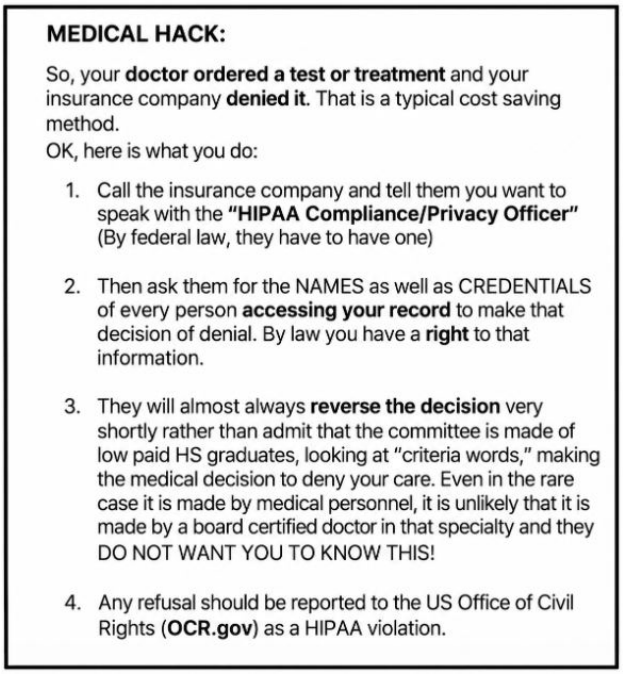
7. A quote I like

Best medical advice you'll hear today.

“Never go to a doctor whose office plants have died.”—Erma Bombeck

8. Medical Hack

A Facebook friend posted the following MISLEADING information:



MEDICAL HACK:

So, your **doctor ordered a test or treatment** and your insurance company **denied it**. That is a typical cost saving method.
OK, here is what you do:

1. Call the insurance company and tell them you want to speak with the **"HIPAA Compliance/Privacy Officer"** (By federal law, they have to have one)
2. Then ask them for the NAMES as well as CREDENTIALS of every person **accessing your record** to make that decision of denial. By law you have a **right** to that information.
3. They will almost always **reverse the decision** very shortly rather than admit that the committee is made of low paid HS graduates, looking at "criteria words," making the medical decision to deny your care. Even in the rare case it is made by medical personnel, it is unlikely that it is made by a board certified doctor in that specialty and they DO NOT WANT YOU TO KNOW THIS!
4. Any refusal should be reported to the US Office of Civil Rights (**OCR.gov**) as a HIPAA violation.

NOTE: Before sharing this on Facebook, I asked ChatGPT to fact-check it using information from the U.S. Department of Health and Human Services and the Centers for Medicare & Medicaid Services.

The verdict:

PARTLY TRUE, BUT MOSTLY MISLEADING. DON'T RELY ON IT.

Here's why. HIPAA-covered organizations do have privacy officials, but asking for a "HIPAA Compliance/Privacy Officer" is not a magic way to overturn an insurance denial. HIPAA also does not generally entitle you to the names and credentials of everyone who accessed your records to make an insurance decision. And there is no evidence that insurers will "almost always reverse" a denial when confronted this way.

Most importantly, an insurer's refusal to provide information that HIPAA doesn't require it to provide is not automatically a HIPAA violation.

So I asked ChatGPT for a better, legitimate "medical hack." Here's what I got:

IF YOUR INSURANCE COMPANY DENIES A TEST, PROCEDURE, OR MEDICATION

Call the number on your insurance card and say:

"My doctor has recommended this treatment, and it has been denied. I would like the exact reason for the denial, the specific coverage or medical-necessity criteria used to make the decision, and instructions for filing an appeal."

Then ask:

Was this denied because of medical necessity, prior authorization, or a coverage exclusion?
What specific guideline or policy was used to deny it?
What additional information from my doctor could result in approval?
Can my doctor request a peer-to-peer review with the insurer's medical reviewer?
How do I file an internal appeal, and what is the deadline?

How do I file an internal appeal, and what is the deadline?
If that appeal is denied, am I entitled to an independent external review?
If waiting could jeopardize my health, how do I request an expedited appeal?

ONE PARTICULARLY IMPORTANT STEP

Ask your doctor's office to help with the appeal. They can often provide medical records, document why the treatment is medically necessary, address the insurer's stated reason for denial, and sometimes arrange a peer-to-peer review.

And keep notes. Write down the date and time, representative's name, reference number, what you were told, and what you need to do next.

This approach won't guarantee that the insurer reverses its decision, but it uses the actual appeals process available to patients rather than the questionable HIPAA tactic in the meme.

FOR MORE INFORMATION: These two official government sources explain your rights and the appeals process:

CMS: Appealing Health Plan Decisions
https://www.cms.gov/cciio/resources/fact-sheets-and-faqs/indexappealinghealthplandecisions

HealthCare.gov: How to Appeal an Insurance Company Decision
https://www.healthcare.gov/marketplace-appeals/appeal-forms/

HealthCare.gov also explains that an insurer must tell you why it denied a claim and how you can appeal. If an internal appeal is unsuccessful, an independent external review may be available. In urgent circumstances, an expedited process may also be available.

PS. Make it a great rest of the week!

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