

CPAs: Insurance should keep pace with inflation

The costs of medical care are rising nearly 1 percent a month, according to the Consumer Price Index. To hold down these costs, review your present insurance policies to determine if they are keeping pace with inflation, says the Michigan Association of CPAs.

Insurance does not pay for everything, but to cover as many medical expenses as possible, many people have both basic protection and major medical policies. Basic protection can pay all or some of the costs of hospitalization including room, nursing service, surgeon's fees, drugs and lab tests. It's a good idea to have a policy that pays toward the costs of diagnostic tests done in a doctor's office as well as in the hospital.

How much does your protection, or a policy you are considering, cover in these areas: What percentage or "inside limit" of the cost of a hospital room and other services will the insurance company pay? How long a hospital stay does the basic protection cover? Does the policy have "service benefits," meaning that services will be paid in full based on reasonable charges? Does it pay for prescription drugs?

A MAJOR medical policy takes over where basic protection leaves off. Once you pay a certain amount, called the

deductible, the policy will start picking up the medical costs. The deductible is often \$100 each year, but it can be \$1,000 or more. Generally the higher the deductible, the less expensive the policy. Most major medical policies pay 75 to 80 percent of costs above the deductible.

Next examine your policy to determine if once you pay a certain amount, say \$1,500, the insurer will pay for everything else. Some policies limit the amount they will pay over a year or over your lifetime. To have adequate protection, you would have a policy that provides a lifetime maximum of approximately \$250,000.

No matter how comprehensive a policy, you will still have to pay for some medical expenses. Blue Cross no longer pays for routine tests given when you enter a hospital unless requested by your doctor. Before you go to the hospital, discuss with the doctor how necessary the tests are. If a test is not vital, and will not be covered by insurance, you and your physician may agree that it could be omitted.

As a final suggestion, when your doctor writes a prescription for you, ask if a generic drug may be substituted for the brand-name one. If the doctor agrees, then ask the pharmacist to fill the prescription with the generic drug.

Take in a trap shoot or learn to backpack

By Lom M300
Staff writer

Draw a bead on Vandalia, Ohio, if you want to take in the 10-day, 21-event, Amateur Trapshooting Association-sponsored 82nd Grand American Handicap tournament next month.

The tournament begins Aug. 13, with preliminary events scheduled through Aug. 16. Singles class champion, a 200-target event at a range of 16 yards, begins Aug. 17. The Doubles Class championship will be Aug. 18. The Clay Target championship, another 200, 16-yard event, will be Aug. 19 on a mile and a quarter firing line. About 500,000 clay targets are expected to bite the dust.

The 100-target preliminary handicap, featuring \$5,000 in added winnings, is Aug. 20. About 3,000 shooters are expected in this event.

The highlight of the tournament is the Grand American Handicap Championship Aug. 21. A championship dia-

outdoors

mond ring, silver trophies, cash prizes and an \$11,000 Jeep are up for grabs. The handicap draws more entrants than any other competitive shooting event in the world.

SPEAKING OF big competitions, one of the country's largest BMX bicycle races will be Aug. 1-2 at Waterford Oaks Bike Motocross track. The program race is expected to draw some 1,500 entrants for the Great Lakes Bike Motocross Nationals. Waterford is the state's only public BMX track.

The race is expected to prove attractive to pro riders because they can receive double points on the Aug. 1 date and triple points Aug. 2. The American Bicycle Association — all

is free, but park entrance fees are \$2 for Oakland County residents; \$3 for non-residents. You have to register

ahead by calling 625-0877 during regular business hours. The park is on Sashahaw Road in Clarkston.

Some 46 communities will be represented July 30 in the Detroit Metro Area Youth Fitness Meet finals at 9:30 a.m. in the Lower Huron Metropark near Belleville.

Boys and girls will compete in 50-, 60- and 75-yard dashes, softball throw, standing and running broad jumps, running triple jump, shuttle relay and chinning.

"DECADE OF Discovery" is the theme of the Oakland County 4-H Parade to be held prior to the Oakland County Fair, 11 a.m. Aug. 1, in Davisburg. Anyone who wants to take part in the parade may call Beth Borden at 628-2117 or Leona Hutchings at 627-3889.

BACKPACKING basics will be offered 7:30-9 p.m. July 31 at Independence Oaks County Park. The program

Bar backs plain English

The state Bar of Michigan is supporting pending legislation that would require consumer contracts, purchase agreements and leases to be written in plain English.

Two connected bills have already been approved by the House and are

pending in the state Senate.

Previous attempts to require clear language contracts have failed in the state legislature, but were not backed by the state bar. Some state banks have already begun using clear-language contracts and loan agreements.

As a final suggestion, when your doctor writes a prescription for you, ask if a generic drug may be substituted for the brand-name one. If the doctor agrees, then ask the pharmacist to fill the prescription with the generic drug.

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