

Hospitalization, day-to-day care in new health plan

By SHERRY KAHAN

The Independence Health Plan is the latest new face in the health care field of southeastern Michigan. It is entering the highly competitive area market with a new wrinkle or two.

IHP is a health maintenance organization (HMO), which offers health insurance for both day-to-day medical care as well as hospitalization.

IHP is the only privately funded profit corporation of the six HMOs plan in metropolitan Detroit which makes use of existing hospitals and medical centers.

While many other plans hire doctors to work full-time in centers and hospitals constructed by the plan, IHP has worked out contracts with local physicians already banded together in group practice. It pays them a monthly stipend for the complete care of those who join the plan.

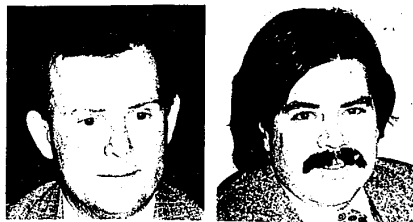
Contracts have also been signed with such area hospitals as Oakwood, Beaumont, Mt. Sinai, Children's, Hutzel and South Macomb.

BELIEVING THAT the success of their plan will depend on locating medical centers close to their members, IHP officials have signed up three groups of doctors working in centers strategically located for convenience to 70 percent of the residents of the southeastern Michigan.

One of these centers is the Woodland Medical Center, 2241 Eight Mile, Southfield, which planners think can serve residents of such communities as Livonia, Redford Township, Southfield, Farmington and Detroit. Two other centers are in Sterling Heights and Taylor.

Under construction in the rapidly growing area of western Oakland County is a second Woodland Center, located adjacent to the Twelve Oaks Mall in Novi. It is an exception to the plan to use existing facilities. It is expected that its medical staff will be taking temperatures, giving shots and tests by Oct. 1980.

Founders of the plan are seven business and health experts, six of whom gave up previous jobs to form the new organization. President and chair-



Bruce Mullican of Farmington Hills, president of IHP, said that preventive medicine is the basic concept of the IHP plan.

Richard Becherer of Troy points out that health care for IHP members will be monitored to avoid unnecessary hospitalization. (Staff photos by Sherry Kahan)

man of the board is Bruce Mullican of Farmington Hills, vice-president of marketing is Lawrence Richard of Troy, Richard Becherer, also of Troy, is marketing research consultant.

The others are Kip Stretton of Southfield, marketing representative; Mitchell Jaworski of Pleasant Ridge, treasurer and vice-president of finance; Catherine Barr of Detroit, director of health services and James O'Connor of Sterling Heights, electronic data processing director.

THE PHILOSOPHY behind HMOs is preventive medicine. By offering pre-paid or low cost visits to the doctor plus accompanying tests, illnesses are often caught before hospitalization becomes necessary.

Tests given on an outpatient basis are paid for by HMOs either in full or part. This reduces the necessity for hospitalizing a patient in order to have costs of tests reimbursed.

Doctors are paid a salary or a flat fee per patient, so they receive no financial benefit from hospitalizing a patient or scheduling needless operations.

At the present time IHP coverage will be available only to individuals through their place of employment.

The plan offers them the following pre-paid services: unlimited office visits, specialist care and consultations, immunizations and injections, preventive medicine and periodic physicals.

Other benefits are ophthalmology examinations when prescribed by an IHP physician, diagnostic X-ray and laboratory procedures, therapeutic services and surgical and anesthesia services.

Hospitals costs to be covered are unlimited semi-private room and board, all in-hospital ancillary inpatient services, support care, supplies, prostheses and appliances, inpatient special duty nurses and intensive and coronary care.

MATERNITY AND PEDIATRIC care is offered, along with 20 mental health care visits per year. Among the special benefits are ambulance service, out of area coverage, care and treatment for drug and alcohol abuse and home health care.

Optimal benefits involve mental health, nursing

home service, rehabilitation, drugs, devices and eye care.

"Under this plan the doctor is interested in keeping the patient healthy," said Mullican, who mentioned several other advantages IHP brings to participating doctors.

It allows them to continue their present practice while also caring for IHP members. It spares them the job of preparing insurance claims for IHP members. In addition, there are no cash flow problems because they receive a fixed amount each month in advance for each IHP member they serve. IHP physicians will also have a policy making role for all medical, administrative and financial decisions of the corporation, Mullican indicated.

He also referred to IHP's system of centralized medical records and quality assurance program. Under the latter doctors send representatives to a committee which sets standards of care and review certain cases to see if the standards are maintained.

"As health costs increase," observed Lawrence Richard, "people will be willing to change doctors to join a plan with quality physicians, and no deductible or co-payments or other out-of-pocket costs."

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The lively needle

Hunt for buckle can pack a belt

By MARY KAY DAVIS

My husband Mike needed a belt buckle. How he happened to retain the belt and lose the buckle is another story. I was commissioned to repair the loss.

Belt buckles, it turns out, are difficult to find. You don't just walk into your neighborhood drug store and murmur, "A belt buckle, please."

You also don't walk into your neighborhood luggage store, clothing shop or shoe emporium. The basic assumption seems to be why not buy a new belt? But they don't know Mike. He gets attached to familiar finery.

I spent an entire morning walking in and out of stores and getting a thorough grounding in why belt buckles don't build business. Mike's pants were still in danger from gravity.

As lunchtime and an empty stomach signalled time to quit, I tried one last, unfamiliar store. At the far end was a rack of what looked like belt buckles.

HALLELUJAH! There were at least 25 of them.

I should have noticed the store's other merchandise as I rushed toward

the buckles. But when you finally spot the Golden Fleece, roach clips and pot paraphernalia don't make much of an impression.

The first buckle was a three-dimensional rendition of a beer label. I think it was Budweiser. It had a naked lady jutting out from the surface. I couldn't quite see it blending with oxford cloth button downs and black knit ties.

The next was in the shape of an unpleasant looking pig with the word Fuzz engraved across his bottom. It sat beside a gem proclaiming the virtues of Donny Osmond. Beyond that was a buckle vividly advertising KISS in a way that I'd rather not go into.

BELT BUCKLE shopping was turning out to be more of a sociological experience than I'd bargained for.

Then I spotted it. It was square, it was subdued, it was formed from concentric blocks of capital letters. It was in good taste. It would fit the management image.

Until I read the capital letters.

If you see somebody's husband sporting a belt buckle proclaiming "Legalize Marijuana" he's not mine.

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TELEGRAPH AT LONG LAKE ROAD (18-Mile) • 644-7370



This drawing depicts the future Woodland Medical Center, to be built adjacent to the Twelve Oaks Mall in Novi. Construction is scheduled to begin in April, with the doors

expected to be opened in October 1980. It will be part of the Independence Health Plan network.

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Right: 39" high Library "Close-to-the-Wall" Recliner with pillow head-rest, button-tufted wing and arm padding. Available in tan, rust, brown or dark brown vinyl. Reg. \$411.50. Sale \$349.50.

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