

Outlook on Lifestyle

DR. GOTT



Peter H. Gott, M.D.

Clarifying views on HMO problems

By Peter H. Gott, M.D.

I took a lot of heat following publication of a recent column on Health Maintenance Organizations (HMOs) in which I criticized for-profit health plans. In turn, I was criticized for throwing the proverbial baby out with the bath water. Like major-league baseball teams, not all HMOs are created equal.

Some are non-profit, other are called "staff models," "group models" or "IPA (Individual Practice Association) models." Such designations reflect the role of the primary care physician in the system: As a salaried employee, a contracted physician-member of a group practice, or contracted-doctor in solo practice. MDs are paid by the HMO by one (or a combination) of three methods: salary, fee-for-service or capitation (guaranteed fixed price per enrolled patient.)

Few experts have questioned the quality of medical care that is theoretically delivered by HMOs. The issue that has raised conflict-of-interest flags is the manner in which the doctors are paid.

In a New England Journal of Medicine Special Report, Dr. Alan Hillman

of the University of Pennsylvania wrote "The economic viability of HMOs depends on their ability to keep the use of health-care resources within a budget. Because physicians' decisions govern the use of resources, most HMOs use a variety of mechanisms to encourage cost-conscious behavior by providers. These are a particularly important influence on the behavior of physicians. (These) incentives may take the form of penalties, rewards or both. Physicians may be at risk of losing a percentage of their payment that is withheld in the case of deficits, or they may be rewarded with bonuses in the case of surpluses."

Dr. Hillman asks: "Do financial incentives induce physicians in HMOs to act in their own pecuniary self-interest and, therefore, to compromise patient care?" Not necessarily, he concludes. However, "the relation between financial incentives and physicians' behavior needs to be clarified." In particular, patients need to know more about the HMO plans offered to them, the major point in my original column.

In another article in the New England Journal, Dr. Douglas Levinson of the Medical College of Pennsylvania urges that HMOs disclose to the public the arrangements they have made with their doctors. Why? For the following reasons:

1) "Although the actual effects of these arrangements are poorly understood and notoriously difficult to study, subscribers may believe that the quality of their care may be adversely affected. Opponents hold that in some HMOs, the case-by-case financial pressures to limit services may be large enough to distort medical decision-making. Consumers have the right to make their own judgments, based on knowledge of each

plan."

2) "Consumers have a right to choose between savings that frequently result from such plans and the greater choice or absence of cost-saving incentives in other plans."

3) "Incentives to withhold services introduce ethical dilemmas into the practice of medicine. (These) dilemmas in prepaid plans are much less apparent than those in the fee-for-service system, which makes it obvious to the consumer that the consulting physician has an interest in selling service."

The disclosure statement should detail the role of the primary care physician, list any specific requirements regarding specialty consultations and the use of hospitals, indicate the restrictions on consulting out-of-plan physicians, describe the pool of consultants and the method of obtaining exceptions, enumerate the appeals procedure for emergency exceptions, and explain the incentives or disincentives for the primary care physician.

Of the 27.7 million people now enrolled in HMOs, 44 percent are enrolled in for-profit plans. In many HMOs, the primary-care physician is the "gatekeeper," the major influence on cost containment. Such a gatekeeper serves two masters: the institution and the patient. At present, there is no accepted code by which the gatekeeper can balance his dual roles as guardian of the HMO's finances and patient advocate. Ethical guidelines may take years to formulate. As I have written previously, with HMOs, what you want is not necessarily what you'll get — unless you insist on a written disclosure and make sure you read the fine print.

— JUDITH NEWSPAPER ENTERPRISE ASSN.

Fire safety reminder

A grease fire can go a long way to ruin your day. If you have one, cover the burning pan with a lid, or use an extinguisher with a rating that includes the letter "B". Turn off the heat. Slide the pan

off the hot burner. Leave the lid on until the pan is cool. It is wise to contact the fire department just in case the fire has spread through vents into the attic area.

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Home
Post Scripts

By Glenda Hughes, Sales Rep. **873-0300**

Over the past year and a half, I have been writing this column, not only to give you help in your real estate transactions, but also to try and raise the image of real estate agents, especially in this area. It is always a difficult task to undo, what had already been done, over years and years of passed on misinformation. I think I have succeeded as well as can be expected — with fewer pitfalls than I dreamed of. However, I had the nightmare of a sale that brought forth a purchaser that would make any agent turn white at the thought of.

It was a difficult sale, for everyone concerned, as there were two offers on the table at the same time. Usually, this goes smoothly, but this time — well the story will unfold.

The agents involved were both well established agents, with many years of experience behind them, and knew the ropes very well. So, without further ado, I will tell you that the agents were not at fault — it was a misinformed purchaser that was at fault here. When there are two offers on the same property, being presented at the same time, the offer with the least conditions and the most money takes the sale. The purchasers are usually notified, if at all possible, that they are in competition with another offer, so that they can make their "best offer" — for usually, there are no second chances. In this case, I suggested to each agent that they go back to their clients and ask again if this was their best offer, and they both came back to me with their "best." In this particular circumstance, several things were in question — and they were important issues. "I'll bet you think that the most important thing is the money, right?" Well, you will be surprised to find out that in this instance, it was the closing date that was the biggest problem. One of the prospective purchasers could not comply with the seller's date — and that is where the problem lay. We accepted the offer that had the least conditions (none in this case) and the best price, and the appropriate closing date.

Well, it turns out that the purchaser that lost out, was absolutely livid at losing the home he wanted. It is a sad story to relate, for so many people just don't think that their agents are telling them the truth when it comes down to the wire. I have to ask you, the general public, why would you hire an agent to work for you, if you didn't trust their judgement? There is so much involved in buying and selling, I can't think of anything worse, than not having faith in your agent! Please, for the sake of me writing these columns every week, interview your prospective agent, and pick the one that you feel comfortable with and trust him or her the most. The selection is great, with about 120 agents in Georgetown alone, plus the agents that work mostly the Acton and Erin Hillsburgh areas as well. Get what you pay for and it is most "faith."

POLLY'S POINTERS



Polly Fisher

Are leaves OK to add to compost?

By Polly Fisher

DEAR POLLY — Should I put dry leaves whole into my compost pile or should they be ground up first? Should I add anything along with the leaves? — J.W.

DEAR J.W. — Whole leaves can be mixed into your compost, but a large quantity of leaves will break down into rich compost faster if shredded or chopped. To speed decomposition and ensure that your compost has a good mix of nutrients, mix other com-

posting materials such as vegetable scraps, grass clippings, soil and manure into your leaves. Sawdust, straw, lime and wood ash also are good additions. Keep the pile damp and "turn" it or mix it up after five or six weeks.

You can also spread your leaves directly on your garden for the winter, then till them into the soil in the spring. Again, the leaves will mix into the soil better if they're shredded, but they can be left whole. Dry leaves can also be saved to use as mulch, either whole or shredded.

However you use them, you can en-

rich your soil, nourish your vegetables or protect your garden with your leaves — which is much better than simply bagging them in plastic for the local landfill. There they do nobody any good! — POLLY

DEAR POLLY — I used to have trouble with eggs cracking when I boiled them for salad. Now when I take the eggs from the refrigerator, I put them in hot tap water for about one minute then put them into the boiling water to cook. This usually prevents any cracking. — MARY

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