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New alternative health center to offer primary services on pre-paid basis

By Brenda Moskovits

A new approach to health care is coming to Lincoln when Health Central, a Health Maintenance Organization opens in January.

HMO's are an alternative to the present health care system in which consumers buy health insurance and shop around for medical services which insurance payments do not always cover, according to Sheryl Bellinger, director of membership services for Health Central.

The HMO is intended "to provide high quality comprehensive service on a pre-paid basis," Bellinger said.

Members, who are usually solicited through their employer, pay premiums comparable to health insurance premiums, she said.

In return, the member receives all health services, examinations, lab tests, hospitalization, emergency care, specialists' care, maternity care, surgery and ophthalmology free of further charges.

Primary care including general practice, laboratories and x-ray equipment, will be available within Health Central's building at 17 and N streets.

Hospitalization at the three Lincoln hospitals, emergency care and specialty service, handled outside the HMO will be billed to Health Central. No claim forms will be filled out, Bellinger said.

Prescription rates

Various plans will be available through Health Central, some which pay for prescriptions and others which charge full or part rates for them, she said.

Eye exams will be covered but glasses and contact lenses must be purchased. An in-house optical and pharmacy will be located inside the building.

A free dental clinic, as are found in other HMO's across the nation, will be added in a few years, Bellinger said.

Health Central doctors will receive a fixed salary for a certain number of hours in the office and on rotating calls, she said.

Equipment, malpractice insurance, nurses, aides and supplies will all be provided for the doctor by Health Central.

Quality care is insured because the HMO is a business, she said.

"If people don't like the physicians they won't join."

Salaries will be competitive to private practice. Health Central's director's salary will be \$58,500, she said.

She stressed that the HMO concept is one of "dual choice." Consumers will have the right to choose between traditional health insurance and the HMO.

The program was given a boost by Congress through the 1973 Health Organizations Act, she said.

Offer alternative

The act requires employers who offer health benefits to their employees to offer joining a federally certified HMO as an alternative.

The act also provided initial government grants to HMO's as well as federal loans to HMO's getting started.

Health Central has already received its initial grant and is waiting for an answer for a federal loan.

Federal certification to operate the center is expected in December, she said.

Because UNL offers health insurance to its employees, it will be required to offer Health Central as an alternative, according to William Jones, director of personnel services for the university system.

Once Health Central receives federal approval, the NU Board of Regents will consider a recommendation to begin offering enrollment as is required by federal law, he said.

UNL cannot offer Health Central to its employees until after the university's contract with Blue Cross Blue Shield expires on August 1.

After then, health insurance and health maintenance will both be offered, he said.

The UNL Faculty Senate has given favorable approval to the idea, Jones said.

Some Centrum parking Nov. 15

The first three levels of the Centrum parking facility will open Nov. 15, making 300 to 330 new parking spaces available in downtown Lincoln.

The 1,000 stall parking garage was scheduled for completion Nov. 15, but contractor Peter Kiewit and Sons of Omaha asked the city to extend the completion date one month.

Kiewit said the delay was because material for stairwells did not arrive until recently, according to Mike Merwick, an administrative assistant to the mayor.

Merwick explained that fire regulations prohibit opening the upper floors of the garage until stairwells are complete.

"It is debatable if not getting the materials is Kiewit's fault," Merwick said.

If the city decides Kiewit was at fault, the company will be subject to a \$500 fine for the first seven days after Nov. 15 that the project is not finished, and \$1,000 per day thereafter.

Kiewit asked that the fines not be imposed, citing bad weather and unavailable materials, Merwick said.

Elevators will not operate below the garages' fourth level until Centrum Retail Complex is completed. Parking will cost 25 cents an hour in the garage.



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