

# Jobless workers troubled Car buyers save

Insurance clauses cause loss

NEW YORK (AP) — Many thousands of jobless workers already have lost or soon will lose their protection against medical expenses because of termination clauses in their health insurance contracts.

Although some large national Blue Cross plans, such as in the steel, automotive, telephone and oil industries, continue protection from four months to a year, the majority of plans protect the jobless worker for only 30 days.

The situation, which has gone relatively unnoticed, could cause severe personal hardship for the families of the unemployed as well as for many financially strained hospitals.

Already, said Alex McMahon, president of the American Hospital Association, medical institutions are

preparing "get sick now, pay later" plans. Some hospitals will be badly pinched, he said.

The problem is worsened by the tendency of individuals to get sick more often during times of recession and unemployment, according to a study made by Blue Cross.

McMahon said the hospital industry as a whole could meet the challenge, but said many institutions will have to borrow, postpone improvements, and reduce research and community activities.

There could be some deterioration in the quality of care, he said.

We already have told hospitals to be very careful about committing their money," McMahon said. "We can't manufacture it." While inequitable, he said some hospitals might have to raise charges for patients able to pay.

The failure to protect laid-off

workers during a time of financial stress seems to be a serious oversight on the part of unions, legislators and insurance officials, although most proposals for a national health insurance program contain remedies.

At the moment, however, three alternatives are open to the worker threatened with loss of hospital and medical insurance: 1. He or she can convert from company group coverage to nongroup individual coverage.

A Blue Cross study of 74 Blue Cross plans showed 38 offer a laid-off worker a conversion policy with the same benefits. In 36 plans the workers obtain less comprehensive coverage.

2. The jobless worker can apply for Medicaid. Eligibility varies from state to state, as do benefits.

3. If unable to qualify either for insurance or Medicaid, a jobless worker and his family can use the emergency rooms, clinics and outpatient departments of voluntary and municipal hospitals.

AUSTIN (AP) — New car buyers in Texas can deduct both the amount of the factory rebate and any trade-in allowance from the total sales price for tax purposes, state Comptroller Bob Bullock said Wednesday.

Bullock announced the procedure for figuring the four per cent motor vehicle sales tax in a letter to county tax assessors-collectors.

Meanwhile, new car purchasers financing their automobiles through the federal credit union at Bergstrom Air Force Base near here discovered even more good news.

Howard Warren, head of the credit union, said Tuesday he had arranged specially discounted financing terms to coincide with the price rebates being offered by some car manufacturers.

Warren said the new terms would offer savings of \$100 or more a deal.

One retired Air Force officer, who had just learned the new financing rates were going to save him almost \$500, said, "It sure was nice to have some good news for a change."

Maj. James Pettesch said the model he purchased was not covered by a rebate.

"I just needed a new car," Pettesch said. "Now I have my own rebate anyhow and I feel like America is being reborn."

Warren said, "If other money-lending organizations went along with the idea, it would be a great stimulus to the economy."

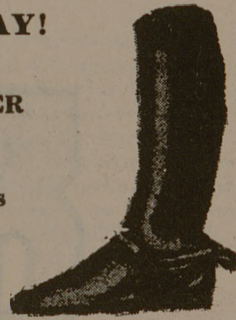
"The people who have come in to borrow money have been real surprised and happy when they found out we were going to help them save even more money on their cars," he said.

One of the happy ones was Mrs. Elizabeth Graham, a civilian employee on the base, who said she decided to buy her new car because the price was right.

"When the credit union called to say my loan had not only been approved but at a lower rate, I just couldn't believe it," Mrs. Graham said.

"The only person who was happier than me was my husband," she added.

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## Tom McCall speaker for MSC presentation

Former Oregon Gov. Tom McCall, recognized for conservation and environmental protection work, will appear on the A&M campus under the sponsorship of Political Forum.

McCall has been honored with the Sierra Club's 1974 "Distinguished Achievement Award" and was named "Conservationist of the Year" by the three-million-member National Wildlife Federation.

He recommended the nation's first "bottle bill" and measures for protection of Oregon beaches from commercial and residential development to statewide land use

planning.

The McCall presentation will be in the second floor lecture hall complex of the MSC beginning at 8 p.m. Admission is 25 cents for students, \$1 for non-students.

McCall became Oregon's 30th governor in 1966 by the largest vote ever cast for a chief executive there. He was re-elected in 1970.

A former Idaho and Oregon newspaperman, McCall graduated from the University of Oregon in 1936. After a Navy tour as an enlisted correspondent, McCall was executive assistant to the late Gov. Douglas McKay.

## Cosmonauts visit Cape preparing for joint flight

WASHINGTON (AP) — Soviet cosmonauts preparing for a joint U.S.-Russian space mission in July will pay their first visit to Cape

Canaveral, Fla., next week to inspect U. S. launch facilities.

Nine cosmonauts and 18 Russian space officials and technicians will be joined by 10 American astronauts for the Feb. 8-10 session. The group then flies to Houston's Johnson Space Center for three weeks of training.

The Florida visit won't be all work. Astronauts and cosmonauts will tour Disney World near Orlando on Feb. 9.

The group includes the prime crews for the joint mission in which Apollo and Soyuz spaceships will link up in earth orbit. They are cosmonauts Alexei Leonov and Valeri Kubasov and astronauts Thomas Stafford, Donald Slayton and Vance Brand. The others are backup and support crews.

Highlight of the Cape Canaveral visit will be the cosmonauts' inspection of the Apollo ship to be used in the flight. They will familiarize themselves with the cabin so there won't be any surprises when they climb aboard 140 miles above the earth on July 17.

The astronauts will view the Soyuz vehicle in May at the Soviet cosmodrome at Baikonur. It will be the first time Americans have been permitted to visit this super-secret launch site in central Russia.

Russian citizens have visited the Cape in the past but none has been connected with the space program. They included a group of 12 young political leaders, a major general on a tour with military attaches, and a newsman and poet Yevgenyi Yevtushenko, both of whom witnessed the Apollo 17 launching to the moon.

In Houston, the cosmonauts will join about 60 Russian experts who are divided into five working groups to perfect plans for the mission with American counterparts.

These working groups will assemble again in Moscow in mid-May for a final major planning session.

The flight is to start July 15 with the launching of the Soyuz from Baikonur and is to be followed 7½ hours later by the Apollo liftoff from Cape Canaveral. After two days of maneuvers, the ships are to hook up. During two days of lineup, the crews will transfer back and forth and will conduct experiments.

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