

Feasibility of organized health maintenance studied for Lincoln

By Mary Kay Roth

Envision a system in which doctors and other medical personnel profit when people are healthy, not when they are ill.

Investigation to see if this type of health care could be brought to Lincoln was started this month. Spurred by a local group of interested citizens, Alex Slobosky was hired to conduct the \$50,000 feasibility study.

Funded by a federal grant, the study will examine the possibilities for a Health Maintenance Organization (HMO) at UNL and in Lincoln and surrounding areas.

An HMO, or prepaid group-practice plan, is a form of medical insurance. The company does not just pay the medical bills, as does Blue Cross-Blue Shield—it provides actual health care, Slobosky said.

All medical services

In return for monthly fees similar to those paid into health insurance companies, HMO offers its members all types of medical services. For example, Slobosky said HMO provides doctors, hospitalization, X rays and prescriptions, he said.

Those who pay into HMO, the enrollees, agree to use only the doctors and health care associated with their HMO, he added.

A budget can then be projected, according to the number of enrollees and available staff, Slobosky said. The budget would set a "break-even point," where enough money would be allowed to efficiently care for each enrollee, he said.

The staff—doctors, hospital workers, nurses—are paid from the same fund used to provide members' health care. They receive salaries instead of profiting directly from their patients, Slobosky said.

Because the budget is limited, surplus money only occurs when enrollees require less health care, he explained. Keeping patients healthy becomes the desirable and profitable goal, he said.

End unnecessary hospitalization

Results demonstrate that HMO doctors are

stopping unnecessary hospitalization, Slobosky said, such as hospitalization for diagnostic services or "just to get away from the kids."

Where HMO's operate, Slobosky said people are hospitalized 60 per cent as often as in areas where other forms of health insurance predominate.

HMOs range from decentralized medical programs to completely centrally owned operations, he said.

Student HMO

The feasibility study will include UNL, he continued, to see if a Lincoln HMO could integrate with the UNL Student Health Service. Students would probably have special rates and benefits, he said.

First, Slobosky said, the study must determine whether there are any financial or legal restrictions in Lincoln for such a system. The next step is to determine public interest levels, he said, which includes finding potential patients, doctors and hospitals.

If the results are positive, the plan will be returned to the federal government with a request for additional funds.

Slobosky said he is "sold on" the HMO system, which he said has advantages for both patients and doctors.

HMOs cheaper

Enrollees will save on expenses, Slobosky said, because HMOs pay for many types of care not covered by health insurance companies—routine physicals, inoculations, child care and more complicated medical problems.

A patient's records are kept in one file, he said, and the HMO provides any type of specialist—"the patient isn't forced to hunt around for family physicians or pediatricians."

Although doctors could be reluctant to give up control of their own schedules and profits, Slobosky said, HMOs actually provide more freedom than private practice.

He said doctors' hours under HMOs are regular, and physicians may take vacations or sick leave knowing other doctors will be able to fill in for them.

UNL to make power switch

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Traudt said UNL will either have to buy the needed power from the Lincoln Electric System (LES), the Nebraska Public Power Service, or consider buying its own generator.

The generator, plus installation charges, would cost approximately \$3 million, Traudt said. He said he does not want to buy the generator if possible.

"It will be a matter of economics then," he said. "I don't want to stress the generator. We will look for the cheapest method possible."

UNL does not now buy any power from LES, but does pay a charge to "wheel" the power over their lines, he said. A percentage of the power bill also goes to LES to compensate for their depreciation expense and investment in their plant, Traudt said.

Traudt said he meets with the UNL Business and Finance department and LES to work out the charges each year. UNL is classified as a "preference customer" by the Bureau of Reclamations, which allows UNL to buy the power at a

lower rate than available from LES, he said.

The plan is equitable, since LES is being compensated for the use of their lines and the Bureau of Reclamations charges a fair rate, Traudt said.

The power plant operates on a budget from the University and also charges all revenue-producing buildings that it supplies, he said.

Dormitories, Greek houses, the Nebraska Center, the Nebraska Union food service, the Nebraska Historical

Museum and the State Capitol are charged for the services, he said. The power plant takes in approximately \$600,000 per year from these charges, he said.

The UNL system operates on a closed cycle, which provides for maximum energy conservation, Traudt said. Steam used to generate power is "bled off" to supply the buildings with heat and water left after condensation is pumped back to the plant to be used again, he said.

ASUN Agenda

Today, 6 p.m., Nebraska Union

- I. Executive Report
- II. Open Forum
- III. Old Business
 - A. Committee Report on Revision of ASUN Constitution
 - B. Resolution No. 52-Revision of the ASUN Constitution
 - C. Electoral Commission Report on Rules for the spring ASUN election
 - D. Union Board Appointments
 - E. Approval of Student Organization Constitutions
 - F. Resolution No. 53-Approval of Renting a Xerox copier
 - G. Resolution No. 54-Changing Senate Meeting Time
- IV. New Business
- V. Announcements

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