

Coconut Telegraph

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Editorial: Where to Find Us? Come to the Elks on March 11th!

We have been getting calls that our readers are dismayed over not being able to pick up the Coconut Telegraph in Publix. The racks that housed the publications were owned by Dominion Distributing and we paid them a fee to allow us space there. Dominion sent out a letter that they would be "pulling out of the South Florida market" and they removed their racks soon after. As of now Publix has no plans to use another service so until something changes you can find the Coconut Telegraph next to Publix at First State Bank, The Mindful Mermaid Cafe and the UPS Store as well as our advertiser's locations. I recently had the pleasure of visiting the Key


Largo Moose. The place is sparkling clean and it was great to see old friends. They are still working on making improvements and help is needed. Stop in and

check it out. March 11 there will be a Luau/Pig Roast to benefit the Musicians Relief Fund at the Tavernier Elks Lodge. Beginning at 3:00 there will be live

music by Sweetwater and friends, raffles, door prizes and a silent auction. We are still in need of auction items and help. We set up this fund because musicians and entertainers are self-employed without health insurance and unable to collect unemployment if they get hurt or sick. We want to help them get back on their feet. There will also be a book signing of "You might have Keys Disease" written by Sue Beal and illustrated by the late John McKinna. 100% of proceeds from the book and the event go to the Musician's Relief Fund through the Elks Lodge. Please come join us in the air conditioned comfort of their beautiful sunset lounge on the bay. It is for a great cause.

You Might Have KEYS DISEASE

unique observations on life in the Florida Keys



It's your last day on a boat... you might have Keys Disease

See how it started... with a lot of love from the Florida Keys... and a lot of love from the Florida Keys... and a lot of love from the Florida Keys...

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Buy a book and find out!

Book sales benefit the Musician's Relief Fund in the Upper Keys

\$10

Gilberts Resort funded the printing of the first edition, so all proceeds from the sale of this book will be used to help musicians in need.

Books are on sale at:

These locations also accept donations, or you can send a check to the Musicians Relief Fund, B.P.O.E. Elks Lodge PO Box 255, Tavernier, FL 33070-0255

Centennial Bank, Key Largo 100280 Overseas Hwy

Centennial Bank, Islamorada 81541 Old Highway

BPOE Elks Lodge, Tavernier 92600 Overseas Hwy

Jules Underseas Lodge, Key Largo MM 103.2, 51 Shoreland Drive

Insurance Hack

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

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.)


Then ask them for the name 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.

They will almost always reverse the decision very shortly rather than admit that the committee is made up of low paid high school 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!

Any refusal should be reported to the US Office of Civil Rights (OCR.gov) as a HIPAA violation.



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