



ARCA CONNECTIONS

Keeping You Connected

January 2025



Wannette Gaylord, PRESIDENT

Message from your ARCA President

Aloha ARCA 'Ohana,

Mahalo nui loa to you, our loyal ARCA member, for supporting me as your president of the longest running Care Home Association in Hawaii. You are my backbone holding me steadfast for me to do my job to the best of my ability. So please, always remember, I am here for you 24/7 to support you in any way I can.

As ARCA's president I will continue to maintain open communication with both the Hawaii State Department of Health and the Hawaii State Legislature. With these relationships I have cultivated, I will keep you updated on crucial matters pertaining to the healthcare industry and utilize this information to implement the highest standards of care for our frail and fragile kupuna, while maintaining the Rights for Caregivers.

I truly appreciate YOU for renewing your 2025 ARCA membership and applying for ARCA's Professional Medical Liability Insurance. This type of insurance policy protects you from financial risks associated with your care home business.

Your dues contribute to the ongoing deliberation in the political arena to protect our interests for the betterment of our industry. It also goes towards continuing education (in services) and outreach into the community to assist with resident placement into ARCA homes. We will continue marketing your homes on ARCA's exclusive website and offer **FREE** CPR/1st Aid Renewals and **FREE** Fire Extinguisher recertification as well as many other benefits.

And finally, I want to thank the ARCA Board of Directors for working diligently to sustain the cohesiveness of our organization. May God bless you, your family, and your residents this New Year and many years to come.

Me Ke Aloha,
Wannette Gaylord
ARCA President

Effective 01/01/2025

**The DOH Annual Fire
Inspection fee has
increased \$25.**



Calendar of Events

In-Service Training

Aiea Public Library
99-374 Pohai Place
Aiea, HI 96701
February 10, 2025
6pm - 9pm

Semi-Annual CNA Recertification**

Advanced Care Training
1034 Kilani Avenue
Wahiawa, HI 96786
February 10, 2025 and March 7, 2025
1pm - 4pm

Semi-Annual CPR/First Aid Recertification**

Saint Timothy's Church
98-939 Moanalua Road
Aiea, HI 96701
February 23, 2025
1pm - 3pm

****Please text the following info to: (808) 227-7173**

- Name of your care home
- Name of attendee
- Event you are attending (CNA or CPR)
- Date you will be attending (CNA Recert)

HAPPY NEW YEAR

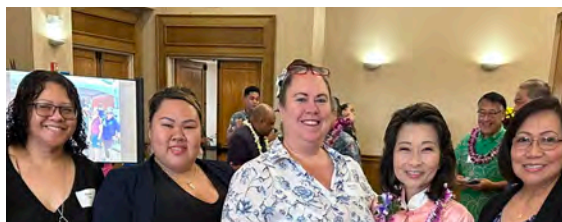
CONTACT Us

PO BOX 758
Pearl City, HI 96782
(808) 227-7173

www.carehomeshawaii.com

Looking Back at 2024

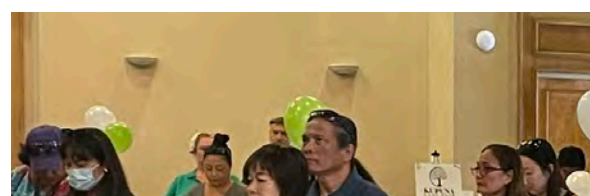
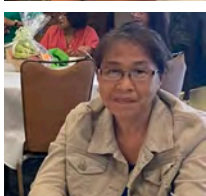
Legislative Breakfast at FILCOM



Educational Conference - June 2024



In-Service at
Aiea Library





Christmas



A professional association in Hawaii since 1986 that has been the pillar and strength of the adult residential care home industry, and strong advocate for best qualitative healthcare services to the elderly and be treated with respect and dignity.

PROTECT YOURSELF & YOUR BUSINESS

All healthcare facilities, however small, can benefit from owning Professional Medical Liability Insurance. This type of insurance policy offers financial protection if a patient makes a claim against you for any number of circumstances that fall under the umbrella of malpractice. Your care home facility likely has a limited budget to work with, so you may be wondering if you really need this coverage. Before writing it off as an unnecessary expense, consider these three benefits of ARCA's Professional Medical Liability Insurance.

1. You never know when a malpractice claim may be made against you or your facility. If that scenario does come to pass, this coverage can help fund your legal defense, along with any awarded settlements.
2. Even highly educated and skilled doctors can make mistakes or misdiagnose an ailment. Having medical malpractice insurance in place can offer the necessary protection if a mistake does occur in your practice.
3. With numerous healthcare providers available to the public, patients are able to carefully select the doctors they wish to see. Having medical malpractice insurance in place shows fiscal responsibility, and also informs patients they're covered if something doesn't go quite as planned.

Serving vulnerable populations brings significant loss exposures. Because of that, professional liability insurance is a challenging market with stricter underwriting guidelines, resulting in fewer policy extensions today. Not to mention economic inflation has been emerging as the leading concern in the US Healthcare insurance market, with social inflation, regulation and diverging carrier strategies all increasing the uncertainty in the market. Social inflation is causing carriers to withdraw from some areas of the market. Those that stay, increase premiums for the coverage they provide.

Professional Medical Liability Insurance protects you from financial risks associated with your care home business. It covers claims of medical negligence, bodily injury, property damage, and medical expenses. It also covers the costs of defending lawsuits related to these claims. It is essential to your business because malpractice suits can be brought against you at any time. On the other hand, *Social Services Professional Liability Insurance* minimally provides comprehensive coverage for organizations and individuals providing services that improve the well-being and welfare of individuals, from damages resulting from errors and omissions in the provision of certain professional services.

The average medical malpractice payout in the United States is \$242,000. You poured your blood and sweat in to your business. You work 24/7 to make your business thrive. Is saving a couple of hundred dollars now worth putting your business, your family, your future in jeopardy?

ARCA today, ARCA tomorrow ARCA STRONG