HMOs

(Continued from page 1)

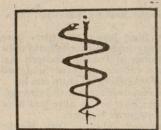
For those who regularly need medical attention, however, an HMO usually can offer better advantages than an independent physician, he said.

"Certainly," he said, "if you have a lot of medical bills, a lot of sick kids, you're having to go to the doc-tor every month, you've got a pre-existing medical condition, then

maybe an HMO is worth it, especially if the type of care you need is provided by the local providers in the HMO.

"I realize that to a lot of people on a marginal income, that's really important, and I wouldn't fault

Almost all routine medical care is covered by HMOs, Gay said, including eye and hearing exams, outpatient surgery, intermittent



home health care, post-natal care and drug-abuse treatment.

Instead of the patients' paying for separate office visits for each medical need, every service is included and available in the HMO, Gay said.

Regardless of HMO benefits, though, Doss said some of the personal interaction with a family physician may be lost if a patient goes to

"Most of these (independent) docs have a fairly independent spirit," he said."They had confidence

in themselves, they were able to go to a community and set up their practice by themselves - they've made it by themselves.

"They are not employees of a large group where they're working nine to five.

"Their interests are the patients' interests, and if they don't come across that way to their patients, they know without any doubt in their mind that that patient has a

right to, and will, without any que tion, go to another physician."
But Gay said HMO clients of

shop around for a physician the like. They are not restricted to the doctor they first choose and may to another at any time, he said.

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"HMOs don't practice the 'me market' approach to medicine Gay said."We encourage each fan ily member to choose his own pe sonal physician.

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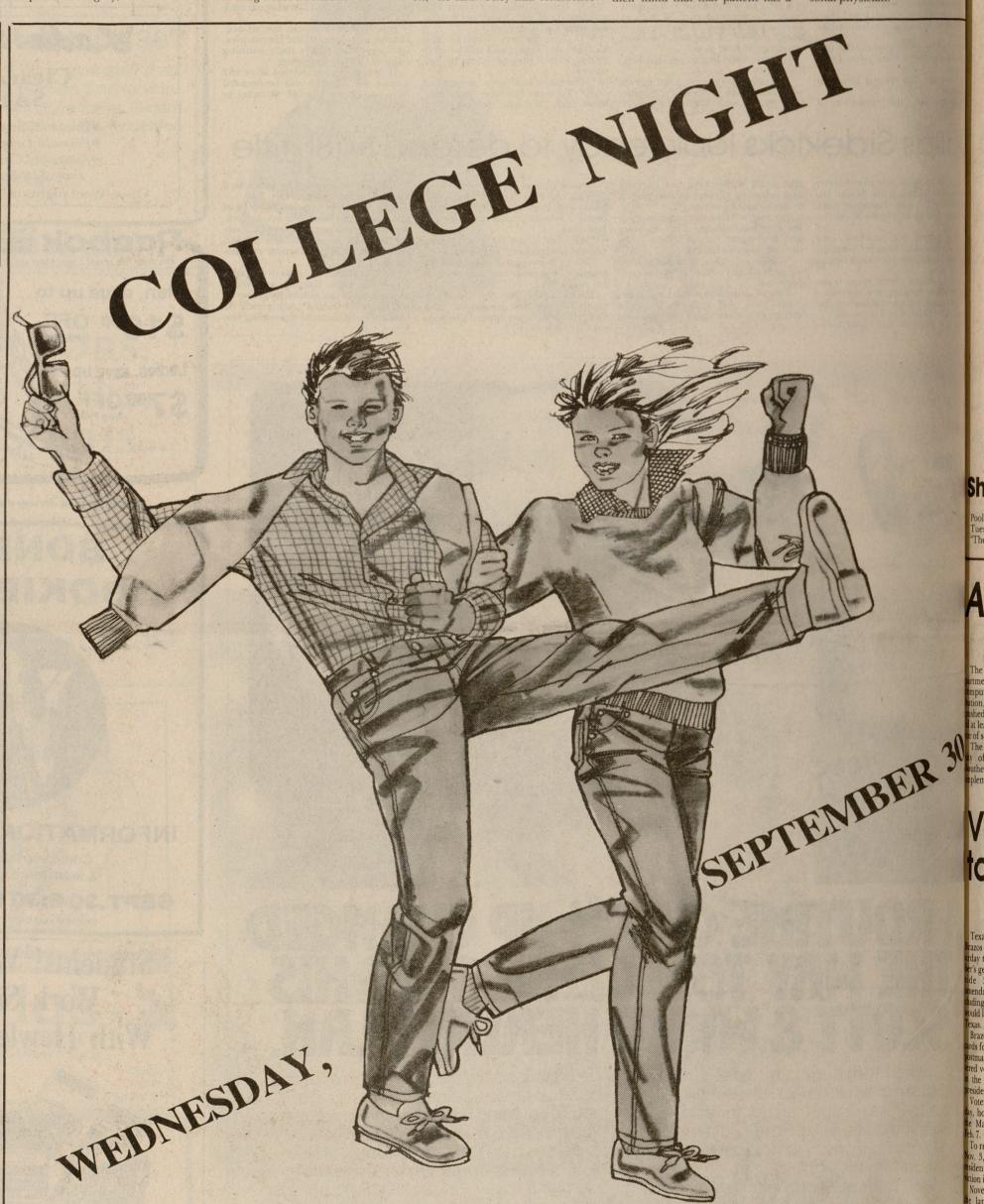
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