



New TOMA President Arthur J. Speece, III, D.O. stresses unity among osteopathic physicians.

Inside this issue . . .

New TOMA Officers and Committee Appointments

TOMA's 3rd Annual Meritorious and Distinguished Service Awards

New ATOMA President Shirley L. Bayles

Highlights from the 1996 Annual Convention



THIS IS NOT WHERE YOU WANT TO PRACTICE DICTATION.

Your most important partner is a flexible, cost-effective professional liability insurance program. That's why you need DEAN, JACOBSON FINANCIAL SERVICES.

In your medical practice, you respond to questions with the confidence that comes from experience. At DEAN, JACOBSON FINANCIAL SERVICES, in association with Healthcare Insurance Services, Inc., we answer your professional liability needs with the confidence that comes from our experience.

Confidence and experience. Use yours to protect your patients. We'll use ours to protect you.

Call us. Let's discuss answers.

*The only financial services and insurance advisors
endorsed by TOMA.*

DEAN, JACOBSON FINANCIAL SERVICES
(817) 335-3214

Dallas Metro (214) 445-5533
P.O. Box 470185, Fort Worth, TX 76147
(800) 321-0246



In association with:
Healthcare Insurance Services, Inc.
A Galtney Group Company



For Your Information

OSTEOPATHIC AGENCIES:

American Osteopathic Association	312/280-5800
	800/621-1773
Washington Office	202/544-5060
	800/962-9008
American Osteopathic Healthcare Association	703/684-7700
Dean, Jacobson Financial Services:	800/366-1432
For Premium Rates,	
Enrollment & Information	1-800/321-0246
TOMA Major Medical Insurance	1-800/321-0246
TOMA Disability Insurance Program	1-800/321-0246
UNTHSC/Texas College of Osteopathic Medicine	817/735-2000
Dallas Metro	429-9120

Medicare Office:

Part A Telephone Unit	214/470-0222
Part B Telephone Unit	903/463-4495
Profile Questions	214/766-7408
Provider Numbers:	
Established new physician (solo)	214/766-6162
Established new physician (group)	214/766-6163
All changes to existing provider	
number records	214/766-6158

Medicaid/NHIC

Texas Medical Foundation	512/343-4984
	512/329-6610
	800/725-9216
Texas Osteopathic Medical Association	512/708-TOMA

in Texas	800/444-TOMA
FAX No.	512/708-1415
	817/294-2788
in Texas	800/896-0680
FAX No.	817/294-2788
in Texas	800/444-TOMA

TOMA Med-Search

TEXAS STATE AGENCIES:

Texas Health and Human Services Commission	512/424-6500
Department of Health	512/458-7111
Texas State Board of Medical Examiners	512/305-7010
	FAX No. 512/305-7006
Registration	512/305-7020
Complaints Only	800/201-9353
Texas State Board of Pharmacy	512/305-8000
Texas Workers' Compensation Commission	512/448-7900
Medical Review Division	512/440-3515
Texas Hospital Association	800/252-9403
Texas Department of Insurance	512/463-6169
Texas Department of Protective and	
Regulatory Services	512/450-4800
State of Texas Poison Center for	
Doctors & Hospitals Only	713/765-1420
	800/392-8548
Houston Metro	654-1701

FEDERAL AGENCIES:

Drug Enforcement Administration:	
For state narcotics number	512/465-2000 ext. 3074
For DEA number (form 224)	214/767-7250
CANCER INFORMATION:	
Cancer Information Service	713/792-3245
	in Texas 800/392-2040

TEXAS D.O.

TEXAS OSTEOPATHIC MEDICAL ASSOCIATION

FEATURES

	Page
TOMA Committee Appointments	5
Arthur J. Speece, III, D.O., Assumes TOMA Presidency	6
Major Actions of the TOMA House of Delegates	10
Shirley L. Bayles is New ATOMA President	12
TOMA Presents Distinguished Service and	
Meritorious Service Awards	13
In Memoriam	17
Victor D. Everett; Chester J. Godell, D.O.;	
Roman J. Madziar, D.O., Joann Mann;	
William A. Thomas, Sr., D.O.	
TOMA Convention Highlights	22
Dr. Jerry Alexander Named ACOFP	
Family Physician of the Year	35
NOM Week Scheduled for November 3-9, 1996	39

DEPARTMENTS

Calendar of Events	4
Membership On-the-Move	13
ATOMA News	15
Texas Society of the ACOFP Update	20
Whats Happening in Washington, D.C.	30
News from the University of North Texas	
Health Science Center at Fort Worth	32
Self's Tips & Tidings	34
Blood Bank Briefs for Physicians	36
Public Health Notes	38
News from Osteopathic Health System of Texas	40
District Stars	41
Practice Locations in Texas	42

EXECUTIVE COMMITTEE:

Arthur J. Speece, III, D.O., President	
R. Greg Maul, D.O., D.O., President-Elect	
Nelda N. Cuniff-Isenberg, D.O., Vice President	
William D. Hospers, D.O., Immediate Past President	
T. Eugene Zachary, D.O., Past President	
Rodney M. Wiseman, D.O., Chairman, Dept. of Prof. Affairs	
Bill V. Way, D.O., Chairman, Dept. of Public Affairs	
Jim W. Czewski, D.O., Chairman, Dept. of Dev. & Liaison	

BOARD OF TRUSTEES:

Kenneth S. Bayles, D.O.	Jack McCarty, D.O.
George M. Cole, D.O.	Daniel Saylak, D.O.
Jim W. Czewski, D.O.	Monte E. Troutman, D.O.
Joseph DelPrincipe, D.O.	Bill V. Way, D.O.
James E. Froelich, III, D.O.	Rodney M. Wiseman, D.O.
William J. Lagaly, D.O.	Irvin E. Zeitler, D.O.
Hector Lopez, D.O.	

EX OFFICIO MEMBERS OF THE BOARD OF TRUSTEES:

Mark A. Baker, D.O., Speaker, House of Delegates	
A. Duane Selman, D.O., Vice Speaker, House of Delegates	
Joseph Montgomery-Davis, D.O., Board Consultant	
for Health Affairs	
S/D Jeffery D. Morrison, Student Member	
Mr. Terry R. Boucher, Executive Director	

July/August 1996

TEXAS D.O. is the official publication of the Texas Osteopathic Medical Association.

Published eleven times a year, monthly except for July. Subscription price is \$50.00 per year.

TEXAS D.O. does not hold itself responsible for statements made by any contributor. The advertising contained in this magazine is not necessarily endorsed by the Texas Osteopathic Medical Association.

Printed by Cockrell Printing Company, 218 West Broadway, Fort Worth, Texas 76104.

Published by
TEXAS OSTEOPATHIC MEDICAL
ASSOCIATION

VOLUME LIII - No. 7 -
June ISSN 0275-1453
Publication Office-1415 Lavaca Street
Austin, Texas 78701-1634
Phone: 512/708-TOMA or
1/800/444-TOMA in Texas
Fax No. 512/708-1415
Copy deadline - 10th of month
preceding publication

Terry R. Boucher, MPH
Executive Director/Editor
D. J. Kyle, CAE
Associate Executive
Director/Associate Editor

Paula Yeamans
Executive Secretary/Bookkeeper

Vanessa Slagle
Convention/Communications Assistant

Stephanie Boley
Membership Coordinator

Mary Ann Salazar
Receptionist

John Sortore
Field Representative

Lydia Kinney
Staff Writer

Calendar of Events

AUGUST 23-25

Annual Seminar of the Indiana Academy of Osteopathy

Location: Embassy Suites Hotel North
Indianapolis, IN

Hours: 20 CME Hours

Contact: Indiana Academy of Osteopathy
3520 Guion Road, Suite 202
Indianapolis, IN 46222
317-926-3009

SEPTEMBER 6-8

Annual Yankee Conference
Sponsored by Rhode Island Society of
Osteopathic Physicians and Surgeons

Location: Doubletree Hotel
Newport, RI

Contact: Northeast Osteopathic Consortium
800-982-7247

7

TOMA Board of Trustees Meeting
Location: Worthington Hotel
Fort Worth, TX

13-15

Primary Care Update
Sponsored by TOMA District X

Location: Ruidoso, NM
Inn of the Mountain Gods

Hours: 10 CME Hours

Contact: Patrick J. Hanford, D.O.
806-792-8843

20-22

1996 Midyear Seminar
Sponsored by Florida Osteopathic Medical
Association

Location: Wyndham Harbour Island Hotel,
Tampa, FL

Hours: Appx. 20 Category 1-A AOA
credits

Contact: FOMA, 2007 Apalachee Parkway,
Tallahassee, FL 32301
904-878-7364

27-29

Primary Care Update XIII
Sponsored by University of North Texas

Health Science Center at Fort Worth
Location: Fort Worth, TX

Hours: 18 CME Hours

Contact: UNT Health Science Center
Office of Continuing Medical Education

817-735-2539

OCTOBER 3-7

TOMA Preconvention CME Seminar

Location: Cabo San Lucas, Mexico

Hours: 6 CME Hours

Contact: TOMA
512-708-TOMA
800-444-TOMA
FAX 512-708-1415

7-11

American Osteopathic Association
Convention

Location: Las Vegas, Nevada

Contact: AOA
800-621-1773

25-27

Second Annual Medical Ethics Conference
Sponsored by University of North Texas

Health Science Center at Fort Worth
Location: Fort Worth, TX

Hours: 16 CME Hours

Contact: UNT Health Science Center
Office of Continuing Medical
Education
817-735-2539



Articles in the "TEXAS D.O." that mention the Texas Osteopathic Medical Association's position on state legislation are defined as "legislative advertising," according to Tex Govt Code Ann §305.027. Disclosure of the name and address of the person who contracts with the printer to publish the legislative advertising in the "TEXAS D.O." is required by that law: Terry R. Boucher, Executive Director, TOMA, 1415 Lavaca Street, Austin, Texas 78701-1634

Texas Osteopathic Medical Association

1996-97 TOMA Officers

Arthur J. Speece, III (83)	President
2709 Hospital Boulevard, Grand Prairie, TX 75051	
R. Greg Maul (88)	President Elect
5009 University Avenue, Suite G, Lubbock, TX 79413	
Nelda N. Cuniff-Isenberg (89)	Vice President
780-B N.E. Alsberry Boulevard, Burleson, TX 76028	
William D. Hoppers (85)	Immediate Past President
P.O. Box 820099, Fort Worth, TX 76182	
T. Eugene Zachary (76)	Past President
UNTHSC/TCOM, 3500 Camp Bowie Boulevard, Fort Worth, TX 76107-2699	

Board of Trustees

	Term Expires	
George M. Cole (96)	1997	Amarillo
Jim W. Czewski (90)	1997	Fort Worth
Joseph A. DelPrincipe (94)	1997	Arlington
Bill V. Way (89)	1997	Dallas
Hector Lopez (91)	1998	El Paso
Jack McCarthy (95)	1998	Lubbock
Monte E. Troutman (96)	1998	Fort Worth
Rodney M. Wiseman (89)	1998	Whitehouse
Kenneth S. Bayles (93)	1999	Dallas
James E. Froelich, III (90)	1999	Bonham
Daniel W. Saylak (94)	1999	Bremont
Irvin E. Zeilner (94)	1999	San Angelo

Resident Board Member

William J. Lagaly (95), Fort Worth

Officers of the House of Delegates

Mark A. Baker, Speaker (89), Fort Worth

A. Duane Selman, Vice Speaker (96), Kennedale

Board Consultant for Health Affairs

Joseph Montgomery-Davis (91), Raymondville

Ex-Officio Student Member

Jeffery D. Morrison, Fort Worth, TCOM '97

1996-97 COMMITTEE APPOINTMENTS

Department of Professional Affairs

Rodney M. Wiseman, Chair

CONSTITUTION, BYLAWS &

DOCUMENTS (1997)

Joseph Montgomery-Davis, Randall W. Rodgers, A. Duane Selman,

Monte E. Troutman, Stephen F. Urban

ETHICS (1998)

John R. Peckham, Chair

David R. Armbruster, Joseph A. Bianco, John H. Boyd, David J. Randall

OSTEOPATHIC PRINCIPLES AND

PRACTICE (2000)

Nelda N. Cuniff-Isenberg, Jerry L. Dickey, Wayne R. English, Jr.,

William D. Hoppers, Brian G. Knight, Richard W. Koss, Ray L.

Morrison, Donald M. Peterson, Stephen M. Taylor, David E. Teitelbaum

CONVENTION PROGRAM (2000)

Gregory A. Dott, Chair

Donna Hand, Vice Chair

Joseph A. DelPrincipe, Al E. Faigin, Bobby D. Howard, Ms. D.J. Kyle,

Lisa R. Nash, George N. Smith, Craig D. Whiting

PHYSICIANS ASSISTANCE

PROGRAM (2000)

John R. Marshall, Chair

James E. Froelich, III, Vice Chair

Edward L. Baker, III, Mr. Terry R. Boucher, John J. Cegelski, Jr.,

Jeffery T. Davis, Louis E. Deere, Samuel B. Ganz, Neal S. Levy,

John C. Thompson, Ms. D.J. Kyle, Daniel W. Saylak, Mr. John H.

Sartore, Gunda L. Kirk, Jan S. Swanson, Stephen F. Urban

District Coordinators: D-1, George M. Cole; D-2, J. Thomas O'Shea;

D-3, Khoren Hekimian; D-4, Joseph E. Wolpmann; D-6, Robert S. Stark;

D-7, Harold D. Lewis; D-9, John C. Fredericks; D-10, R. Greg Maul;

D-11, Kenyon R. Behrens; D-12, Rocco L. Morrell; D-14, Joseph

Montgomery-Davis; D-16, Ted C. Alexander; D-17, Sara Apsley-Ambriz

PROFESSIONAL LIABILITY

INSURANCE (2001)

James E. Froelich, III, Chair

Jerome L. Armbruster, Mr. Terry R. Boucher, Richard A. Friedman,

William R. Jenkins, Bill H. Puryear

SOCIOECONOMICS (1999)

Dean L. Peyton, Chair

Kenneth S. Bayles, Mr. Terry R. Boucher, John E. Carter, George M.

Cole, Richard A. Friedman, D. Dean Gafford, Bobby D. Howard,

Brian G. Knight, Joseph Montgomery-Davis, Adam B. Smith

Department of Public Affairs

Bill V. Way, Chair

ENVIRONMENTAL HEALTH & PREVENTIVE

MEDICINE (2001)

John J. Cegelski, Jr., Chair

Randall E. Hayes, Alfred R. Johnson, William J. Lagaly, John G. Mills,

William A. Pollan, Rodney M. Wiseman

AWARDS AND SCHOLARSHIP (1999)

Jerry E. Smola, Chair

William D. Hoppers, Brian G. Knight, R. Greg Maul, T. Eugene Zachary

MILITARY AFFAIRS (1998)

Benjamin C. Young, Chair

William D. Hoppers, David E. Potter, H. Sprague Taveau, William V.S.

Thornton, Arthur S. Wiley, George K. Wilcox

PUBLIC INFORMATION & PUBLICATIONS (1999)

Hector Lopez, Chair

Kenneth S. Bayles, Shirley Bayles, D. Dean Gafford, S/D Jeffery D.

Morrison, Daniel W. Saylak, Bill V. Way, Irvin E. Zeilner

Department of Development & Liaison

Jim W. Czewski, Chair

ARCHIVES (2000)

T. Eugene Zachary, Chair

Mr. Terry R. Boucher, Brian G. Knight, Mr. C. Ray Stokes,

William D. Hoppers

FINANCE (2001)

Arthur J. Speece, III, Chair

Nelda N. Cuniff-Isenberg, Jim W. Czewski, William D. Hoppers,

R. Greg Maul, Bill V. Way, Rodney M. Wiseman, T. Eugene Zachary

GOVERNMENTAL RELATIONS (1997)

Mark A. Baker, Chair

Jim W. Czewski, Vice Chair

Elmer C. Baum, David M. Beyer, Mr. Terry R. Boucher, Steven L. Gates,

William R. Jenkins, Robert L. Peters, Jr., Donald M. Peterson, Daniel

W. Saylak, Jerry E. Smola, R. Russell Thomas, Jr., Monte E. Troutman

LIAISON TO AMERICAN ASSOCIATION OF

RETIRED PERSONS (2000)

Mr. Terry R. Boucher

LIAISON TO AMERICAN OSTEOPATHIC

ASSOCIATION (2001)

Robert L. Peters, Jr., T. Eugene Zachary

LIAISON TO THE TEXAS COLLEGE OF

OSTEOPATHIC MEDICINE (1997)

Mr. Terry R. Boucher,

R. Greg Maul, Arthur J. Speece, III

MEMBERSHIP, SERVICES & PROFESSIONAL

DEVELOPMENT (1999)

Jim W. Czewski, Chair

Larry G. Burrows, Samuel T. Coleridge, Joseph A. DelPrincipe, Patrick

J. Hanford, Hector Lopez, Joseph Montgomery-Davis, Steve E.

Rowley, Daniel W. Saylak, Bill V. Way, Rodney M. Wiseman

STRATEGIC PLANNING (1998)

R. Greg Maul, Chair

Mark A. Baker, Kenneth S. Bayles, John H. Boyd, Samuel T. Coleridge,

James E. Froelich, III, Craig D. Whiting, Brian G. Knight, Jack McCarthy,

S/D Jeffery D. Morrison, Arthur J. Speece, III, Jerry E. Smola,

H. Sprague Taveau

STUDENT/POSTDOCTORAL AFFAIRS (2001)

Carol S. Browne, Chair

John R. Bowling, Dale H. Brancel, Robert C. DeLuca, Al E. Faigin,

David E. Garza, Audrey Renouf Jones, William J. Lagaly, Hector Lopez,

S/D Jeffery D. Morrison

Ad Hoc Committees

BUILDING

Mark A. Baker, Chair

Mr. Terry R. Boucher, Jim W. Czewski, Royce K. Keilers, Ms. D.J. Kyle,

Robert L. Peters, Jr., Jerry E. Smola, Arthur J. Speece, III,

T. Eugene Zachary

Arthur J. Speece, III, D.O., Assumes TOMA Presidency



ARTHUR J. SPEECE, III, D.O.

Arthur J. Speece, III, D.O., of Burleson, has been elected President of the Texas Osteopathic Medical Association for 1996-97. Installation ceremonies took place June 8 during TOMA's 97th Annual Convention and Scientific Seminar, held June 6-9, at the Hyatt Regency on the Riverwalk in San Antonio.

Dr. Speece received a B.S. in Biology and Chemistry from North Texas State University in Denton. He attended Officers Candidate

School and was commissioned in the United States Army, achieving the rank of First Lieutenant. Dr. Speece earned his D.O. degree in 1975 from the Kansas City College of Osteopathic Medicine, Kansas City, Missouri, and interned at Stevens Park Osteopathic Hospital in Dallas, where he also completed an anesthesiology residency. He is certified by the American Osteopathic Board of Anesthesia.

Along with his anesthesiology practice, Dr. Speece is an

assistant trainer in anesthesiology at Dallas/Fort Worth Medical Center, Grand Prairie.

An active member of TOMA since 1975, Dr. Speece serves on, and chairs, numerous Association committees. He has been a member of the TOMA House of Delegates for 13 years, and a member of the Board of Trustees for 13 years. In addition, he is an active member and past president of TOMA District V.

Other memberships include the American Osteopathic College of Anesthesia; American Osteopathic Board of Anesthesia, on which he serves as an oral examiner and on-site clinical examiner for certification in the specialty of anesthesiology; the American Osteopathic Association; Dallas-Fort Worth Study Group; the Cranial Academy of Osteopathy; and the Advisory Committee of Blue Cross and Blue Shield of Texas Electronic Clearinghouse.

Dr. Speece is also active in research and development and is co-developer of the Back Jack Device.

Dr. Speece and his wife, Dodie, reside in Burleson. They are the parents of Shannon St. Clair, who resides in Dallas with her husband, Tim; Kim Stewart of Dallas; Patricia Speece of Texas; and D. Renee Speece and Oren Speece, both of Burleson.

CHAMPUS/TRICARE News

New TRICARE Claims Addresses for California, Hawaii, Arkansas, Oklahoma, Most of Texas and Louisiana

The TRICARE contractor for Department of Defense Health Service Regions 6, 9, 10 and 12 has announced new mailing addresses for claims from the states in those regions, as well as toll-free telephone numbers.

Region 6 includes Arkansas, Oklahoma, most of Texas (except the southwestern corner of the state that includes El Paso), and the western two-thirds of Louisiana, generally west of Baton Rouge. The Region 6 addresses, which became effective May 1, 1996, are as follows:

Foundation Health Federal Services, c/o WPS/TRICARE
P.O. Box 8999 (claims)
P.O. Box 8972 (hospice claims)
P.O. Box 8996 (adjustment claims)
P.O. Box 8958 (appeals)
P.O. Box 8997 (correspondence)
P.O. Box 8987 (requests for additional information)
Madison, WI 53708

Foundation's toll-free telephone numbers for this region are as follows:

800-406-2832 (families and sponsors)
800-406-2833 (providers)

* * *

Regions 9, 10 and 12 include California and Hawaii. The mailing addresses for these regions are:

Claims - Palmetto Government Benefits
Administrators, P.O. Box 87001, Surfside Beach, SC 29587-8701

Appeals - Palmetto Government Benefits
Administrators, TRICARE/CHAMPUS Claim Appeals, P.O. Box 87004, Surfside Beach, SC 29587-8704

Correspondence - Palmetto Government Benefits
Administrators, Correspondence, P.O. Box 87003, Surfside Beach, SC 29587-8703

The toll-free telephone numbers for these regions are:
800-930-2929 (claims)

800-242-6788 (TRICARE Service Centers and Beneficiary Services offices)

Activities of the TOMA House of Delegates

A resolution that would effectively remove any barriers preventing access of patients to physicians through the prohibition of exclusive or selective contracts between managed care organizations and physicians, was among the major actions taken during the June 5 annual meeting of the TOMA House of Delegates.

Also in the area of managed care, the House went on record in support of legislation in Texas that would prohibit managed care organizations' contracts from continually interfering with physician communication with their patients. The House noted that the oral and written confidentiality or "gag" clauses in many managed care organization's contracts/plans, prohibit physicians from discussing treatment options with patients that are not covered by the managed care plan, and disallow referrals to specialists outside the plan. The House stated that these gag clauses are completely inconsistent with the duty of the physician to be a strong patient advocate, damages the physician-patient relationship and contradicts the physician's obligation to disclose treatment alternatives to patients.

In other action, the House went on record supporting the production of videos and health care forms in Spanish and English that explain patient directives and the durable power of attorney. The videos and forms would be utilized in physician offices, hospitals and nursing homes.

The House also expressed concern over the Texas/Mexico drug trade, whereby United States residents are allowed to purchase over-the-counter pharmaceuticals in Mexico for personal use. The House noted that some of these drugs are being abused in this country and calls on the Drug Enforcement Agency to be more restrictive on drugs not approved by the Food and Drug Administration for use in the United States, to be carried across the border.

Action taken on all presented resolutions are printed elsewhere in this issue.

The election of officers highlighted the meeting, with R. Greg Maul, D.O., of Lubbock, elected President-Elect, and Nelda Cunniff-Isenberg, D.O., of Burleson, Vice President. Arthur J. Speece, III, D.O., of Burleson, assumed the TOMA presidency, succeeding William D. Hoppers, D.O., of Fort Worth.

Re-elected to three-year terms on the TOMA Board of Trustees were Kenneth S. Bayles, D.O., of Dallas; James Froelich, III, D.O., of Bonham; Daniel Saylak, D.O., of Bremond; and Irvin E. Zeitler, D.O., of San Angelo. Monte E. Troutman, D.O., of Fort Worth, was elected to a two-year unexpired term, and George Cole, D.O., of Amarillo, was elected to a one-year unexpired term.

Mark A. Baker, D.O., of Fort Worth, was re-elected Speaker of the TOMA House of Delegates, and A. Duane Selman, D.O., of Kennedale, was elected Vice Speaker.

Re-elected to three-year terms to the American Osteopathic Association House of Delegates were Gerald P. Flanagan, D.O., of Argyle; Robert G. Maul, D.O., of Lubbock; Donald M. Peterson, D.O., of Dallas; and Rodney Wiseman, D.O., of Whitehouse.

Re-elected as alternate delegates to the AOA House were Dr. Froelich, as first alternate; Joseph A. DelPrincipe, D.O., of Arlington, as second alternate; Dr. Saylak, as third alternate; Steve E. Rowley, D.O., of Chandler, as fourth alternate; Donald F. Vedral, D.O., of Cedar Hill, as fifth alternate; Dr. Cunniff-Isenberg, as sixth alternate; Elizabeth Palmarozzi, D.O., of Granbury, as seventh alternate; Richard M. Hall, D.O., of Eden, as eighth alternate; Al Faigin, D.O., of Fort Worth, as ninth alternate; Dr. Troutman, as tenth alternate; Ray L. Morrison, D.O., of Tyler, as eleventh alternate; Dr. Cole, as twelfth alternate; Dr. Bayles, as thirteenth alternate; and Samuel T. Coleridge, D.O., of Fort Worth, as fourteenth alternate. ■

D.J. Kyle Earns Certified Association Executive (CAE) Designation



Washington, D.C. — D.J. Kyle, Associate Executive Director of the Texas Osteopathic Medical Association, was one of the individuals who earned the Certified Association Executive (CAE) designation from the American Society of Association Executives (ASAE) in June.

Prior to certification, applicants are rated on their experience and accomplishments in association management and must successfully complete a comprehensive one-day examination which tests general knowledge of the association management profession.

The 1996 class brings the total number of associate executives who have earned the CAE designation to over 2,400. Among association professionals, "CAE" is an indication of demonstrated skill in leadership, activity in community affairs, and expertise in association management.

The American Society of Association Executives, Washington, D.C., is an individual membership society made up of more than 24,000 association executives and suppliers. Its members manage leading trade associations and professional societies across the country and also represent suppliers of products and services to the association community. ■

Dr. Speece Calls for Greater Involvement, Shared Knowledge and Unity Among Osteopathic Physicians



Arthur J. Speece, III, D.O., 1996-97 TOMA President

Editor's Note: The following is the speech presented by Arthur J. Speece, III, D.O., on President's Night upon assuming the TOMA Presidency for 1996-97.

This is a time of great change and, with great change, there is both great danger and great opportunity. The goal each of us has is to discern the best path to the opportunities offered to us every day. Many of the dangers can be avoided with good information and a strong organization provides that information in a timely manner. TOMA is that organization! Many of the leaders of TOMA are involved in the evolution of the future of osteopathic medicine and medicine in general. We see the path much clearer as the result of their efforts.

From all indications the future is bright for those of us who dare to prepare for the changes in a proactive manner. We have so often allowed disasters to manifest in our lives when with a little more information, a better choice would have averted our troubles. Read, go to meetings and get involved; for through involvement, valuable knowledge will be gained. You must share the insights you have gained with your fellow physicians and, through your knowledge, we all become wiser and stronger.

The current path of health care is leading toward fewer physicians. This trend will only push unprepared doctors out of business or into a much smaller practice. There is great strength in a united front and TOMA can provide that unity. We must learn as much as we can about the HMOs and other managed care products in order that we not fear them. A large part of the fear we have for managed care is due to the rumors and spurious information circulating in our doctor

*"...share the insights you have gained
with your fellow physicians...
through your knowledge,
we all become wiser and stronger."*

circles. A practice centered around managed care may not be our choice, but to some of us the great opportunity to practice our healing art outweighs the down side of less freedom for our patients and lower reimbursements.

I started my practice eighteen years ago and the nay sayers predicted that within a few years, we would not be able to practice medicine because of managed medicine. I have heard as you have, the pain of working harder for lower pay for the past few years. It is true that much of the money has been taken from our pockets but there is more money than ever in health care. In the big picture, doctors get only about 10 percent of the health care dollar while insurance companies and hospitals get a much larger portion. Through organization and better patient management practices, we can get a larger portion of the financial pie.

I will spread the word to our non-member osteopathic physicians of the value of being members of TOMA. With each new member we gain a friend and greater strength. With the upcoming legislative session, we are going to need all of the friends and help we can get. I am long in persistence and hold a strong vision of what TOMA will become. I need your help in the coming year as I can do only so much. If we work together, we can move mountains and once again establish sanity to the practice of medicine.



William D. Hospers, D.O., (right), outgoing TOMA President, presents gift to Dr. Speece.

THE INDEPENDENT INVESTOR

DEAN, JACOBSON FINANCIAL SERVICES

A Registered Investment Advisor

Attention Baby Boomers: Is Your Current Rate of Investing Leading You Toward A Comfortable Retirement?

The average baby boomer household is saving at a pace that will provide only 36 percent of what it will need after retirement, according to a major retirement survey index. Baby boomers, those born between 1946 and 1964 presently account for one-third the population, and ironically are saving at roughly only one-third the rate necessary to lead them to comfortable retirements.

The reported 36 percent is a midpoint between two different measures. The first is a pessimistic index of 16.2 percent, which accounts for only those assets baby boomers save specifically for retirement. The second is a more optimistic index of 55.6 percent which accounts for all of baby boomers' assets other than home equity. Hence, even the optimistic index shows boomers to be saving only slightly more than half what they'll need to reach retirement comfortably.

Even more troubling: baby boomers also can no longer expect Social Security benefits to be as generous as they have been in the past, as there will be fewer of the younger generation of workers to support them. Many experts predict that within 20 years, Social

Security will be paying out more than it takes in and that therefore, after the 1996 elections, Social Security will be changed. The current thinking holds that the retirement age will slowly rise, as boomers can expect to live longer than any previous generation. The moral: boomers need to start building up their retirement savings if they plan to have a retirement lifestyle anywhere near comparable to their present lifestyle.

Disturbingly, the survey showed no evidence that baby boomers' rate of savings is accelerating. Perhaps this is due to the misperception of just how much boomers need to save for a comfortable retirement. Despite their unimpressive savings rates, only about one-fourth of the boomers polled say they expect a lower standard of living upon retirement.

How Inflation Can Erode Your Retirement Savings.

When investing for retirement, it is important to ensure that you protect your purchasing power. Factors such as inflation affect how far your income will go. Consider the following example.

With a 3.5 percent annual inflation rate, the \$10,000 you may have saved today will have the purchasing power of \$7,003 in 10 years, \$4,904 in 20 years and only \$3,452 in 30 years. Considering the rising costs of living, it is imperative to ensure you start retirement with enough capital to offset inflation. The sooner you start your saving and investing

plan, the closer you'll be to your goal when the time comes.

According to some studies, you must start saving between 9 and 25 percent of after tax income each year starting at age 26 in order to live a comfortable lifestyle in retirement. And, in addition to inflation, you must take the effects of future tax rates, future health care expenses and changes in IRA regulations into account.

Your Retirement Savings Plan

If you feel you are among the group not saving at a rate that will bring you to a comfortable retirement, then it's time to re-evaluate (or build) your portfolio. We can help you set up an IRA or other retirement savings plan to get you on track. Together we can explore different investment opportunities with the goal of maximizing your investment returns and minimizing risk. With careful investment planning, your retirement future is something you can feel more secure about. Call us today.

Fort Worth (817) 335-3214
Dallas (214) 445-5533
Texas (800) 321-0246

Investment Services offered through
Linsco/Private Ledger - Member
NASD/SIPC. This article is for general
information only and is not intended to provide
specific advice or recommendations for any
individual. Consult your attorney, accountant,
or financial advisor with regard to your individual
situation. Entire publication copyright of
Linsco/Private Ledger Corp. 1994. All rights
reserved.

Major Actions of the TOMA House of Delegates

MOTION: That life memberships in TOMA be approved for Drs. Thomas J. Carney, William H. Clark, Raymond N. Dott, Sue K. Fisher, Richard M. Olson and John A. Walton.

APPROVED

RESOLUTION NO. 1 PERTAINING TO GAG CLAUSES: The House of Delegates goes on record in support of legislation in Texas that would prohibit managed care organizations' contracts from interfering with physician communication with their patients; and further goes on record in support of forwarding this resolution to the AOA House of Delegates for its consideration and adoption.

APPROVED AS AMENDED

RESOLUTION NO. 2 PERTAINING TO YELLOW PAGES LISTINGS: The House of Delegates goes on record supporting the listing of D.O.'s and M.D.'s names and/or clinics in alphabetical order in Texas yellow pages under a single heading, "Physicians and Surgeons - D.O./M.D." and under the Medical Specialty Guide Listings; and further goes on record in support of forwarding this resolution to the AOA House of Delegates for its consideration and adoption.

APPROVED AS AMENDED

RESOLUTION NO. 3 PERTAINING TO OMT BEING GROUPED WITH NON-PHYSICIANS FOR REIMBURSEMENT: The House of Delegates goes on record opposing the bundling of OMT with office visits, physical medicine modalities, or any other procedure for reimbursement purposes; opposes OMT being grouped together with manipulation by non-physicians for reimbursement purposes; and further goes on record in support of forwarding these resolution to the AOA House of Delegates for its consideration and adoption.

APPROVED

RESOLUTION NO. 4 PERTAINING TO PATIENT DIRECTIVES AND DURABLE POWER OF ATTORNEY DOCUMENTS: The House of Delegates goes on record supporting the concept of written Patient Directives and Durable Power of Attorney for Health Care forms being produced in both English and Spanish; and further supports the production of videos in Spanish and English explaining Patient Directives and Durable Power of Attorney for Health Care to be utilized in physician offices, hospitals and nursing homes.

APPROVED AS AMENDED

RESOLUTION NO. 5 PERTAINING TO EXCLUSIVE CONTRACTS: The House of Delegates goes on record supporting legislation in Texas that would prohibit new as well as old contracts that require doctors to see patients from only one managed care organization.

APPROVED

RESOLUTION NO. 6 PERTAINING TO THE TEXAS-MEXICO PHARMACEUTICAL DRUG TRADE: The House of Delegates goes on record in intent to call upon the FDA to change Rohypnol's designation as a Schedule IV drug to Schedule I, carrying the same stiff penalty for possession as

heroin; and further calls upon the DEA to automatically classify all pharmaceutical drugs of abuse, that are not FDA approved for use in the United States, as Schedule I drugs until such time that they have obtained FDA approval for use in this country.

APPROVED AS AMENDED

RESOLUTION NO. 7 PERTAINING TO MODIFICATION OF HEALTH CARE FORMS WITH THE PHYSICIAN SIGNATURE BLOCK ENDING WITH THE SUFFIX M.D./D.O.: The House of Delegates goes on record directing the TOMA Executive Director to contact the appropriate health care officials or agencies in Texas for the purpose of requesting that all health care agencies in Texas require their vendors to refrain from the use of preprinted medical forms with single signature blocks which specify M.D. only; further supports the modification of existing health care forms and the production of any new health care forms such that the physician signature block on these forms will end with the suffix, M.D./D.O.; and further supports forwarding this resolution to the AOA House of Delegates for its consideration and adoption.

APPROVED AS AMENDED

RESOLUTION NO. 8 PERTAINING TO OPPOSITION TO THE INDEPENDENT PRACTICE OF MEDICINE BY PHYSICIAN EXTENDERS: The House of Delegates goes on record directing the TOMA Executive Director and Board of Trustees to vigorously oppose all legislation that would allow or incrementally permit the independent practice of medicine by physician extenders; and further goes on record directing that TOMA express its position to legislators, agencies, the Texas State Board of Medical Examiners, the Texas State Board of Nurse Examiners, and the people of Texas by whatever means available to protect and ensure that high quality medical care is delivered throughout Texas.

APPROVED

RESOLUTION NO. 9 PERTAINING TO AOA APPROVED CME AT THE LOCAL LEVEL: The House of Delegates goes on record supporting simplification and elimination of the paperwork requirements for AOA approved CME at the local level if less than two hours; and further supports forwarding this resolution to the AOA House of Delegates for its consideration and adoption.

APPROVED

RESOLUTION NO. 10 PERTAINING TO BAN ON CAPITATION REIMBURSEMENT SYSTEMS: The House of Delegates goes on record in opposition to a capitation reimbursement system in the State of Texas and further goes on record in support of fee-for-service, hourly wages, salary bonuses based upon work performed, or expense reimbursement as physician payment methods in Texas.

APPROVED AS AMENDED

RESOLUTION NO. 11 PERTAINING TO CONSUMER'S CHOICE IN HEALTH CARE: The House of Delegates goes on record in support of state legislation that would permit the establishment of medical savings accounts in Texas.

APPROVED

RESOLUTION NO. 12 PERTAINING TO TOMA DISTRICT XVII SERVING AS THE HOST DISTRICT: The House of Delegates goes on record expressing sincere appreciation to TOMA District XVII for serving as the host district for the 1996 TOMA Annual Convention.

APPROVED

RESOLUTION NO. 13 PERTAINING TO THE ELECTION PROCESS FOR NEW OSTEOPATHIC MEDICAL STUDENTS FOR THE UNIVERSITY OF NORTH TEXAS HEALTH SCIENCE CENTER, TEXAS COLLEGE OF OSTEOPATHIC MEDICINE: The House of Delegates goes on record requesting and encouraging the University of North Texas Health Science Center/Texas College of Osteopathic Medicine's Administration and Admission Committee to give consideration to the letters of commendation from osteopathic physicians in the selection process for entry into the freshman class at TCOM.

APPROVED AS AMENDED

RESOLUTION NO. 14 PERTAINING TO MEDICAID MANAGED CARE: The House of Delegates goes on record supporting the right of Medicaid patients to have a choice in how they receive health care; and further supports the Primary Care Case Management (PCCM) model for health care, while opposing an HMO-only option for Medicaid patients in Texas.

APPROVED

In other action, 1991 TOMA Resolutions reviewed under the Sunset Rule resulted in the following:

Deleted were Medicare Diagnostic Testing (91-02) and Workers' Compensation Restrictions on OMT (91-03).

Reaffirmed were Osteopathic Licensure in Texas (91-01) and Convention Sites (91-04).

The House of Delegates also reviewed the following completed TOMA resolutions which, due to completion, are hereby deleted: Meeting Requirements (93-12); Osteopathic Hospitals (93-18); Medicaid OMT Recoupment (93-23); Hospital-privileges AOA Board Certification (93-25); Any Billing Provider and De-Selection (94-07); Texas Workers' Compensation Codes (94-13); TOMA Recognition of Senator Carlos Truan (95-10); TOMA Recognition of Representative Mark Harris (95-11); and Workers' Compensation Payments (95-30).

Additionally, a revision was made to the UNT Board of Regents (95-21) whereby the "BE IT RESOLVED" was revised to read, "the goal of osteopathic physician presentation on the Board of Regents..."

New officers elected by the House are listed elsewhere in this issue, along with department and committee appointments.

President Arthur J. Speece, III, D.O.

The House of Delegates observed a minute of silence for the following members, family and friends who died during the past year: Mrs. Dorothy A. Brown; Charles D. Buckholtz, D.O.; Gary D. Carter, D.O.; M. Scott Connor, D.O.; Virginia P. Ellis, D.O.; Victor Douglas Everett; John H. Harakal, Jr., D.O.; Robert D. Henley, D.O.; Antal H. Kocsis; Diane S. Kocsis; Erika N. Kocsis; Fred E. Logan, D.O.; Joseph L. Love, Sr., D.O.; Frank A. McLamb, D.O.; John B. Riggs, D.O.; Jack Vinson, D.O.; and Joe David Whittemore, D.O.

The following physicians were recognized for their service in the TOMA House of Delegates:

5 YEARS: Elizabeth A. Palmarozzi, D.O.

10 YEARS: Jim J. Czewski, D.O.; Al E. Faigin, D.O.; James T. Hawa, D.O.

11 YEARS: Kenneth S. Bayles, D.O.; Robert J. Breckenridge, D.O.; Brian G. Knight, D.O.; Scott C. Taylor, D.O.; Bill V. Way, D.O.

12 YEARS: James E. Froelich, III, D.O.; Linus J. Miller, D.O.; Randall W. Rodgers, D.O.; Arthur J. Speece, III, D.O.

13 YEARS: Mark A. Baker, D.O.; Bryce D. Beyer, D.O.; Rodney M. Wiseman, D.O.

14 YEARS: David M. Beyer, D.O.; Don D. Davis, D.O.; R. Greg Maul, D.O.; Jerry E. Smola, D.O.

15 YEARS: Nelda Cunniff-Isenberg, D.O.

16 YEARS: John L. Mohney, D.O.

17 YEARS: William D. Hospers, D.O.; James G. Matthews, Jr., D.O.; Joseph Montgomery-Davis, D.O.

19 YEARS: John R. Peckham, D.O.; Robert L. Peters, Jr., D.O.

20 YEARS: Donald F. Vedral, D.O.

24 YEARS: Jerome L. Armbruster, D.O.; Bill H. Puryear, D.O.; Arthur S. Wiley, D.O.

25 YEARS: Frank J. Bradley, D.O.

26 YEARS: John J. Cegelski, Jr., D.O.

28 YEARS: Donald M. Peterson, D.O.

29 YEARS: Robert B. Finch, D.O.

30 YEARS: William R. Jenkins, D.O.

31 YEARS: David R. Armbruster, D.O.

Shirley L. Bayles is New ATOMA President



Mrs. Shirley L. Bayles, 1996-97 ATOMA President

The Hyatt Regency on the Riverwalk was the scene for the ATOMA President's Installation and Luncheon, which took place Friday, June 7, during TOMA's Annual Convention in San Antonio.

Special guest was Mrs. Patricia Molnar of St. Louis, Missouri, President of the Auxiliary to the American Osteopathic Association.

During the event, the gavel was passed to Mrs. Shirley L. Bayles of Dallas, who assumed the ATOMA Presidency for 1996-97. Mrs. Bayles succeeds Mrs. Marilyn J. Richards of Fort Worth. (A complete listing of new ATOMA officers and board members can be found in this issue under "ATOMA News.")

The following is the acceptance speech delivered by Mrs. Bayles following her installation as ATOMA President.

We Must Make a Commitment to Make an Impact

I am accepting the position as President of the Auxiliary to the Texas Osteopathic Medical Association. It is with sincere and genuine commitment that I am undertaking the responsibilities associated with this position.

I will alert you - I am a goal setter! And this year, we have many exciting goals to set and meet!

Our Auxiliary is a vehicle, expressing our osteopathic values, beliefs and support. We are a distinct group of individuals. The Board is made up of a diverse group of professional women and men representing districts from across the state.

Our major interests and concentrated efforts will be directed toward education, scholarship funding and public awareness of osteopathic medicine. Our objectives will be to establish our osteopathic presence in high school and college Career Days throughout the state. We will thereby enhance osteopathic awareness among the students.

We would like to work closer with our University of North Texas Health Science Center/Texas College of Osteopathic Medicine in an effort to create a closer bond between physicians and the only osteopathic medical school in Texas.

Membership has increased and we will work hard to

"Our major interests and concentrated efforts will be directed toward education, scholarship funding and public awareness of osteopathic medicine."

continue this upward trend through the visibility and exposure of our goals this year.

I would now like to thank our Convention Chairman and the committees for their contributions in making this a successful convention. I would also like to thank the Texas Osteopathic Medical Association and its staff for all of the assistance and support of our Auxiliary. Please remember, we are your osteopathic advocates!

I hope everyone has a good time during the remainder of the convention. I look forward to visiting each TOMA district this year and meeting the membership of our organization.

Our next ATOMA Board meeting will be held Saturday, November 2, 1996, at the TOMA headquarters in Austin, 10:00 a.m.

We must make a commitment to make an impact! Thank you very much.

Congratulations to the new ATOMA officers and board members from TOMA.



Family members pictured are (left to right): Susan Burek, R.N., sister; Eric Kuczek, aunt; Shirley Harbut, mother; Mrs. Bayles; Kenneth Bayles, D.O., husband; Helen Bayles, mother of Dr. Bayles; and Michael Harbut, nephew.



Mrs. Marilyn Richards, ATOMA Immediate Past President, passes gavel to Mrs. Bayles.

Dr. George Luibel is Recipient of Distinguished Service Award



Mark Baker, D.O., (left), presents Distinguished Service Award to Dr. Luibel.

George J. Luibel, D.O., F.A.A.O., of Fort Worth, has received the Texas Osteopathic Medical Association's Distinguished Service Award, presented at the President's Banquet during TOMA's 17th Annual Convention and Scientific Seminar, held June 6-9 in San Antonio. The award is the highest honor that TOMA can bestow upon an osteopathic physician in recognition of outstanding service and contributions to the osteopathic profession in Texas.

A 1936 graduate of Kirksville College of Osteopathic Medicine, Dr. Luibel interned at Sparks Clinic and

Hospital in Dallas. He began a practice in Ennis and in 1946, relocated to Fort Worth where he still practices.

Dr. Luibel is one of the three founders of Texas College of Osteopathic Medicine, beginning his association with the college in 1962 as chairman of a committee to study the feasibility of opening an osteopathic medical school in Fort Worth. A state charter was obtained in 1966 and four years later, the college opened its doors. Dr. Luibel served as the first chairman of TCOM's Board of Directors from 1966-74 and in 1978, was awarded a TCOM's Founders' Medal, the highest honor

bestowed by the college. He presently serves as a member of the TCOM Foundation Board of Directors.

Dr. Luibel's accomplishments throughout the years are lengthy and impressive and he is a recognized leader on the local, state and national levels. He has served as TOMA president; as president, president-elect, 1st vice president and trustee of the American Osteopathic Association; and as president of the American Academy of Osteopathy, his local TOMA district, and the Tarrant County Council on Alcoholism. He also served as president of the Osteopathic Medical Center of Texas in Fort Worth from 1962-82, and has been an active staff member since 1946.

In addition, Dr. Luibel was named 1988 Educator of the Year by the National Osteopathic Foundation; served as Chairman of the Tarrant County Hospital District's Board of Managers; is a Fellow of the American Academy of Osteopathy; Honorary Fellow of the American College of Osteopathic Internists; was recipient of the 1985 Medical Staff Award by the Osteopathic Medical Center of Texas; and is an Honorary Life member of the Fort Worth Osteopathic Hospital Guild.

Dr. Luibel is a member of St. Mary's Catholic Church, where he regularly serves as a lector and Eucharist minister during Mass; a charter member of the Serra Club of Fort Worth; and holds the distinction of being designated in 1978 by Pope John Paul II as a Knight of the Equestrian Order of the Holy Sepulchre, which works on behalf of the Catholic Church in the Holy Land.

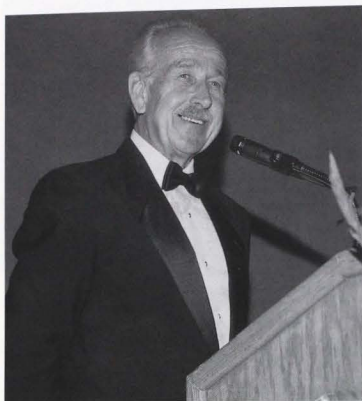
TOMA takes great pride in congratulating Dr. Luibel on receiving this well deserved honor. ■

Membership On-The-Move

The TOMA office now has sample copies of forms used for notifying patients of possible cost responsibility. The first two are the Texas Workers' Compensation Commission forms titled, "Advance Notice Regarding Non-Related and/or Pre-Existing Condition, Form 1" and "Form 2." The third is the Medicare Part B Waiver form titled, "Advance Notice Regarding Medicare Program Exclusions and/or Non-Covered Condition."

Please call Stephanie, TOMA Membership Coordinator, at 800-444-8662 if you need a copy of any of these forms.

John Isbell Receives TOMA's Meritorious Service Award



John B. Isbell, 1996 recipient of the TOMA Meritorious Service Award

Mr. John B. Isbell, Chief Executive Officer of Doctors Hospital, Inc., Groves, Texas, has received the Texas Osteopathic Medical Association's Meritorious Service Award. The award was presented to Mr. Isbell at the President's Banquet during TOMA's 97th Annual Convention and Scientific Seminar, held June 6-9 in San Antonio. The award represents the highest honor that TOMA can bestow upon a non-osteopathic physician in recognition of outstanding accomplishments in scientific, philanthropic or other fields of public service to the osteopathic profession in Texas.

Mr. Isbell was recognized for his 37 years of contributions to health care, during which he has enthusiastically supported the philosophies of osteopathic medicine. His entire professional career has been devoted to osteopathic medicine, from his beginning as a laboratory technician, to becoming an osteopathic hospital CEO at the age of 28. He has served as CEO of Stevens Park Hospital in Dallas, and as Executive Director of Dallas Family Hospital and Oak Cliff Medical Surgical Hospital. He has held the position of CEO of Doctors Hospital, Inc., since August of 1987.

Active in osteopathic legislative issues on both the state and national levels, Mr. Isbell accepted a leadership role among Texas osteopathic hospitals in 1993, seeking to pass legislation prohibiting discrimination against osteopathic hospitals by managed care companies. That legislation was passed and is currently in effect.

A native of Stephenville, Texas, Mr. Isbell is a 1951 graduate of Stephenville High School and attended Tarleton State University. He served two years in the U.S. Army Medical Service Corps.

His health care involvements include the American Osteopathic Association, in which he serves on the Task Force on Accreditation Requirements; the Texas Osteopathic Hospital Council, of which he is Chairman; the American College of Osteopathic Healthcare Executives; and the American Osteopathic Healthcare Association (AOHA), in which he is a life member and 1994 recipient of the Award of Merit, the AOHA's most prestigious award.

Among Mr. Isbell's civic activities are Rotary; American Heart Association; past member of the Dallas County Commissioners Board; State Health System Agency; Retail Credit Association; and Aviation Committee of Southwestern Texas.

TOMA congratulates Mr. Isbell on receiving this prestigious award.



Mr. Isbell with past recipients of the Meritorious Service Award: (left to right) John Sortore, and Edna and Ray Stokes.

Make a Note: New Address for John Sortore

Effective July 12, John Sortore, TOMA's Field Representative, has relocated to the following new address:

6233 Sandra Drive, Fort Worth, TX 76133-4315.
Phone numbers remain the same: 817-294-2788;
800-896-0680.

ATOMA News

1996-97 ATOMA Officers and Board Members

President - Shirley L. Bayles, Dallas
 President-Elect - Dodi Speece, Burleson
 Vice President - Linda Cole, Amarillo
 Recording Secretary - Jan Aziz, Fort Worth
 Treasurer - Peggy Rodgers, Arlington
 Immediate Past President - Merilyn Richards, Fort Worth
 Annual Report Chairman - Tammy Prangle, Friendswood
 TOMA Liaison to TAMA - Shirley L. Bayles, Dallas
 Auxiliary News Chairman - Merilyn Richards, Fort Worth
 Corresponding Secretary - Ruby Peters, Round Rock
 Credentials Chairman - Elaine Tyler, Arlington
 Friends Co-Chairmen - Cindy Boucher, Georgetown; and
 Paula Bonchak, Bonham

Wild Chairman - Martha Coy, Joshua
 Historian - Mary Eileen DelPrincipe, Arlington
 Environmental - Inez Suderman, Mission
 Judicial Advisory - Lewis H. Isenberg, Joshua
 Public Health and Education - Beth Boudreaux,
 The Woodlands
 Scholarship Chairman - Rita Baker, Fort Worth
 Supply Chairman - Janet Bowling, Colleyville
 Cookbook Chairman - Joyce Hanstrom, Crowley
 N.A.A. Advisory - Marvella McElya, Dallas
 N.A.A. President - Nicky Knighton, Fort Worth
 Public Relations and Publicity - Joanna Love, Houston
 Convention Chairman - B.J. Czewski, Fort Worth

TOMA Scholarship Committee Submits Candidate for AAOA National Honors Scholarship By Nancy Zachary ATOMA Scholarship Committee

The 1996 ATOMA Scholarship Committee has submitted the name of Student Doctor Christa Edwards as a candidate for the AAOA National Honors Scholarship.

The following are the new criteria for the next five years:

1. Third-year student - awarded at end of third year;
2. Ranked in the top five or 10 percent of class; and
3. Evaluations (grades and recommendations) should reflect both academic and clinic achievement.

Student Doctor Edwards met all the criteria to the utmost. She is committed to the osteopathic philosophy and is doing well in clinical rotations. Ranking second in her class, she has been involved with several school organizations, serving as an officer. I have participated in volunteer projects.

With much pride, we have submitted Student Doctor Edwards as our candidate and await the outcome of the National Committee decision, due in August, 1996.

Fund Raiser Report By Peggy Rodgers ATOMA Treasurer

ATOMA concluded its fund raising activities during TOMA's Annual Convention in San Antonio, June 6-9. For the convention, Debra Froelich designed a beautiful T-shirt that included the convention theme "Walk on the Wild Side" with the words "osteopathic medicine" along the top and an image of the merwalk. The T-shirts sold for \$15 each and are still available. TOMA also donated and sold posters of TCOM's 25th anniversary. These posters sold for \$25 each and some are still available. To purchase either a T-shirt or poster for your district, please contact Cindy Boucher or me.

The raffle this year was for an all-inclusive trip for two to Grand Resort in Negril, Jamaica. The drawing was held Saturday night during the President's Banquet. The grand prize winner was



1996-97 ATOMA Officers and Board members pictured are: (standing, left to right) - Elaine Tyler, Peggy Rodgers, Nicky Knighton, Cindy Boucher, Joyce Hanstrom, Inez Suderman, Janet Bowling, Lewis Isenberg, Ruby Peters, Nancy Zachary, Linda Cole and Mary Eileen DelPrincipe. (Seated) - Dodi Speece, Shirley Bayles and Merilyn Richards.

Cindy Sloan of Houston, who works for Healthcare Insurance Services. Jake Jacobson of Dean, Jacobson Financial Services was kind enough to purchase tickets for his staff as well as Healthcare Insurance Services' staff, missing out on the prize himself.

This year, ATOMA plans to invest endowment fund monies made from the T-shirt sales and individual contributions, in order to be able to award at least one scholarship during next year's convention. Exciting! We have been working for this moment for the past six years - thanks to you, we will finally be able to award our own state scholarship next year.

Thanks to all of you again, this year's fund raiser raised \$13,033. ATOMA will also be contributing to the National Ad Campaign, Impaired Physicians' Fund, AAOA Endowment and Scholarship Funds, TCOM Student Loans, the TOMA Building Fund and TCOM Emergency Loans. Thank you for making the fund raiser a success.

During President's Night, ATOMA also awarded some door prizes. Our appreciation goes to all those who donated these prizes as well as many thanks from the winners. Just to give you an idea of what you missed, the following is a list of what was donated:

- Two weeks at Dr. & Mrs. George Cole's lakehouse
- Four \$25 gift certificates to Steak & Ale, Bennigan's, Montana Steak Co. - donated by District XV
- Margarita Basket - donated by Dr. Jim and Dodi Speece
- Travel Bath Accessories - donated by Dr. Harold and Peggy Lewis
- Skin Care Kit - donated by Dr. Harold and Peggy Lewis
- Crystal and Iron Vase - donated by Dr. Randy and Peggy Rodgers
- Crystal Bowl - donated by District V
- Autographed copy of John Grisham's *Runaway Jury* - donated by Dr. Jim and B.J. Czewski
- Patriotic Picnic Basket - donated by Dr. Joseph and Pat Molnar
- Framed Commemorative Poster - donated by Dr. David and Merilyn Richards
- Silver Bracelet - donated by Terry and Cindy Boucher
- Decorative Birdcage - donated by District V
- Goodwrench Tool Set - donated by District II
- Gulf Putter and Balls - donated by District II
- Rain Stick - donated by Dr. Jim and Deidre Froelich
- Two Convention T-shirts - donated by Dr. Mark and Rita Baker
- Convention T-shirt - donated by Dr. David and Merilyn Richards
- \$500 towards Fund Raiser - donated by District II
- D.O. Hand-crafted Plaque from Italy - donated by ATOMA Board
- Two D.O. Hand-crafted Trays from Italy - donated by ATOMA Board

A special THANK YOU to each of the companies listed below for their generous support of TOMA's 97th Annual Convention & Scientific Seminar.

Platinum Booths

Dean, Jacobson Financial Services
Healthcare Insurance Services
Osteopathic Health System of Texas
Trident Holdings Inc.
Wyeth Ayerst Laboratories

Gold Booths

Abbott Laboratories
Apothe' Cure, Inc.
Astra Merck
Central Pharmaceuticals, Inc.
Coastal Physician Services
DS Medical, Inc.
Eli Lilly and Company
Fukuda Denshi America
G.D. Searle & Co.
IBM Corporation
Mark T. Bower and Associates
TAP Pharmaceuticals, Inc.
Texas Department of Health - Texas Association of Rural Health Centers
Texas Medical Liability Trust

Silver Booths

AC Medical
Allermed Corporation
Back-Jack, Inc.
Bayer Pharmaceutical
Boehringer Ingelheim Pharmaceuticals
Bristol-Myers Squibb Company
Carnrick Laboratories, Inc.
Connaught Laboratories Inc.
Curatek Pharmaceuticals
Curative Wound Care Center
Don Self & Associates
Easyware, Inc.
EmCare Physician Staffing Services
General Medical Corporation
Genesis Rehabilitation Facilities
Glaxo Wellcome, Inc.
Hoechst Marion Roussel
Insurance Corporation of America
International Medical Electronics, Ltd.
Janssen Pharmaceutica, Inc.
Kirksville College of Osteopathic Medicine
Knoll Pharmaceutical Company
Luxar Corporation
McNeil Consumer Products Company
MediSenter Clinic
Merck Human Health Division

Mosby/Williams & Wilkins
National Heritage Insurance Company
NewMed Corporation
Novo Nordisk Pharmaceuticals Inc.
Ortho-McNeil Pharmaceutical
Pharmacia & Upjohn, Inc.
Physician Manpower Training Commission
Physician Oncology Education Program
Rhône-Poulenc Rorer Pharmaceuticals, Inc.
Roberts Pharmaceuticals
Sandoz Pharmaceuticals Corporation
Schering Sales Corporation
SmithKline Beecham Pharmaceuticals
Tachyon Enterprises, Inc.
Texas Department of Health - WIC Program
Texas Medical Foundation
Texas Osteopathic Medical Association Physicians Assistance Program
Texas Society of the American College of Osteopathic Family Physicians
Texas State Board of Medical Examiners
Texas Workers' Compensation Insurance Fund
UCB Pharma
University of Health Sciences - Kansas City
UNT Health Science Center/TCOM
UNT Health Science Center/TCOM - Department of Family Medicine
U.S. Air Force Health Professionals
U.S. Army Medical Detachment, Health Care Recruiting Team
U.S. Navy Recruiting District
Wallace Laboratories
W.B. Saunders Company
Whitehall-Robins Healthcare
X-Ray Sales & Service Company

Educational Grants/Sponsorships

Astra Merck
Bristol-Myers Squibb Company
Dean, Jacobson Financial Services
Glaxo Wellcome, Inc.
IBM Corporation
Merck Vaccine Division
Ortho-McNeil Pharmaceutical
Pfizer Labs
Pharmacia & Upjohn
Schering Sales Corporation
Texas Medical Liability Trust
Transitional Hospitals Corporation
UNT Health Science Center

In Memoriam

Victor D. Everett

Victor Everett of Fort Worth, passed away May 28. He was 54 years of age. Funeral services were held June 3 at Ridgela Presbyterian Church, with burial in Greenwood Memorial Park, Fort Worth.
Mr. Everett graduated from Arlington Heights High School and attended the University of Oklahoma. He served overseas in the Air Force. Survivors include his parents, Dr. and Mrs. Carl C. Everett of Fort Worth; and a brother, Richard Everett of Houston.

Chester J. Godell, D.O.

Dr. Chester J. Godell of Arlington, passed away June 6. He was 59 years of age. Funeral services were held June 10 at Most Blessed Sacrament Catholic Church in Arlington.

Dr. Godell was a 1961 graduate of Kirksville College of Osteopathic Medicine. He completed his internship at Pontiac Osteopathic Hospital in Michigan. From 1962 to 1971 he operated a family practice in Houghton Lake, Michigan, where many mid-winter house calls were made on the back of a snowmobile.

Dr. Godell relocated to Texas in 1971 to take a residency in internal medicine at Fort Worth Osteopathic Hospital (now Osteopathic Medical Center of Texas). In 1974 he opened an office in Euless and became one of the first physicians in the HEB area to offer cardiac-stress and pulmonary-function testing. He served two years as President of TOMA District XVI.

From the late 1970s to the early 1980s, Dr. Godell was Chief of Staff and Head of Internal Medicine at Northeast Community Hospital and at Doctors' Community Hospital, which later became H.E.B. South. A "physician's physician," Dr. Godell often was asked to treat the families of other medical professionals. "That says a lot about him," said Dr. J. Russell Martz, a fellow Tarrant County D.O. "Chet always cared deeply for his patients and for that he was trusted by his fellow physicians."

In 1980, Dr. Godell joined the U.S. Air Force Reserves as a captain and was later promoted to lieutenant colonel, then to colonel. He was Interim Commander of the 20th Medical Services Squadron at then-Carswell Air Force Base and was called to active duty in 1991 during Operation Desert Storm. "He put on a battle dress uniform even though he was having some diabetic problems," said fellow Air Force Reserve MSGT/1st Sgt. Roy Bumpers. "He always looked out for the troops."

Dr. Godell was awarded the Air Force Commendation Medal for Meritorious Service in April, 1995. The Air Force credited him with creating a "coherent, highly motivated and outstanding medical team" at Carswell's base hospital.

In May of 1991, Dr. Godell was named Assistant Professor of Internal Medicine at the University of North Texas Health Science Center/Texas College of Osteopathic Medicine.

Survivors include his wife, Christine, of Arlington; a son, Christopher of Galveston; daughter, Marie of Euless; daughters and sons-in-law, Kathy and Kerry French of Houston, Vickie and Mike Wilkins of Fort Worth, and Beth and Jim Ryan of Grand Prairie; brother, Raymond, of Cadillac; grandchildren, Natalie, Candice, Andrew and Brandon Wilkins, Kasey and Walker French and Rebecca Ryan.

The family asks that, in lieu of flowers, gifts be made to the American Diabetes Association.

Roman J. Madziar, D.O.

Dr. Roman Madziar of Dallas, passed away June 19. He was 74 years of age. Funeral services were held June 22 at St. Bernard of Clairvaux Catholic Church in Dallas, with burial in Grove Hill Memorial Park, Dallas.

Dr. Madziar was a 1954 graduate of Chicago College of Osteopathic Medicine. He began his 35-year practice in Pleasant Grove in the early 1960, specializing in pediatrics and general medicine.

"He treated many children who brought in their children and their children's children years later," said his wife, Annabelle Madziar of Dallas. "It was a lifelong ambition of his to be a doctor, and he always said he was one of the lucky ones, because he got to do what he wanted to for a living. Not many people get to do that."

Even though many of his young patients couldn't yet speak, he enjoyed working with them and deciding what to do with them through means other than words, she said. "He thought they were easier to work with than adults."

Dr. Madziar was a Life Member of TOMA and a veteran of World War II.

Survivors include his wife, Annabelle; son, John Madziar of Dallas; four daughters, Michelle Geis, of St. Petersburg, Florida, Stephanie Madziar of Manhattan Beach, California, and Romola Madziar and Valerie Madziar of Dallas; two brothers, Joseph Madziar and Stanley Madziar, both of Bay City, Michigan; three sisters, Anna Sohacki of Munger, Michigan, and Mary Pietryga and Frances Jaskiewicz of Bay City, Michigan; and one grandchild.

In lieu of flowers, donations may be made to the American Cancer Society and Make A Wish Foundation.

Joann Mann

Mrs. Joann "Jo" Mann of Lubbock, passed away February 17. Services were held February 19 at First United Methodist Church, with burial in Resthaven Memorial Park.

Mrs. Mann was a graduate of Pharr High School and attended Southwestern Methodist University. She was a member of Pi Beta Phi Sorority, and she was an adviser for the Texas Tech chapter. She married Raymond E. Mann, D.O., in 1949.

Mrs. Mann was a member of First United Methodist Church and Junior League, and a past president of ATOMA District X. She was a past volunteer for MHMR, and had served as a senior high Sunday School Teacher at St. John's United Methodist Church. An infant daughter preceded her in death.

Survivors include her husband; three sons, Robert of Plano, Steven of Seattle, Washington, and Dr. Christopher of Bedford; a daughter, Marlaire Ruiz of Lubbock; her mother, Belle Coate of Lubbock; brother, Robert Coate of Waco; and seven grandchildren.

The family suggests memorials to the donor's favorite charity.

William A. Thomas, Sr., D.O.

Dr. William Thomas, Sr., of Houston, passed away June 17. He was 82 years of age. Services were held June 20 at St. Bernadette Catholic Church in Houston, with interment at Forest Park East Cemetery.

Dr. Thomas was a 1949 graduate of Kansas City College of Osteopathy and served a residency at Detroit Osteopathic Hospital. He was an internist and was certified in Family Practice.

He was a Life Member of the AOA, TOMA and the American College of Osteopathic Internists. Dr. Thomas was a veteran of the United States Army.

Survivors include his wife, Mona; daughter, Linda Curran; son, William A. Thomas, Jr., D.O., and wife, Ilene; brother, John Thomas; grandchildren, Amanda and Kelly Curran, and Lindsey and Andy Thomas; plus numerous nieces, nephews and other loving relatives and friends.

TMF Cooperative Project Focuses on Medical Necessity for Right Heart Catheterization

In 1994, the Texas Medical Foundation (TMF) initiated a cooperative project focused on ensuring the medical necessity for the utilization of right heart catheterization procedures performed in combination with left heart catheterization for coronary artery disease. The American College of Cardiology guidelines for catheterization state that "without specific indications, 'routine' right heart catheterization...[is] unnecessary." Studies that have evaluated the use of this procedure have concluded that the results obtained from routine right heart catheterization were not sufficient to warrant its use, and that the routine use of the procedure was probably neither medically necessary nor cost-effective.

From February to July, 1994, 13,530 catheterizations for coronary artery disease were performed on Medicare patients in Texas, of which 3,642 (27.2 percent) were bilateral (TMF combined with left heart) procedures. From this data, TMF identified 15 facilities performing more than 25 catheterizations with rates of bilateral procedures over 50 percent. Five of these facilities, all with bilateral rates over 74 percent, were invited to participate in the cooperative project.

TMF shared data on the rates of bilateral catheterizations with the five collaborating facilities. In addition, TMF presented "suggest consensus criteria" for use of right heart catheterization, developed by the Texas Medical Association Committee on Cardiovascular Diseases. The collaborating facilities were asked to utilize these guidelines if none currently existed and ensure the inclusion of documented medical necessity in the medical record.

Follow-up data, collected between April and September, 1995, indicates that 2,788 (or 21.3 percent) of the 13,266 catheterizations performed on Medicare patients in Texas were bilateral procedures. Of the five facilities participating in the cooperative project, four have submitted improvement plans designed to ensure documentation of the medical necessity for right heart catheterizations. These four facilities have seen dramatic decreases in their rates of bilateral procedures compared with their 1994 data. While each of these facilities formerly performed bilateral procedures at least 74 percent of the time, three of the four facilities now have bilateral rates of no more than 25 percent, while the fourth facility now has a bilateral rate of 42.9 percent.

The results of this initial cooperative project suggest that the improvement plans implemented by the four facilities have effectively reduced their rates for bilateral catheterizations. In addition, the statewide average rate indicates that there is an overall reduction in the use of right heart catheterization procedures in conjunction with left procedures. Future projects will continue to target participation by facilities with bilateral catheterization rates that appear to indicate routine use of right heart catheterization procedures.

National Database Compares HMO Quality

The National Committee for Quality Assurance (NCQA) has established the Quality Compass database, designed to include standardized reporting of HMO performance as measured by NCQA's Health Plan Employer Data and Information Set.

Reports will also provide general information about each health plan that submits data, and consumers and health purchasers will be offered guidelines by NCQA for purposes of information interpretation. In addition, the database will include consumer-oriented summaries of accreditation reviews or follow-up survey results conducted by the NCQA after July 1, 1995.

Development of the database is supported by a loan of over \$1 million from the Commonwealth Foundation and a grant from the SmithKline Beecham pharmaceutical company. The database is scheduled to begin operations in August, 1996.

Additional information can be obtained by contacting Arlene Greiner or Barry Scholl at the NCQA at 202-955-5103.

You're in a state of need.
We're in a state of readiness.
We're both in the
State of Texas.
Maybe we should talk...

...about physician staffing

When the need for qualified physicians is immediate, look to EmCare Physician Staffing Services. We're a Texas-based company dedicated to finding the right physician for your medical center or practice.

EmCare Physician Staffing Services is ready to provide...

- Locum Tenens
- Physician Search
- Low Volume/Acuity ED Practice Management
- Radiology Department Practice Management

For qualified staffing services, look to a company who understands your state...of need.

For More Information Please Call: 800/535-9535

EmCare
Physician Staffing Services

The Choice Is Yours

1717 Main Street • Suite 2000 • Dallas, Texas 75201

Innovation by Association

Call us America the restless. A nation of explorers, troubleshooters, inventors. Moved from within to make things better. Driven to get out of the box. To innovate.

It's innovation that fuels America's never-ending quest for new solutions. How else could we keep finding new ways to define and build markets that didn't even exist five years ago? Capture economic advantage for whole regions and industries? Bring new creativity and momentum to human and social service systems facing unprecedented changes?

And it's America's associations that fuel the innovation we need today. By creating opportunities for individuals, businesses and industries to share knowledge, manage change and envision new solutions, associations keep America focused on a brighter future—and how to get there.

How are we encouraging innovation by association in America today?

We're creating tomorrow's markets.

We're creating protocols that guide online communications and commerce throughout the world. Using the Internet to link biotechnology researchers with 3-dimensional DNA images. Promoting research in computer graphics, visualization and virtual reality and probing their applications for science, engineering, business and the arts.

We're creating new models for performance today.

We're helping America's printing industry reinvent itself with cutting-edge technologies and innovative management tools. Investing in improved automation, telecommunications and distribution systems that will help the nation's rural electric utilities better serve their customers in the future.

We're unleashing innovations in human service.

We're helping to unclog America's court systems by creating alternative ways to resolve legal and civil matters. Training physicians to identify and intervene in spousal abuse situations. Developing model financing strategies to maintain affordable housing.

America is a nation of innovators. Always has been. Associations are making sure we stay that way—and that we keep putting new solutions to work for an old and excellent reason: to be the best.

Advancing America.

Creating Knowledge.

Innovating.

Learning.

Ensuring Excellence.

Bringing People Together.



Associations Advance America

Texas Society of the ACOFP Update

By Joseph Montgomery-Davis, D.O., Texas Society of the ACOFP Editor

In case you have not heard the news yet, the recent informal poll taken at TOMA's Annual Convention in San Antonio concerning Medicaid Managed Care was tabulated and the result was made available to Dr. Mike McKinney, who is the Commissioner of the Texas Health and Human Services Commission.

The poll asked those osteopathic physicians attending the meeting to endorse one of three proposed models for the delivery of health care services to Medicaid patients. One-hundred and fourteen D.O.s completed the survey. The result was as follows:

- Primary Care Case Management (PCCM) model only - 75 percent
- Health Maintenance Organization (HMO) model only - 2 percent
- Combination of PCCM and HMO model - 23 percent

The result showed that the vast majority of Texas D.O.s who completed the survey supported the PCCM model of health care delivery for Medicaid patients.

We would like each TOMA District President to poll the D.O.s in their district regarding Medicaid Managed Care and see what model they would prefer. Once the results of the district polls are tabulated, send them to the following address: Michael D. McKinney, M.D., Commissioner, Texas Health and Human Services Commission, 4900 North Lamar Boulevard, Austin, TX 78751-2399.

For those of you unfamiliar with the PCCM model, it is fee-for-service, referral to the specialist of your choice, plus a modest monthly fee per Medicaid recipient for case management.

The next Texas Legislative Session kicks off in January, 1997. The make-up of the 75th Texas Legislature will depend on the outcome of the November, 1996, election. Now is the time to question the candidates for Texas elected offices about health care issues. Let's find out where the candidates stand on managed health care, Medicaid, Medicare, indigent care, etc.

Politicians in Texas should no longer get a free ride when it comes to health care issues. Elected members of the 74th Texas Legislature had to sign off on Texas Medicaid Managed Care or there would currently be no big push to establish a statewide managed care system by 1999. Elected state officials cannot run away from health care issues. Once legislation passes out of the Texas Legislature, legislators cannot abnegate responsibility for their action by throwing their hands up and saying, "It is out of the Legislature, so it is out of my hands!" A legitimate oversight responsibility still exists when legislation becomes law and passes to Texas state agencies for implementation. It is the responsibility of Texas legislators to make sure the state agencies get it right! Texas state agencies must be honest brokers!

You have heard the old saying, "Hell hath no fury like a woman scorned." Well, you can bet that goes double for a

voter in Texas who has his or her freedom of choice in health care taken away by members of the Texas Legislature.

I was shocked to see some of the Medicaid HMO rates of reimbursement. One rate for a Medicaid recipient aged five to 14 years was set at \$6.36 per month or \$76.32 per year. The reimbursement rate would cover two to three office visits per year under a fee-for-service plan. Where did the Medicaid HMOs come up with these extremely low rates? The answer is self evident; it is the trickle-down theory of health care financing! The Medicaid HMOs figure out their profit margins first and then figure out reimbursement rates for hospitals and physicians on the basis of what will be left over after profits; the end result is that little is left for Medicaid recipients.

If it is the intent of the Texas Legislators to ration health care to Medicaid recipients, why not do it up front in public sight? Since everyone seems to favor providing preventive health care services to Medicaid recipients, include them in services covered by Texas Medicaid. Texas can follow Oregon's example and set its priorities for Medicaid health care services based on available revenues. The people of Oregon choose what health care services they want to cover under their Medicaid plan. Let the people of Texas also decide when and how Medicaid health care dollars are to be spent, not some private health insurance companies.

I want to thank the TxACOFPP members who attended the breakfast meeting during TOMA's Annual Convention in San Antonio. Dr. T.R. Sharp had the honor of cutting the birthday cake commemorating the 43rd birthday of the TxACOFPP. Dr. Robert Stark of Brenham was the winner of the door prize - a new VCR/Television combination.

Three Lab Tests are Reclassified

The reclassification of three tests into the "waived" category under the Clinical Laboratory Improvement Amendments has been approved by the Centers for Disease Control and Prevention.

The reclassified tests are: Cholestech LDX System, made by Cholestech Corporation of Hayward, California; QuickVue In-Line One-Step Strep A Test, made by QUIDEL Corporation of San Diego, California; and Serim Pylotriteck Test Kit, made by Serim Research Corporation of Elkhart, Indiana.

Questions may be directed to the Health Care Financing Administration at 214-767-6322.

News from AACOM

Applications to Osteopathic Medical Schools Break Records for Eighth Straight Year

Not to be outdone by last year's record breaking numbers, the nation's colleges of osteopathic medicine once again found themselves with more than four applicants per freshman seat available. Applications for the 1996 entering class topped 10,700, an increase over 1995 of 568, according to the American Association of Colleges of Osteopathic Medicine.

"We are very happy that the interest in osteopathic medicine continues to increase as evidenced by the steady growth in numbers of applications over the past eight years," said Frederick J. Humphrey, II, D.O., Chairman of AACOM's Board of Governors and Dean of the University of Medicine and Dentistry of New Jersey School of Osteopathic Medicine. "We are also pleased to see that the MCAT scores and Grade Point Averages of the applicants continue to rise as well. Average MCAT scores rose from 7.74 in 1995 to this year's high of 7.92 and grade point averages rose to 3.26 from last year's 3.21."

Dr. Humphrey took special note of the number of applicants who learned about osteopathic medicine from a practicing doctor of osteopathic medicine. According to the applicants, almost 39 percent of them gained their knowledge about osteopathic medicine from a D.O., and more than 28 percent heard about the field from their college career advisors.

Although there was a slight decrease in the number of underrepresented minority applicants (down from 964 in 1995 to 947), the total number of all minorities increased to 2998 over 1995's number of 2719. In response to these figures, Dr. Humphrey said, "Although our overall minority applicant figures continue to rise, there has always been a problem attracting underrepresented minority students to osteopathic medicine. This is a problem experienced by most of the other health professions as well. As such, we are working diligently through enhanced recruitment efforts, to reverse this trend."

An overwhelming 47.5 percent of applicants to osteopathic medical school held an undergraduate degree in biology, psychology and chemistry majors took second and third place with 18.7 and 6.2, respectively.

Quality of Osteopathic Medical Education Rated Highly by Osteopathic Medical Students

More than 80 percent of the class of 1995 in the nation's osteopathic medical schools indicated a high degree of satisfaction with the quality of their medical education. Seniors also expressed similar confidence (80 percent) in their mastery of the clinical skills required to begin a residency, according to the 14th annual survey of freshmen and seniors, *Debts and Career Plans of Osteopathic Medical Students in 1995*, released by the AACOM.

Career Plans: In a reversal of recent trends, the number of seniors planning an osteopathic residency increased over last year (39 percent versus 36 percent) and plans for an allopathic residency decreased (50 percent versus 54 percent). The

Primary Care specialties remain the preferred choice of 41 percent of seniors and 44 percent of freshmen. Of the Primary Care specialties, family practice retains its title as the single most popular specialty among the osteopathic medical students. Twenty-eight percent of seniors and 31 percent of freshmen indicated they plan to pursue this specialty.

"With the emerging health care system increasingly emphasizing primary care, it is extremely gratifying to know that 41 percent of the 1995 graduates plan to continue the osteopathic tradition of entering into one of the primary care specialties," noted Dr. Humphrey.

Indebtedness Still Rises: The debt level of osteopathic medical school seniors is now over \$90,000. Freshmen entering in 1994 expected to owe nearly \$95,000 when they graduate in 1998. Seniors expected it would take them a average of 12.1 years to erase their debt while freshmen, slightly more optimistic, thought they could repay theirs in about 10.4 years.

Future Earnings: Freshmen osteopathic medical students in 1994-95 were less optimistic than seniors about income expectations. In the first year of practice, freshmen said they expected to earn about \$70,900. After 10 years in practice their expectation is about \$145,000. The 1995 senior class, however, indicated much higher salary expectations. Seniors predicted an average income of \$96,000 for their first year in practice and \$190,000 per year after 10 years.

Survey: The 1994-95 survey was conducted among students of AACOM's 16 member colleges of osteopathic medicine. The results are based on a response rate of 74.8 percent of the 1,873 members of the senior class and an 87.3 percent response from the 2,217 enrollees of the 1994-95 freshman class.

Inquiries regarding Debts and Career Plans of Osteopathic Medical Students in 1995 may be directed to the survey's author, Allen M. Singer, Ph.D., at AACOM, 6110 Executive Boulevard, Suite 405, Rockville, MD 20852. Single copies of the report may be purchased from AACOM at the above address for \$15. ■

FDA Says New Pertussis Shot Effective

Scientific advisers to the Food and Drug Administration have concluded that SmithKline Beecham's new whooping cough vaccine is safer than the vaccine currently in use in the U.S., and it works as well.

Pertussis kills about 350,000 children worldwide every year, but widespread vaccination efforts limit American illnesses to approximately 4,000 a year. In 1994, eight U. S. children died.

CONVENTION ATTENDEES TO AT THIS YEAR

SAN ANTONIO - Hundreds of D.O.'s from across the state met in San Antonio to attend the 97th Annual Convention and Scientific Seminar. Over 300 physicians and spouses in attendance, the convention fulfilled expectations!

Seventy-seven exhibitors from across the country also participated in this year's convention. These exhibiting companies represented a vast variety of products and services. Additionally, 13 of those companies provided educational grants to TOMA. This allowed TOMA to bring in some exciting speakers from outside Texas, such as Paul Caldron, D.O., from Phoenix, Arizona, Elizabeth Vliet, M.D., from Tucson, Arizona and Frank Willard, D.O., from Biddeford, Maine.

During two of the educational sessions, "Ask the Experts About Diabetes" and "Geographic/Travel Medicine" combined with "A Lifetime of Vaccinations," a new presentation style was initiated, allowing for audience interaction with the speaker. The audience was asked to bring questions and difficult cases to these sessions to get answers. Both sessions were very successful with a great deal of audience participation.

Because of its popularity last year, a 20 terminal computer lab sponsored by the IBM Corporation, was open throughout the convention. Several companies had access to the internet and provided the physicians an opportunity to be "on the net." The computer lab was once again staffed by the TCOM employees, Regina Lee, Mark Wilson and Suzanne Gravois. Many thanked them for their hard work in making the computer lab a reality.

TOMA was fortunate enough to have AOA President-Elect John P. Sevastos, D.O., and his wife, Rae participate in the week long convention festivities. Sevastos began early Wednesday morning with an AOA update to the House of Delegates and continued as the keynote speaker for the Luncheon on Saturday. He and Rae participated in many other activities including the Sustainer's Party and President's Banquet.

Pat Molnar, AAOA President and her husband Joseph, also spent the week with TOMA conventioners. Mrs. Molnar was kept busy as well with participation in both the TOMA House of Delegates and ATOMA House of Delegates. She was also an important participant of ATOMA's President's Installation Brunch. She and Dr. Molnar attended the Sustainer's



A "WALK ON THE WILD SIDE" ANNUAL MEETING

...ent's Banquet and enjoyed an afternoon walking along the river and
...The Alamo. TOMA extended its Texas hospitality to both the Sevastos
...dolans throughout the week.

...e events highlighting this year's convention included the Sustainer's
...the Hyatt Regency Hill Country Resort Golf Tournament, Sea World of
...and the President's Banquet. This year TOMA's Sustainers were taken
...ter taxi to La Villita for an evening of entertainment. La Villita is the
...al settlement of "Old San Antonio" and was a great setting for the
...er's Party. As the sun went down and the stars appeared, many
...ed the fajita buffet and danced to the country western sounds of the Jody
...s Band. It was a pleasant evening for everyone.

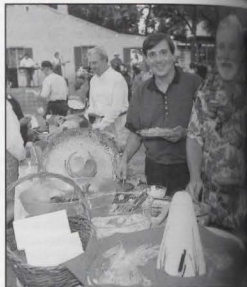
...Family Day, attendees had a choice of either playing in TOMA's annual
...urnament or going to Sea World of Texas. Both activities were sold out
...3 golfers playing in the tournament and 306 attending Sea World. Both
...had a great afternoon in the Texas sunshine!

...riday evening was dedicated to the annual President's Banquet. After
...ing sumptuous food, the awards presentations began with the
...tion of both the incoming and outgoing ATOMA boards. Following
...introductions, TOMA's Meritorious and Distinguished Service Awards
...resented (see pages 13 and 14). Finally, the most important event of
...evening — the gavel was handed over to Arthur J. Speece, III, D.O. from
...an D. Hospers, D.O. (see page 6). After the conclusion of the
...ations, the real party began with everyone dancing to the music of
...AKES, America's Band.

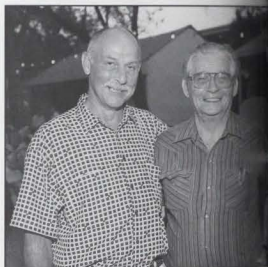
...convention ended on Sunday with a 5-hour risk management session,
...In Pursuit of a Physician - Professional Liability Mock Trial."
...e thanks to Craig D. Whiting, D.O., for another successful
...ation. The commitment and time he and his committee spent on
...ng the educational topics was realized as participants commented on
...uch they enjoyed the creative and interesting educational program.
...Whiting will now serve as Past Chair of the Convention Program
...omitee.

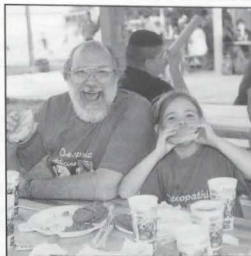
...98th Annual Convention and Scientific Seminar will be held in Fort
...ust on June 12-15, 1997. Mark your calendar now to attend.











Texas Osteopathic Medical Association

Political Action Committee

Established to protect and promote the interests of osteopathic medicine in Texas.

During the 74th Legislative Session, TOMA had many successes . . .

FACT: S.B. 965 was signed by Governor Bush on May 11, 1995. This law prevents Texas hospitals from discriminating against osteopathic physicians, who have osteopathic board-certification or residency training, when applying for staff privileges.

FACT: TOMA worked with the Texas Osteopathic Hospital Society to secure passage of H.B. 1965. This law allows the Insurance Commissioner to investigate and discipline managed care organizations that discriminate against osteopathic hospitals.

FACT: TOMA was a member of the Texas Med-Malpractice Coalition that was successful in securing passage of H.B. 971, a package of Medical Liability Reforms which should significantly reduce the number of non-meritorious lawsuits, tighten the standards for expert witnesses and eliminate pre-judgement interest on future damages.

The above is proof positive of the power of **your** Association! As you can see, TOMA has many friends in the Texas Legislature. Campaign season is upon us again and we need your help in replenishing our political war chest.

Your financial support to TOMA-PAC will provide us with the opportunity to develop and continue ongoing relationships with the legislators as TOMA fights for issues relevant to the osteopathic profession.

PLEASE MAKE A COMMITMENT TO SUPPORT YOUR PROFESSION BY CONTRIBUTING NOW!



END CONTRIBUTIONS TO:

**TOMA-PAC
1415 Lavaca Street
Austin, Texas 78701-1634**

Terry R. Boucher, MPH, Treasurer

Be sure to include your name, mailing address, occupation and name of employer with your contribution.

Note: TOMA-PAC contributions are not tax-deductible as a business expense. Federal law requires political committees to report the name, mailing address, occupation and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year.

TEXAS STARS

The following people have made pledges or have contributed to TOMA's Building Fund Campaign. These people are now known as "Texas Stars" because of their commitment to the osteopathic profession.

Rene Acuna, D.O.	Gerald Flanagan, D.O.	Lubbock Osteopathic Fund, Inc.	Hubert Scadron, D.O.
Elmer Addison, D.O.	Charles E. Fontanier, D.O.	Edward Luke, D.O.	Kristin M. Sears, D.O.
Ted C. Alexander, Jr., D.O.	Richard Friedman, D.O.	Richard Male, Jr., D.O.	A. Duane Selman, D.O.
Richard Anderson, D.O.	James Froelich, D.O.	Marion Merrell Dow, Inc.	T.R. Sharp, D.O.
ATOMA	Jake Fuller	Masterpath Groves Pathology Consultants	Rick Siewert, D.O.
ATOMA District II	D. Dean Gafford, D.O.	James Matthews, D.O.	Sarah Smiley, D.O.
Ass-Tex Printing and Mailing	Samuel B. Ganz, D.O.	R. Greg Maul, D.O.	George Smith, D.O.
Mark Baker, D.O.	David E. Garza, D.O.	Robert G. Maul, D.O.	Selden Smith, D.O.
Reita Baker	Mark Gittings, D.O.	Cindy McCarty	Jerry Smola, D.O.
Elmer Baum, D.O.	Myron L. Glickfeld, D.O.	Jack McCarty, D.O.	John Sortore
Coneth Bayles, D.O.	Brent Gordon, D.O.	Robert O. McCorkle, D.O.	Sparks Osteopathic Foundation
James Beard, D.O.	Charles Hall, D.O.	James McLaughlin, D.O.	Arthur J. Speece, D.O.
Corey Boucher	Richard Hall, D.O.	Ivri Messenger, D.O.	Dodie Speece
Jan Bowling	Donna Hand, D.O.	Linus Miller, D.O.	Kevin Stahl, D.O.
John R. Bowling, D.O.	Wendell Hand, D.O.	Carl Mitten, D.O.	Robert Stark, D.O.
Daniel Boyle, D.O.	Patrick Hanford, D.O.	Lois Mitten	Wayne Stocketh
Frank Bradley, D.O.	Jane Harakal	John Mohny, D.O.	Ray and Edna Stokes
Connie Bradley	Patrick Haskell, D.O.	Joseph P. Molnar, D.O.	Student Associate Auxiliary
Dale Brancel, D.O.	Vernon Haverlah, D.O.	Joseph Montgomery-Davis, D.O.	Summit Bancshares, Inc.
Robert Breckenridge, D.O.	Healthcare Insurance Services	Rocco Morrell, D.O., P.A.	J. Ross Tanner, D.O.
John Brenner, D.O.	Tony Hedges, D.O.	Dareld Morris, D.O.	H. Sprague Taveau, D.O.
Lloyd Brooks, D.O.	Harry Hernandez, D.O.	Ray Morrison, D.O.	Texas ACOF
Harry Burnett, D.O.	Linda Hernandez, D.O.	Ira Murchison, D.O.	R. Russell Thomas, Jr., D.O.
Jeffrey Butts, D.O.	H.S. Hewes, D.O.	Ann Nolen, D.O.	TOMA District II
D.Y. Campbell, D.O.	Wayne Hey, D.O.	Bill Nolen, D.O.	TOMA District III
Catherine Carlton, D.O.	Frederick Hill, D.O.	Henry Norrid, D.O.	TOMA District V
Ross M. Carmichael, D.O.	Teri Hill-Duncan, D.O.	Osteopathic Health System of Texas	TOMA District VI
John Cegelski, D.O.	Bret Holland, D.O.	Elizabeth Palmarozzi, D.O.	TOMA District VIII
Robert Chouteau, D.O.	William D. Hospers, D.O.	Alice Pangle, D.O.	TOMA District X
William Clark, D.O.	Houston Osteopathic Hospital Foundation	Michael Parisi, D.O.	TOMA District XII
George Cole, D.O.	Bobby Howard, D.O.	Robert Peters, Jr., D.O.	TOMA District XV
Samuel Coleridge, D.O.	Christopher Hull, D.O.	Ruby Peters	Monte Troutman, D.O.
Robert Collop, D.O.	Lewis Isenberg	Donald Peterson, D.O.	Stephen F. Urban, D.O.
Robbie Cooksey, D.O.	Jake Jacobson	Wilma Peterson	Christopher Vanderzant, D.O.
William Cothorn, D.O.	Constance Jenkins, D.O.	Dean L. Peyton, D.O.	Kenneth R. Watkins, Sr., D.O.
Michael Cowan, D.O.	William R. Jenkins, D.O.	William Pollan, D.O.	Bill V. Way, D.O.
Elda Cuniff-Isenberg, D.O.	V.L. Jennings, D.O.	R. Mark Probst, D.O.	Craig D. Whiting, D.O.
Jim Czewski, D.O.	Daniel Jensen	Paul Proffitt, D.O.	Dean Wierman, D.O.
Don Davis, D.O.	William R. Jones, D.O.	Bill Puryear, D.O.	Arthur Wiley, D.O.
George DeLoach, D.O.	Dawn Keilers	Daniel L. Rader, D.O.	Peter Wiltse, D.O.
Robert DeLuca, D.O.	Elva Keilers, D.O.	David Randell, D.O.	Marie Wiseman
Joseph DelPrincipe, D.O.	Royce Keilers, D.O.	H.H. Randolph, Jr., D.O.	Rodney Wiseman, D.O.
Doctors Hospital	Alex Keller, D.O.	Jeffrey Rettig, D.O.	James Woodruff, D.O.
Dr. Dodson	Earl Kinzie, D.O.	Merilyn Richards	Capt. Benjamin Young, D.O.
Synthia Dott, D.O.	Brian Knight, D.O.	John Riggs, D.O.	Steven Yount, D.O.
Negary Dott, D.O.	Jere Lancaster, D.O.	Peggy Rodgers	Nancy Zachary
Don Dunkle	Victorija Laucius, D.O.	Randall Rodgers, D.O.	T. Eugene Zachary, D.O.
Bradley Eames, D.O.	Edward J. Leins, D.O.	Steve E. Rowley, D.O.	Irvin Zeitler, D.O.
Wayne R. English, Jr., D.O.	Neil Levy, D.O.	Celina A. Sanchez	Victor Zima, D.O.
Carl Everett, D.O.	A. Ray Lewis, D.O.	Mario Sanchez, D.O.	John R. Zond, D.O.
Al Faigin, D.O.	Harold Lewis, D.O.	Richard Saunders, D.O.	
Virginia Farrar, D.O.	Peggy Lewis	John Sawtelle, D.O.	
Robert B. Finch, D.O.	John Longacre, D.O.	Amy Saylak	
Ray B. Fisher, D.O.	Hector Lopez, D.O.	Daniel Saylak, D.O.	

If you would like to contribute to the Building Fund and become a "Texas Star," call Paula Yeaman at 800-444-8662. Please note that contributions received three weeks prior to each issue may not appear until the following issue.

What's Happening In Washington, D.C.

- **Budget Resolution.** The Senate and House recently passed the GOP 1997 budget resolution that provides for \$702.5 billion of spending cuts over six years and projects a \$5 trillion surplus by 2002. The Senate vote was 53 to 46, right along party lines.

- **Not Binding.** The GOP budget resolution is not binding and is not enacted into law. It is a blueprint that instructs legislative committees to design and produce legislation that will implement the changes specified in the blueprint.

- **Small Business Package Alive.** On June 12, the Senate Finance Committee unanimously approved a package of small business tax incentives which included an increase in the small business depreciation deduction, a host of pension and Subchapter S simplification provisions, an extension of many expired tax provisions, and a variety of other tax breaks for small businesses. The package will now go to the Senate floor.

- **A Top Priority.** Health insurance reform will be a top legislative priority, according to newly elected Senate Majority Leader Trent Lott. In a recent statement, Lott stated that the American people needed "an opportunity to have a choice" of a medical savings account. The concept of a tax-deductible or tax-deferred medical savings account has been a major stumbling block in the health insurance debate.

- **Rigged Program.** Senator Ted Kennedy recently said that the Republican's proposal for a tax-deferred medical savings account was irresponsible and inexcusable. He said the Republican's agenda represents "a national commitment" to adopt the medical savings account concept with "a rigged evaluation program."

- **Survey Says "Yes."** Over 87 percent of American workers favor the adoption of a tax-free medical savings account, according to a recent survey conducted by the Marketing Research Institute. Nearly 77 percent of those surveyed said they would start an MSA. Of those surveyed, 40 percent said they were dissatisfied with the health insurance system in the U.S. and 83 percent said the government failed to provide adequate health insurance tax incentives to workers.

- **Ten Million Non-Filers.** The IRS is developing new methods to meet its mandate to be able to collect 90 percent of the taxes due by the year 2000. The IRS presently collects about 87 percent of what taxpayers owe the government on an annual basis. According to a recent statement by an IRS official, there are roughly 10 million non-filers in the United States at the present time.

- **A Big Tab!** The total cost of government in 1996 will be \$3.38 trillion, according to a recent report by the Americans for Tax Reform Foundation. This translates to an annual charge of \$13,000 for every adult and child in the country.

Easing the Premium Burden

Sam is a forty-five year old with a good job, a great family, a large mortgage and a growing estate. He has determined that

he needs permanent life insurance protection (estimated at \$1 million of coverage), but he is spooked by the size of the premiums. Sam's employer considers Sam a key employee and would like to help with his insurance need, but does not want to just pay the premiums.

The solution for Sam is a split dollar funded life insurance program. Sam and his employer enter into a contract to share the cost of the premiums, with Sam paying a small portion (equal to an annually renewable term premium), and the company paying the lion's share. At Sam's death, the company is paid back the funds that it has advanced on the policy, and the balance of the death benefit goes to Sam's family. Sam gets a permanent insurance benefit at a super low price. The employer binds Sam to the company by advancing funds that will be repaid in the future.

Bob Dole proposed a charitable tax credit to allow taxpayers to earmark a portion of their annual taxes for private and religious charities. Under Dole's proposal, an individual could receive a \$500 tax credit for donations to charitable and religious organizations that spend more than 75 percent of their funds on poverty relief. According to Dole, the proposal would give Americans the "stark choice" to give tax dollars directly to institutions that "reclaim lives."

- **Flat Tax Bonanza.** A study released on May 21 by economic professors from the University of Texas and Ohio University claim that the proposed 17 percent flat tax would benefit every income group, with the poorest individuals in the U.S. gaining the most in terms of increased disposable income. The study also concluded that the proposed flat tax would generate increased economic activity that would produce a 1.8 percent increase in government revenues. In commenting on the study, House Majority Leader Richard Armitage stated, "No matter how you cut it, every time you make an examination of the flat tax, you will find out that the alleged ill effects that are made by the defenders of the status quo just don't happen in the flat tax world."

- **Is Dole a Flat Taxer?** No one knows. Following a meeting on May 22 with flat tax guru Steve Forbes, Dole stated that he is "seriously considering" an economic plan that includes pro-growth tax policies. Forbes stated that, although Dole has not signed off on any proposal, Dole wants to put together a "serious, substantive growth package" that includes tax reduction and "radical simplification" of the tax code.

- **The "Quiet Crisis."** Lack of retirement security is the "quiet crisis" in America, according to Senate Minority Leader Thomas Daschle. Daschle recently stated that more than one half of the American work force is not covered by a pension plan, and that most workers lack the resources to save any funds for retirement.

The above information was provided by Dean, Jacobson Financial Services, Fort Worth, Texas.

**Frustrated With
Health Insurance?
Looking for a
New, Stable and
Affordable
Approach?**



Call the Health Insurance Experts

TOMA has endorsed **DEAN, JACOBSON FINANCIAL SERVICES** to handle the frustrations of health insurance for you! While volatility and increasing costs have become the norm for the health-care industry, **DEAN, JACOBSON** Financial Services has a select number of superior group health plans specifically for **TOMA** members and their employees. Insured through some of the finest Accident and Health insurers in the nation, these plans offer superior Major Medical coverage to **TOMA** members at very competitive rates.

So, if you are looking for a better answer to your health insurance frustrations, call **DEAN, JACOBSON** Financial Services today!

For information on coverages, costs, and enrollment forms contact:

DEAN, JACOBSON FINANCIAL SERVICES

(817) 335-3214

P.O. Box 470185

Fort Worth, TX 76147

(800) 321-0246

(214) 445-5533

Dallas Metro

News from the University of North Texas Health Science Center at Fort Worth

Poll Finds Texans Strongly Support Medical Research

A majority of Texans say that the nation's commitment to medical research should be stronger and that they would pay slightly higher taxes, health insurance rates or prescription drug prices to support it.

The results of the poll of 1,000 Texans was released by Research!America, a Virginia-based nonprofit advocacy organization for medical research. The telephone poll was conducted in March on behalf of the University of North Texas Health Science Center at Fort Worth, UT Southwestern Medical Center in Dallas and 11 other Texas academic institutions.

The great majority of those surveyed oppose cutting federal funding for scientific research at universities, believe that spending money on medical research adds to the quality of health care and is important to the Texas economy.

The poll of Texas residents shows that:

- 87 percent believe medical research adds to the quality of health care.

- 64 percent think the national commitment to medical research should be increased.

- To pay for the increased medical research, 56 percent said they would be willing to pay an additional \$1 for each prescription drug; 52 percent said they would pay \$1 more a week in taxes; and 54 percent said they would pay \$1 more a week for health care insurance.

- 85 percent are of the opinion that spending money on medical research is important for jobs and incomes in Texas.

- 73 percent believe that basic science research that advances the frontiers of knowledge, even if it brings no immediate benefit, is necessary and should be supported by the federal government.

"These figures confirm our belief that medical research is a high priority for the people of Texas," said UNTHSC President David M. Richards, D.O. "The poll is additional proof that Texans understand that research holds the key to preventing and treating human illnesses."

The poll was proportionately demographic of the Texas population and interviews were conducted in Spanish when necessary. The survey has a margin of error of plus-or-minus 3.1 percent.

UNTHSC Physician Certified to Evaluate Drug Tests

Scott C. Taylor, D.O., a faculty physician at UNTHSC, has been certified as a medical review officer authorized to evaluate drug and alcohol tests in public and private sectors of the workplace.

Dr. Taylor, an Associate Professor of Occupational Medicine/Personal Health, was awarded MRO certification by the Medical Review Officer Certification Council. Federal law mandates that a physician must make the final determination of whether a positive laboratory drug or alcohol test represents substance abuse. MROCC certification indicates Dr. Taylor is qualified to handle workplace drug and alcohol problems and chemical dependency.

The certification council is an independent organization representing the American Medical Association, the American Osteopathic Association and a variety of medical specialty societies.

UNTHSC Physician Named Association President

Steve P. Buchanan, D.O., Associate Professor of Obstetrics and Gynecology at UNTHSC, was elected President of the American College of Osteopathic Obstetricians and Gynecologists at their annual meeting in San Antonio. Dr. Buchanan, who also was Program Chairman for the group's 63rd annual meeting, will serve a one-year term.

Dr. Buchanan is a Fellow of the ACOG. He earned his D.O. degree at Texas College of Osteopathic Medicine and joined the TCOM faculty in 1987. He received his bachelor of science degree from the University of Texas at Arlington.

Enrollment of Physician Assistant Students Underway

The process to admit the first students

in the physician assistant studies program at UNTHSC began in July. Information brochures and application packets were mailed to more than 1,000 people who have inquired about the program. Those who return completed applications by the November 15 deadline will be competing for the 12 seats in the first group that will begin classes next summer.

Warren Anderson, Ed.D., Associate Dean for Educational Planning and Development, said that members of the first class will be selected after undergoing interviews in early spring. He said that they will begin their 21-month program of classroom study and clinical rotations in June of next year.

A survey team from the Accreditation Review Committee for Physician Assistants (ARC-PA) will visit UNTHSC in early February for the first phase of a two-step accreditation process. Anderson said the visit will determine whether the center's program is granted preaccreditation status. The second phase of accreditation process must be completed prior to the graduation of the first class of PA students in September, 1990.

Anderson noted that although the program will not begin formally until next June, the training of PA students at UNTHSC has been underway for about a year. He said that several PA students from Southwestern Medical School in Dallas have been taking clinical rotations in the Department of Pediatrics.

U. S. Air Force Major Henry Lamm, PA-C, was named Director for the physician assistant program and joined UNTHSC on August 1. Major Lamm currently holds a similar position for the Air Force's PA program at Sheppard Air Force Base in Wichita Falls.

Joint Commission Surveyors Visit UNTHSC

UNTHSC is anticipating a favorable decision in late August or early September on its application for accreditation by the Joint Commission on Accreditation of Health Care Organizations.

Two joint commission surveyors, Paul Hargis, M.D., and Mark Kunkel, M.D.,

New Members

TOMA would like to welcome the following new members who were approved at the June 4, 1996, Board of Trustees Meeting:

Regular Members

Robert Joseph Byrnes, D.O., Family Practice, 2813 Oak Point, Jacksonville, 79566. Medical education: University of North Texas Health Science Center/Texas College of Osteopathic Medicine, 1991. Internship: Osteopathic Medical Center of Texas, Fort Worth, 1991-92. DOB 12-18-58.

Donald Wayne Fox, D.O., Pediatrics/Neonatology, 601 Omega, #205, Arlington, 76014. Medical education: Kirksville College of Osteopathic Medicine, Kirksville, MO, 1972. Internship: Grandview Hospital, Dayton, OH, 1972-73. Pediatrics Neonatology residency: R.E. Thomason, El Paso, 1974-76. DOB 8-14-44.

Daniel E. Gutierrez, D.O., Neurological Surgery, 315 N. San Saba, #1228, San Antonio, 78207. Medical education: University of North Texas Health Science Center/Texas College of Osteopathic Medicine, 1989. Internship: Detroit Osteopathic/Bi-County Community Hospital, Detroit, MI, 1989-90. Neurological Surgery residency: Horizon Health System/Bi-County Community Hospital, Detroit, MI, 1990-95. DOB 4-21-63.

Brent A. Harvey, D.O., Family Practice, 510 Barx Trail, Alledo, 76008. Medical education: University of North Texas Health Science Center/Texas College of Osteopathic Medicine, 1994. Internship: Dallas Family Hospital, 1994-95. DOB 3-15-65.

Darrell Herrington, D.O., Family Practice, 3118 Grandview, San Angelo, 76904. Medical education: University of North Texas Health Science Center/Texas College of Osteopathic Medicine, 1987. Internship: Dallas/Fort Worth Medical Center - Grand Prairie, 1987-88. DOB 12-21-50.

James N. Irvine, D.O., Family Practice, 5024 River Bluff Drive, Fort Worth, 76132. Medical education: University of North Texas Health Science Center/Texas College of Osteopathic Medicine, 1989. Internship: Hillside Hospital, San Diego, CA, 1989-90. DOB 12-13-57.

R. Mark Probst, D.O., Family Practice, 3811 24th Street, Lubbock,

79410. Medical education: University of North Texas Health Science Center/Texas College of Osteopathic Medicine, 1981. Internship: Texas Tech Rahsc, Amarillo, 1981-82. Family Practice residency: Texas Tech Rahsc, Amarillo, 1982-84. DOB 11-24-53.

Karen Lynne Rainville, D.O., Psychiatry, Terrell State Hospital, P.O. Box 70, Terrell, 75160. Medical education: University of North Texas Health Science Center/Texas College of Osteopathic Medicine, 1990. Internship: Southside Hospital, Corpus Christi, 1990-91. Psychiatry residency: Southwestern Medical School, University of Texas, Dallas, 1992-95. DOB 10-17-52.

Kent Ray Walker, D.O., Family Practice/Sports Medicine, Route 4, Box 210A, Hereford, 79045. Medical education: University of Osteopathic Medicine and Health Sciences College of Osteopathic Medicine and Surgery, Des Moines, IA, 1987. Internship: MOMC, Detroit, MI, 1987-88. Orthopedic Surgery residency: WBAMC, El Paso, 1990-91. DOB 4-21-57.

Reinstated Member

Weldon E. Bond, D.O., Arlington, TX

Intern/Resident Members

Stephen Harold Fink, D.O.; Martin Glenn McElya, D.O.

Correction

Under "New Members" in the May, 1996, issue of the *Texas D.O.*, the residency site for Albert H. Olivencia-Yurvati, D.O., was incorrect. It should have read: Cardiothoracic Surgery residency: Deborah Heart & Lung Center, Browns Mills, New Jersey.

Our apologies to Dr. Olivencia-Yurvati.

were on campus in mid-June for a two-day visit. They looked into the center's compliance with the 400-plus standards required for accreditation.

During a briefing at the end of their visit, Drs. Kunkel and Hargis discussed their preliminary report with about 40 administrators and department chairmen. The surveyors reported only a few significant findings of the kind that must be corrected within 90 days and only slightly more supplemental recommendations for improvement. "Most of our findings are in the areas of partial compliance (with standards)," said Dr. Hargis. "I don't think we found any of noncompliance."

Dr. Hargis praised the "high professionalism" of UNTHSC employees. He also expressed appreciation for the humor displayed by employees which, he said, surveyors usually don't find during site visits.

They emphasized that their initial findings will be reviewed by Joint Commission analysts.

Benjamin Cohen, D.O., Vice President for Health Affairs, told the JCAHO representatives that he was "pleased to hear the tenor of your report" and added, "We're going to walk the high road of accreditation. It looks like we are on the road."

UNTHSC Names Director of Alumni Affairs



Laure Andersen has been named Director of Alumni Affairs for UNTHSC. She joined the Office of Institutional Advancement on June 3.

Andersen previously was volunteer coordinator for the City of Fort Worth Parks and Community Services Department. From 1983-1994, she held several positions in the development office at Texas Wesleyan University, including Assistant Director of Alumni Relations and Assistant Director of Development. Andersen is a graduate of TWU.

Self's Tips & Tidings

Don Self & Associates

Using Modifier 57 on Medicare Claims

Some providers are using modifier 57 with an established patient office visit in order to be paid for the visit in addition to a minor procedure or surgery. HCFA is instructing Medicare carriers to not pay for both. Modifier 57 should be used strictly for the E&M service to denote the service is a significant separately identifiable service and the decision for the MAJOR surgery was made during this visit. It is not to be used for minor surgeries (surgeries with global fee periods of 0 or 10 days). It is to be used only for surgeries that have a 90 day global fee period.

Are You Billing for Purchased Interpretations?

In the past, we've addressed the folly of paying for technical components of services, billing Medicare for the entire service and paying a service for the technical portion. Now, it seems that HCFA is addressing the "purchased interpretation" area also. There are four conditions under which the doctor who performs a test can bill directly for both the professional and technical components:

1. The doctor ordering the test must be independent of the entity providing the tests AND of the physician or group providing the interpretation.
2. The claim for both technical and professional components must be filed by the entity who performs the tests and purchases the interpretations.
3. The doctor or group providing the interpretation must not see the patient.
4. If the purchased interpretation isn't performed on the premises of the ordering physician, the ordering physician MAY NOT BILL Medicare for the interpretation - the physician who performs the interpretation must bill Medicare.

With the exception of group practices (who may bill and receive payment for the services of its members), we recommend that you only bill for the services you provide and allow other physicians to bill for the services they

provide. This simplifies not only the Medicare billing, but other problems as well.

Want Extra Tips From Don?

At the request of the Osteopathic Source, we are now publishing articles on opening a practice, setting your fees, participating, etc. on the Internet for Osteopathic Students. You can access the Source at: http://montana.avicom.net/the_source/donself.html

Your Chances of Winning a Medicare Appeal are Far Greater Than That of Winning the Lottery

The totals for Medicare appeals for 1995 are in! In 1995, more than 647 million claims were filed and more than four million of these claims were appealed. Fifty percent of the appeals were made in favor of the doctor at the initial stage (request for an appeal) and interestingly, 50 percent of the appeals were won by the physician at the hearing stage also. This just proves that you should always appeal, if you feel the claim was unjustly denied or reduced.

If you do go to the ALJ (Administrative Law Judge) level, make sure you advise the judge or hearing officer, prior to the hearing, if you intend to bring an expert witness with you. At the conclusion of the hearing, if you feel you still have information to present, request additional time to gather and send documents you think might be pertinent and helpful. They have the authority to grant it.

"80 percent of providers never appeal claims and those 80 percent deserve more!"

Hospital Discharge & Admits on the Same Day

You may bill and be paid for a hospital discharge and a re-admission of a patient, even if it occurs on the same day. For instance, you have a patient that you discharge from one hospital and admit to another in one day. You would charge for a hospital discharge (99238 or 99239) for one hospital, and on a SEPARATE CLAIM, you would charge

for a hospital admit (99221). The reason for the separate claim is that on the part of service on the first claim, you would list the hospital that the patient was being discharged from. On the second claim containing the admit, the place of service would be the name of the hospital the patient was being admitted to. Also, the reason for the admit being coded with the lowest level (99221) because you will PROBABLY be using the same information from the first hospital encounter to prepare the admission paperwork for the second hospital, you use a higher level code (99222 or 99223), the chances are very good that Medicare will investigate and either deny the charge or perform an audit.

Get Paid for Hepatitis A & B Vaccines

Medicare, and virtually all carriers will pay for Hepatitis A and B vaccines in certain instances:

- The patient is a hemophiliac who receives Factor VIII or IX concentrates (ICD9 codes 286.0, 286.4 - 286.8, 286.7)
- The patient is a homosexual male (302.0)
- The patient is an IV drug abuser (304.00 - 304.03, 304.10 - 304.13, 304.20 - 304.23, 304.30 - 304.33, 304.40 - 304.43, 304.50 - 304.53, 304.60 - 304.63, 304.70 - 304.73, 304.80 - 304.83, 304.90 - 304.93)
- The patient has chronic renal failure (585)
- The patient has end stage renal disease (see 585)
- The patient is in contact with or exposed to others with a communicable disease (V017). To be paid for this diagnosis, your patient must be mentally retarded and a client of an institution, or live in the same house with others who are Hepatitis B carriers, or work with and frequently be exposed to blood derived body fluids.

We're on the Web for You!

Now you are able to E-Mail questions to: donself@gower.net

You can also visit our Home page, see my family and from there access my

business page with schedules, links, politics, church, articles, etc.:
www.gower.net/donself

Coding "1 or More" CPT Codes

While we believe in "creative" coding, we must caution you against "duplicate" billing when using one of the procedure codes that include the expression "one or more...", "up to and including...", "five or less...", "one or both..." etc.

In these instances, be careful that you are not duplicating your billing by using the same procedure code more than once. Examples:

CPT 11200: (Removal skin tags, up to & including 15 lesions). You would not use this code three times for three lesions; you use it once.

CPT 11700 & 11710: (Debridement of nails...five or less). If you do two nails, don't charge these codes twice.

CPT 11900: (Injection, intraleisional; up to & including three lesions).

Use this one code for your charge for one through seven lesions.

CPT 69210: (Removal impacted cerumen, one or both ears). You get paid the same if you do one or both ears. Do not use this code twice in one day, even if you do both ears.

Questions You've Asked

Q. Is there any way to get paid by Medicare patients for ace wraps that we provide them in the office?

A. Since Ace wraps are NEVER covered by Medicare, you may collect whatever you feel is fair and appropriate from the patient. You do not need to file a claim for ace wraps.

Q. Can I bill Medicare for the forms that I am required to complete regarding Ambulance services after I have treated the patient in the Emergency Room?

A. Unfortunately, there are no codes that Medicare covers for completing forms or paperwork associated with emergency room services or ambulance services. This needs to be taken into

consideration when determining which level of visit code to use in the Emergency Room.

Q. How can you bill the administrative component of G0008 for two shots of vaccines given on the same day, such as one pneumonia vaccine and one flu vaccine?

A. Medicare will not pay for two charges for G0008 on the same day. It sounds like you are using incorrect codes. You should be charging G0008 for the flu vaccine administration and 60009 for the pneumonia vaccine administration.

Q. I need to change my computer system this summer, and want to know what system you recommend?

A. This is like asking a Buick dealer if he recommends his own cars. Obviously, I've not done a good job of notifying clients that we can put our computers in your office and handle ALL of your claims, patient statements, past due notices and appeals without you having to buy a computer system. We recommend ourselves. ■

ACOFPP Names Dr. Jerry Alexander Family Physician of the Year

Jerry M. Alexander, D.O., FACOFPP, of Wichita Falls, was named the 1996 Family Physician of the Year by the American College of Osteopathic Family Physicians, during the group's recent annual convention in Orlando, Florida.

The Family Physician of the Year award is the highest award presented by the ACOFPP. The selected recipient is chosen on the basis of his or her outstanding leadership, contribution to respective college and the profession and local community. Equally important, he or she must represent a role model for their peers.

In making the presentation at the Presidential Banquet, Dr. Robert J. George, newly elected President of the ACOFPP, said, "Dr. Alexander demonstrates the outstanding performance of medical volunteers.

"Dr. Alexander is personally responsible for the well organized medical support of the 'Hotter N' Hell Hundred Century Bicycle Ride,' which will celebrate its 16th year. This bicycle

ride, which began as an event for the community to celebrate it's anniversary, has been for more than six years the largest 100-mile bicycle ride in the United States.

"For his untiring efforts to serve his community, Dr. Alexander was named Citizen of the Year by City Magazine and he received the National Distinguished Leadership Award from the National Association of Community Leaders."

A 1965 graduate of Wichita Falls Senior High School, Dr. Alexander attended McMurray University on a football scholarship and later graduated from Midwestern University in 1969. He earned his D.O. degree in 1973 from Kirksville College of Osteopathic Medicine and interned at East Town Osteopathic Hospital in Dallas. Dr. Alexander has been in active family practice, with an emphasis on Sports Medicine, in Wichita Falls since 1974. He was board certified in Family Practice in 1974.

Active in community affairs, he has served as team physician for the Wichita Falls Coyotes for over 20 years. In 1992, he was inducted into the Oil Bowl Football Hall of Fame for his service as a physician to Maskat Temple of Wichita Falls.

Professional memberships include the Texas Osteopathic Medical Association; American Osteopathic Association; ACOFPP; Texas Society of the ACOFPP, which named him Family Practitioner of the Year in 1995; and the American College of Sports Medicine. In addition, he is a member of the First Baptist Church of Wichita Falls; the Fellowship of Christian Athletes; and the Civil War Round Table.

As noted by the ACOFPP, "Exemplifying the highest standards of an osteopathic family physician in both his practice and within his respective community, he has achieved ACOFPP's highest award."

TOMA extends sincere congratulations to Dr. Alexander on receiving this prestigious award. ■

Blood Bank Briefs for Physicians

Creutzfeldt-Jakob Disease and Blood Transfusion"

Margie B. Peschel, M.D., Medical Director, Carter Blood Center, Fort Worth, Texas

Creutzfeldt-Jakob Disease (CJD) is a fatal, rapidly developing degenerative disease of the central nervous system characterized by dementia. Over 85 percent of the cases are sporadic, appearing in individuals without family history. About 10 percent of the cases are familial. CJD is related to a number of other dementias in humans and in animals, including the Gerstmann-Straussler-Scheiker disease, fatal familial insomnia, kuru, scrapie of sheep and goats and the bovine spongiform encephalopathy (mad cow disease) of cattle. The causative agent of CJD is controversial. Some authors still favor a viral etiology for CJD; however, the majority of investigators in the area accept the evidence for an infectious protein, the prion etiology. Starting in 1985, CJD was identified among seven of 6,284 recipients of human pituitary derived growth hormone. Concerned about the theoretical possibility of transmission by transfusion, as a precautionary measure, individuals who received human pituitary derived growth hormone were deferred

from donating blood in November, 1987. In August, 1995, as precautionary measures to further reduce the possible transmission of CJD disease by blood and blood products, donor history questions were expanded to include persons who have received transplants of dura mater and are permanently deferred from donation as well as persons with family history of CJD disease.

CJD occurs at an estimated annual incidence of one case per one million persons; the disease may have an incubation period of many years in humans. Although no case of transmission of CJD through blood transfusion or blood derivatives has been documented, transmission of CJD through blood components still remains a theoretical possibility.

Since 1995, the Centers for Disease Control and Prevention, the American Red Cross, and the New York Blood Center have had, in progress, a study to determine the risk, if any, of transmission of CJD by blood components from donors who subse-

quently develop CJD. To date, review of the cause of death of 35 recipients of these units indicates that none had developed CJD or other central nervous system diseases. However, the low incidence of CJD, coupled with the long incubation period suggests that definitive answers to the question of transmissibility will not be available in the near future. We feel the Food and Drug Administration directives for precautionary measures to further reduce the possible risk of transmission of CJD in blood and blood products is prudent and are in place at Carter Blood Center.

References:

1. DeArmond, S.J. and Prusiner, S.B. "Etiology and Pathogenesis of Prion Diseases." *American Journal of Pathology* 148:4:1995.
2. Fradkin, J.E., Schonberger, L.B., Mills, J., et al. "Creutzfeldt-Jakob Disease in Plasma Growth Hormone Recipients in the United States." *Journal of the American Medical Association* 265:880, 1991.
3. Manuelidis, L. "The Dimensions of Creutzfeldt-Jakob Disease." *Transfusion* 34:915, 1994.

THANK YOU!

TOMA would like to thank the following "Texas Stars" who have contributed above the \$1,000 donation level:

Auxiliary to the Texas Osteopathic Medical Association

Mark Baker, D.O.

Dr. and Mrs. John Bowling

Frank Bradley, D.O.

Mary Burnett, D.O.

John Cegelski, Jr., D.O.

George Cole, D.O.

Nelda Cuniff-Isenberg, D.O.

Jim Czewski, D.O.

William Dean

Drs. Cynthia and Gregory Dott

Carl E. Everett, D.O.

D. Dean Gafford, D.O.

Samuel B. Ganz, D.O.

Myron L. Glickfeld, D.O.

Drs. Donna and Wendell Hand

Healthcare Insurance Services

Drs. Harry and Linda Hernandez

Houston Osteopathic Hospital Foundation

Jack Jacobson

Constance Jenkins, D.O.

William R. Jenkins, D.O.

Drs. Elva and Royce Keilers

Victorija Laucius, D.O.

Harold Lewis, D.O.

Lubbock Osteopathic Fund, Inc.

James Matthews, D.O.

R. Greg Maul, D.O.

Dr. and Mrs. Jack McCarty

Carl Mitten, D.O.

Dareld R. Morris, D.O.

Drs. Ann and Bill Nolen

Osteopathic Health System of Texas

Robert Peters, Jr., D.O.

Donald M. Peterson, D.O.

Randall Rodgers, D.O.

Dr. and Mrs. Mario Sanchez

Daniel Saylak, D.O.

A. Duane Selman, D.O.

T.R. Sharp, D.O.

Sparks Osteopathic Foundation

Arthur J. Speece, D.O.

Wayne Stockseth

Texas ACOFP

TOMA District II

TOMA District V

TOMA District X

TOMA District XV

Bill V. Way, D.O.

Rodney Wiseman, D.O.

T. Eugene Zachary, D.O.

News from the TWCC

Commission to Step Up Enforcement of Failure to Timely File Certification of Maximum Medical Improvement Reports

The Texas Workers' Compensation Commission is stepping up its enforcement efforts relative to untimely filings of the Certification of Maximum Medical Improvement Report (Form TWCC-69). In the past, these enforcement efforts were concentrated primarily on reviewing complaints received in the Compliance and Practices Division, or as part of a special project.

In the last legislative session, legislators amended the Texas Labor Code by adding a section providing that a health care provider commits an administrative violation if that person fails or refuses to timely file required reports or records. The new section of the statute has been in effect since September 1, 1995, and the rules relating to timely filings of TWCC-69 forms have not been changed since that time.

Section 415.021(b) of the Texas Labor Code authorizes the Commission to assess an administrative penalty not to exceed \$10,000 and to enter a cease and desist order against a person who either commits repeated administrative violations, or allows, as a business practice, the commission of repeated administrative violations. The maximum penalty for one late filing of a TWCC-69 cannot exceed \$500.

New enforcement efforts include an expanded field audit methodology which includes a review of TWCC-69 forms during all audits of insurance carrier claim files and a new automated audit process to review late TWCC-69 forms individually.

The new automated audit system will use the TWCC's database to electronically identify late TWCC-69s and to review each health care providers' performance in that area. Compliance and Practices will review the electronic performance report and select providers for review based primarily upon system impact, performance, and referral activity.

For further information concerning this project or requirements for filing the TWCC-69 and other medical reports, contact the Information Services Section of the Medical Review Division at 512-440-3513.

William T. Crow, D.O., CSP-OMM, Earns Certification of Special Proficiency in Osteopathic Manipulative Medicine

The American Osteopathic Association, upon the recommendation of the AOA's Bureau for Osteopathic Specialists and the American Osteopathic Board of Special Proficiency in Osteopathic Manipulative Medicine (AOBSPOMM), has approved Certification of Special Proficiency in Osteopathic Manipulative Medicine (CSP-OMM) for Thomas Crow, D.O. Dr. Crow is one of 242 osteopathic physicians nationwide who currently holds this status. He completed the board examinations November 19, 1995, at the American Academy of Osteopathy's headquarters in Indianapolis, Indiana.

Dr. Crow is currently in private practice in San Antonio. He received his Bachelors Degree in 1978 from Texas Tech University and his D.O. degree from Texas College of

Osteopathic Medicine in 1987. He interned at Doctor's Hospital in Corpus Christi.

Dr. Crow's professional affiliations include membership in the AOA, the American Academy of Osteopathy, the American Academy of Disability Evaluating Physicians, the Disability Division of American Osteopathic Academy of Preventive Medicine, American College of General Practitioners, Texas Osteopathic Medical Association and the Texas Academy of Osteopathy.

Established in 1990, the AOBSPOMM is a certifying board of the AOA. Its members are nominated from the certified members of the American Academy of Osteopathy by the Board of Governors of the American Academy of Osteopathy, and are elected by the Board of Trustees of the AOA. The examination process of the AOBSPOMM afford each candidate the opportunity to demonstrate his or her special proficiency in an area of practice. This is accomplished through the successful completion of written, oral and practical examinations. Self-selected case studies from the individual's private practice form the basis of the oral examination.

Students and Profession to Benefit from Changes to AOA/NOF Student Loan Program

The Board of Directors of the National Osteopathic Foundation has approved several changes to the Student Loan Program which will greatly benefit osteopathic medical students and the profession.

Last year, NOF staff conducted two focus groups with osteopathic medical student groups and one with financial aid officers at the colleges of osteopathic medicine to determine how best to assist students via the loan program. Several recommendations came out of those sessions, part of an extensive effort to obtain feedback on the program.

The revisions, all of which went into effect on June 1, 1996, are as follows:

Interest Rate: The interest rate on all variable-rate loans (loans granted to first-time borrowers on or after June 1, 1994), will be based on the 91-day Treasury Bill, instead of on the prime rate. The new rate effects all borrowers — current and new — with a variable rate when those rates were adjusted on June 1, 1996. The new interest structure — 91-day T-bill plus 2.75 percent — is more comparable to other loan programs.

Loan Amount: Loans will be offered in amounts ranging from \$1,000 up to \$5,000, in various increments of \$500 (\$1,000; \$1,500; \$2,000; etc.). In the past, students could borrow only \$2,000 — no more, no less. However, feedback indicated the need for both larger and smaller loan amounts. The distribution of the total amount of loan funds available to each school will be decided by each school's financial aid officer.

Interest Deferral: Previously, interest payment was not deferrable, but as of June 1, 1996, the annual interest billing has been eliminated. Deferred borrowers will be sent an annual statement of account, indicating that no amount is currently due, but offering the option of making partial or full payment at any time.

Other minor changes have also been made. For more information, contact your financial aid officer or the National Osteopathic Foundation at 404-705-9999.

Public Health Notes

"Strengthening the Bonds Between Medicine & Public Health"

By Nick U. Curry, M.D., M.P.H., F.A.C.P.M.

In this second installment in my examination of the role of the public health organization in our community, I will address the movement to strengthen the relationship between public health and medicine. This is something we have been working on for more than a decade. It is not always apparent to physicians as they go about their practices. Nevertheless, the ties between medicine and public health are strong in our community. In our rapidly changing practice environment, public health and medicine should be working even harder to support common objectives.

This past March, the Congress of the Medicine/Public Health Initiative was held in Chicago. This meeting brought together about 350 individuals from the 50 states, the District of Columbia and Puerto Rico to address strategies for enhancing the medicine/public health relationship. This group included presidents of the state medical societies; presidents of the state public health associations; about half of the state health commissioners; representatives from most of the schools of public health; two-thirds of the schools of medicine; and representatives of the federal government, foundations, integrated health systems, hospitals and local public health authorities. It was co-chaired by M. Roy Schwarz, M.D., AMA Group Vice President for Professional Standards and Fernando M. Trevino, Ph.D., M.P.H., Executive Director of the American Public Health Association and the Director-designate of the University of North Texas Health Science Center's new Program in Public Health.

So, what is the point of all this? Why have a three day congress to discuss medicine and public health? Public health has much of its modern origins in medicine. Many of the public health pioneers of the 19th and 20th centuries were physicians. Yet it has been said that there is a disconnect between medicine and public health today. The two move down separate paths, sometimes parallel, but hardly ever connected. It is as if we consider achieving health for our individual patients as inconsistent with public health's mission of assuring health for the whole community.

The realities of modern medicine in an

environment of integrated health systems require that the public health emphasis on disease prevention and health promotion become an integral part of any medical practice. The public health approach which stresses behavioral modification as opposed to attempting to treat or cure the outcomes of behaviors will become increasingly important in our society. The public health emphasis on using data to instruct the design of individual and population interventions and to assess outcomes is an approach that those who practice medicine in our communities will need to use more and more.

This is particularly true as we attempt to control the cost of health care in a society that continues to suffer from conditions brought on by behaviors which we choose to indulge and which enrich certain segments of the economy. In addition, the rise of diseases once believed to be controlled and the characterization of new conditions affecting the health of populations make it imperative that medicine work closely with public health. This close working relationship can often be seen at the local community level but appears weak at the state and national level.

All this must be looked at against the backdrop of declining public resources for public health core functions and services at the federal, state and local levels. In addition, the private sector seeks to reign in costs for personal health care at the same time that we are experiencing reductions in public support for core public health functions. Both houses are experiencing funding contractions. It is only logical that they should work together, seek synergy and share resources to achieve better health for our communities.

How will this Medicine/Public Health Initiative do that? It will attempt to develop innovative approaches in the formal education of physician, in health related research and practice that will better integrate the theory and practice of medicine and public health. From my perspective, the point of all of this is to improve the health of Americans and to do so in ways that are most cost effective.

Specifically, seven recommendations have been made. They are:

Engage the Community. Challenge existing thinking within academic health centers, health-oriented community organizations, health care delivery systems and providers, and among health care purchasers to focus their efforts on improving the health of the community.

Change the Education Process. Enhance the practice of medicine and public health by expanding public health's understanding of medicine and medicine's understanding of public health.

Create Joint Research Efforts. Develop a joint research agenda in public health and medicine.

Devise a Shared View of Health and Illness. Develop a conceptual framework that gives public health and medicine a common approach to health and illness.

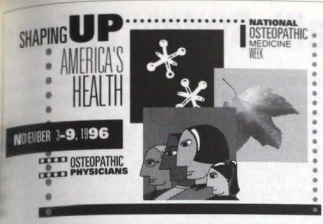
Work Together in Health Care Provision. Develop a framework including standards and strategies for integrating health promotion and prevention services and activities in both the clinical and the community settings of individuals served by health plan companies, integrated delivery systems and medical providers.

Jointly Develop Health Care Assessment Measures. Synthesize the knowledge of medicine and public health to improve the quality, effectiveness, and outcome measures of health care.

Translate Initiative Ideas into Actions. Outline processes for translating substantive proposals from the Medicine/Public Health Initiative into successful actions.

Those are the tasks for those who wish to enhance the relationship between medicine and public health. At least three of the seven, I would argue, address primarily the academic world. The others fall squarely on our shoulders as practicing physicians and practicing public health specialists. We must Engage the Community; Devise a Shared View of Health and Illness; Work Together in Health Care Provision; and Translate Initiative Ideas into Actions.

I look forward to medicine and public health working even more closely to achieve shared goals in our country and throughout Texas.



National Osteopathic Medicine Week November 3-9, 1996

"Osteopathic Physicians: Shaping Up America's Health"

As the first phase of the three-year program concludes, which focused on children's health issues and the osteopathic physician's role in helping children grow up happier and healthier, we must now prepare for the second phase which will target the "sandwich generation."

Who is the "sandwich generation?" They are those individuals who face the challenge of taking care of aging parents while raising children. Experts agree that people from their late 30s to age 60 rarely take time to care for themselves by properly exercising and scheduling a routine visit to an osteopathic physician.

We have several materials available for your use to ensure that NOM Week is a significant event in your community. (i.e., proclamations signed by your Mayor, news release copy to use in your local newspaper, and other suggestions.)

In addition to these efforts to promote osteopathic medicine to the "sandwich generation," I would like to propose an idea that will utilize our **youth** as a means of transporting osteopathic medical information home to their parents.

Most high schools organize an annual Career Day for their students to learn the wide variety of occupations available to them. Start calling high schools in your area and request that a D.O. attend their Career Day activities!

For further information regarding NOM Week advertisements or materials available to order to disperse at Career Days, contact:

Beth Boudreaux, ATOMA Public Health and Education Chairman: 713-362-9161

TOMA: 800-444-8662 (Stephanie Boley), or

AOA: 800-621-1773, ext. 5854 (Department of Communications).

News From Osteopathic Health System of Texas

Six Osteopathic Medical Center of Texas Nurses Part of "Great 100"

Willie Anderson, R.N.; Kathy Cantu, R.N.; Lynn Phillips, R.N.; Nancy Tierney, R.N.; Dureen Wilson, R.N.; and Teri Newman Wheat, R.N. What do these people have in common? If you said nurses, you'd only be partly correct. What these six nurses share is an honor. Each has been named one of the 1996 Great 100 Nurses by the Dallas/Fort Worth Hospital Council.

Nursing is not an easy job, and at times can be physically challenging and emotionally demanding. There are times when you do everything humanly possible and people don't get better. And then there are other times when you know it's worthwhile.

In speaking with the nurses, you understand the depth of their dedication to the profession. They love their jobs. They care about the people they are taking care of and believe what they are doing makes a difference.

There are times when thinking back on memorable experiences is painful, as Lynn Phillips can attest. "When I worked at a Dallas hospital I had a patient, a teenage girl, who had been hit by a drunk driver. She was on life support with no hope of ever recovering," Lynn sadly recalled. "I stayed with the mother in the girl's room while the life support was removed. We both cried."

Compassion in the nursing profession is not a learned skill; it comes from deep inside. These people chose the nursing profession because of an inner desire to help, educate and encourage. "What I do gives me a chance to be creative, while helping to educate," said Willie Anderson, who in addition to working at OMCT, works as the school nurse for Trimble Tech. "In dealing with the young population, you have to be able to respond to their health care concerns and increased demands for knowledge."

The nursing profession offers something for everyone - from the beginning of life to the end, and from the most critical to the most joyous. "I like the fast pace of the Emergency Department," Kathy Cantu said. "I like the challenge of not knowing what's going on with the patient. The doctors must depend on our [nurses] assessment skills," Kathy remarked. "Most of the time we're the first ones to see the patient. We give the doctors the first report on the patient."

Dureen Wilson, who works in Skilled Nursing, appreciates her older patients. "In the geriatric field, you're dealing with the end of life," Dureen said. "Here we give attention, understanding and compassion. These people have a lot of wise old stories to tell. The challenge in my area is not to take away their independence. We give them the chance to function again, independently."

Modesty is profound in the nurses. "There are others who have done so much, I don't feel that I deserve such an honor," Dureen said. "I'm so proud that my peers had such confidence in me." Teri Wheat was also humbled by the honor saying, "I was very flattered that I was nominated. I had a really bad day, and then I got the letter in the mail informing me that I was one of the Great 100 Nurses. The letter put everything in perspective for me."

One of the nurses honored stated that the impact that she and other nurses make is very important to her. So important, in fact, that she would do the job for nothing. "Even if I won the lottery, I would still come to work."

The nurses see their future moving toward a common outreach effort. "I feel there will be a greater need for nurses in the community because of managed care," Lynn visions, also think in the not too distant future nurses will have greater voice in government."

We respect and appreciate all the fine work our nurses do every day. We applaud their compassion and dedication and commend all of our nurses, with hearty congratulations to our six of the Great 100 Nurses.

James T. Hawa, D.O., Elected to OMCT Board

The Board of Directors for the Osteopathic Medical Center of Texas elected James T. Hawa, D.O., to its board.

"I'm extremely honored to be named a member of the OMCT Board," Dr. Hawa said of his appointment. "I hope to serve the Board in a manner that both benefits the hospital and the medical staff."

Dr. Hawa has been in the medical field since 1971, when he started as a Technical Representative for Helena Laboratories in Beaumont, Texas. From there he became department head of the Bacteriology Department at Mid-Jefferson County Hospital.

In 1977 he graduated from Texas College of Osteopathic Medicine and did his internship at Mount Clemens General Hospital, Mount Clemens, Michigan. While in Michigan, he also worked as a medical consultant for the Michigan Department of Education.

After finishing his internship, Dr. Hawa became a full-time Emergency Room physician at Mt. Clemens General Hospital. Dr. Hawa returned to Fort Worth in 1979 and worked in the Emergency Room at OMCT part-time before opening his own practice at Benbrook Family Practice Associates.

He is currently Clinical Assistant Professor in the Department of General and Family Practice at UNTHSC.

Osteopathic Health System of Texas Takes Prevention on Wheels

Osteopathic Health System of Texas recently added a new strategy in its prevention arsenal: a remodeled recreation vehicle (RV) that will be used at all OHST health fairs and community events.

In their continuing goal of helping the hospital reach out to the community, members of the Osteopathic Medical Center Guild decided to donate the money to purchase the RV.

"The Guild has always been very committed to OMCT and this is another example of that," said Cindi Azuma, Senior Director of Medical and Health Education. "Our department organizes OHST's health fairs and community outreach programs, and the addition of the RV will help us deliver more efficient and effective care to Tarrant County residents."

The 34-foot RV was carefully designed so that all parts of the vehicle could be used efficiently. A wheelchair lift was installed to allow easy access for handicapped or disabled persons. Inside, the vehicle is set up in stations with three blood-draw areas, two dressing rooms, a completely enclosed examination area, two tables for filling out paperwork, a sink with lab area, and a refrigerator and freezer.

The RV will be used at many of the more than 200 community health fairs and events OHST sponsors and participates in throughout the year.

Dr. Yurvati Joins OMCT Medical Staff

Albert H. Olivancia-Yurvati, D.O., has joined the medical staff at OMCT.

Dr. Yurvati completed his cardiovascular and thoracic surgery residency in 1994 as chief resident at Deborah Heart and Lung Center in Browns Mills, New Jersey. He was also chief resident of his general surgery residency at Tulsa Regional Medical Center in Tulsa, Oklahoma, in 1991. His internship was completed at Oklahoma Osteopathic Hospital in Tulsa, and he received his D.O. degree from TCOM in 1986.

He is a Fellow of the International College of Surgeons, is board eligible in General and Cardiothoracic Surgery, and is a diplomate of the National Board of Osteopathic Examiners. He is certified in Advanced Cardiac Life Support, Advanced Trauma Life Support and has an FDA certification for the ABOMED 5000 External Artificial Heart.

During his 20-year military career, Dr. Yurvati received the National Defense Medal, the Good Conduct Medal, and the Army Commendation Medal. He received an honorable discharge from the U. S. Army in 1976, and remained in the reserves until 1993. He is a member of the Michigan Society of Thoracic Surgeons and the American College of Chest Physicians.

Fellowship-Trained Radiologist Joins OMCT Staff



Paul Thomas Marsh, D.O., joined the medical staff at Osteopathic Medical Center of Texas July 1.

Dr. Marsh completed his fellowship training in magnetic resonance imaging (MRI) at The Christ Hospital in Cincinnati under Stephen Pomeranz, M.D. A nationally recognized MRI expert, Dr. Pomeranz has interpreted more than 150,000 MRI examinations. Dr. Marsh interpreted several thousand

exams during his fellowship at Christ Hospital.

Dr. Marsh is the first MRI Fellowship-trained Radiologist to join OMCT's medical staff and one of few physicians in North Texas with MRI fellowship training.

Dr. Marsh received his D.O. degree in 1990 from Texas College of Osteopathic Medicine. He completed his Radiology residency at Osteopathic Medical Center of Texas in 1995.

"The addition of Dr. Marsh to our medical staff enhances OMCT as a leader in MRI imaging in North Texas," said Harris F. Pearson, D.O., Chairman of OMCT's Radiology Department. "His training under Dr. Pomeranz makes him one of the most highly trained MRI radiologists in Fort Worth."

Before becoming a physician, Dr. Marsh worked as a staff pharmacist for Allied Pharmacy Services at Memorial City General Hospital in Houston. He became director of Pharmacy Services at Val Verde Memorial Hospital in Del Rio, Texas, in 1984.

Dr. Marsh is a member of the Texas Osteopathic Medical Association and the American Osteopathic Association. He lives in Fort Worth with his wife, Linda, and their four children.

Dr. Beyer Renamed to Tarrant County Hospital Board

David M. Beyer, D.O., President of the OMCT Board of Directors and a member of the Osteopathic Health System of Texas Board of Directors, was reappointed by the Tarrant County Commissioner's Court to an additional two-year term on the Board of Managers of Tarrant County Hospital District. The Board of Managers provides oversight for the county hospital's operations, and is responsible for presenting new programs, setting the budget and setting tax rates for the district.

In addition to his work with the Hospital District, Dr. Beyer has also been reappointed to the Executive Committee of the Carter Blood Center. He serves on the Finance and Relocation Committees for the blood center, and is Chairman of its Building and Grounds Committee. ■



District Stars



News from TOMA/ATOMA District VI

By Mrs. Jerry W. Smith (Joy)

Members of TOMA and ATOMA District VI met at Morton's of Chicago Steakhouse on May 21, 1996.

Dr. Morton Rubin, TOMA District VI President, conducted the business meeting and introduced the guest speaker, Dr. Ida Orenge, M.D., Assistant Professor of Dermatology at Baylor College of Medicine. Dr. Orenge presented a slide lecture entitled, "New Treatment Options for Onychomycosis."

The program and dinner was sponsored by Janssen Pharmaceutical. The host was Brent Flaskamp.

Dr. Rubin introduced and installed the new officers for TOMA District VI, who are as follows:

- President - Carl Mitten, D.O.
- Vice President - Sharron O'Day, D.O.
- Recording Secretary - Jerry Wasserstein, D.O.
- Treasurer - Sharron O'Day, D.O.

Marguerite Badger, ATOMA District VI President, introduced Elaine Armbruster, past district and state president, who installed the following ATOMA officers for 1996-97:

- President - Mrs. Joy Smith
- President Elect - Mrs. Joanne Love
- First Vice President - Ronnie Flaggullo
- Secretary - Tammy Prangle
- Treasurer - Lois Mitten

It was noted that Houston Mayor Bob Lanier asked Lois Campbell to serve as a member of the Area Agency on Aging. This advisory committee supports the Meals On Wheels program, which delivers approximately 10,000 meals to the homebound elderly. During the meeting, over \$400 was raised for the program. We appreciate the generosity of the physicians and auxiliary members.

Information was presented on the Eastwood Health Clinic, which is a "Hope of the Neighborhood" program. Dr. Reggie Platt volunteers much time to this high quality, low cost care program which benefits the inner city poor.

The next meeting of TOMA/ATOMA District VI will be held in September. You are invited to come and support District VI. ■

Opportunities Unlimited

PHYSICIANS WANTED

INTERNAL MEDICINE - Immediate opening for BE/BC internal medicine physician to join a busy, two internist practice in the Corpus Christi area. Year round excellent climate for outdoor activities. Have unmatched fishing, sailing and general water sports on the South Texas Coast. Competitive salary and great benefits. Contact Robert Low, D.O., and Ronald Bruce, D.O., at 512-992-6961; FAX 512-992-6986. (01)

FORT WORTH AREA FP-GP CLINIC needs an additional GP for full or part time. No OB, no hospital required. 817-924-7978. (02)

POSITION IMMEDIATELY AVAILABLE IN HURST for mature, stable, well trained osteopathic physician who has exceptional OMT skills and is imbued in Osteopathic Principles and Philosophy. Large family practice with focus on pain, headaches, arthritis, geriatrics, physical therapy, rehabilitation, and comprehensive health care. Good financial arrangements. Call: Jack Royder, D.O., F.A.A.O., or Joyce, at 817-428-0090. (12)

PHYSICIAN WANTED — Locum Tenens on a routine, periodic basis. Abilene, Texas. Busy Family Practice, heavy in Workers' Comp, Physical Therapy, OMT. Minimal Peds. No OB. Desire someone to work 4 to 6 weeks per year as well as periodically. No weekends, and no hospital call are required. Prefer someone experienced; good at OMT. Must have own Malpractice. Call 800-944-3574. If office is closed, leave message. (14)

PHYSICIAN-OWNED EMERGENCY GROUP — is seeking Full or Part-Time D.O. or M.D. emergency physicians who practice quality emergency medicine. BC/BE encouraged, but not required. Flexible schedules, competitive salary with malpractice provided. Send CV to Glenn Calabrese, D.O., FACEP, OPEM Associates, P.A., 4916 Camp Bowie Blvd., Suite 208, Fort Worth, 76107. 817-731-8776. FAX 817-731-9590. (16)

DOCTOR NEEDED in various parts of Texas to work small hospital emergency rooms on weekends. Also, full-time/part-time primary care opportunities available. For more information, call Jerry at the Lewis Group at 800-460-8159. (20)

FAST TRACK CLINIC OPENED JANUARY, 1996 — Primary Care Physician needed. Flexible schedule with malpractice provided and competitive salary. Send CV to: OPEM Associates, P.A., 4916 Camp Bowie Blvd., #208, Fort Worth, TX 76107; 817-731-8776; FAX 817-731-9590. (24)

DALLAS/FORT WORTH/HOUSTON — Physician Opportunity to work in low stress, office based practice. Regular office hours. Lucrative salary plus benefits. No call, no weekends, and no emergencies. Please call Lisa Cole at 800-254-6425 or FAX CV to 214-258-0838. (25)

FAMILY PRACTICE — Excellent opportunity for family practitioner to join a physician managed group providing quality care. Competitive salary, paid malpractice, productivity incentive available. No OB, no hospital call required. This is the opportunity you've been waiting for - don't miss it. Contact Billie at 800-767-1007 or FAX your CV to 817-723-0051. (29)

FAMILY PRACTICE — Wanted Immediately - Southeast Texas healthcare system is seeking BE/BC physicians for practice opportunities in group, clinic or solo settings. Competitive net income guarantee, benefits. Send CV. FAX 409-983-6152; ATTN: Physician Recruiter. (30)

DALLAS — GP needed to work part-time in a low stress environment. 9-6, M-F. No call, no hospital. Contact Pat Haskell, D.O., at 214-638-4923. (33)

AMBULATORY FAMILY PRACTICE has opportunities for FT/PT BC/BE FP. Full benefits package for FT including malpractice, paid time off, expenses for CME/Lic. fees. Flexible schedule, no night call, no hospital work, no administrative hassles. Enjoy the lifestyle afforded by the Metroplex. Please FAX CV to 817-283-1059 or call Shannan at 817-283-1050. (36)

MOONLIGHTING OPPORTUNITY — Night, weekend and holiday House Officer coverage in an in-patient facility at two federal medical centers in Fort Worth. No critical care responsibility. Medical license required; experience as House Officer preferred. Contact Kara Reece at 817-735-2332 for an application. (41)

FAMILY PRACTICE D.O.s — Practice opportunities for physicians at 54-bed facility in beautiful Tyler, Texas. Active staff of over 30 physicians with 8 specialties represented. Office space available near hospital or may share established very active practices in communities near Tyler. Outlying clinics located in 4 nearby communities. P.H.O. with approximately 120,000 insured individuals. Hunting, fishing, watersports, country clubs, university, junior college, many recreational facilities, civic and social opportunities. Contact Olie E. Clem, C.E.O., at 903-561-3771. (52)

HOUSTON, TEXAS — Want Immediately/Full-time/Family Practice Internal Medicine Board Eligible/BC. Certified. Salary negotiable. Send FAX 713-778-0839; Attn: Madeline. (5)

POSITIONS DESIRED

BOARD CERTIFIED GENERAL PRACTITIONER with over 30 years experience. Working as Locum Tenens appointment at \$70/hour plus expense. No OB. Will furnish own liability insurance. Call Kellie at 903-534-0299. (07)

BOARD CERTIFIED GENERAL PRACTITIONER — Working independent contractor. Ten years experience. Available by appointment \$100 per hour plus expenses. Will furnish liability insurance. No obstetrics, please. Contact: TOMA, Box 27, 1415 Law Street, Austin, TX 78701-1634. (27)

OFFICE SPACE AVAILABLE

FOR SALE, DALLAS SUBURB Active growing family practice clinic. Minor Emergency, Occupational Health. Rapid population growth in area. X-ray, EKG, P.T., Coulter CBC, Spirometry, Emergency-Procedures room, three exam rooms, central lab area. Call 214-779-9479. (10)

GULF COAST CLINIC — 4,100 sq. ft. to include lab and (4) suites. Near NASA base on beautiful Gulf of Mexico Growing Community. Hospital a nursing home three blocks away. Lease (possible purchase in future). Contact Mark Kumm at 512-758-3660. (17)

MISCELLANEOUS

X-RAY MACHINE: GREAT BUY! Auto exposure; many cassettes; large view box; automatic processor. All accessories including before and after storage bin. Older machine but tube is barely a year old. Picker machine with Continental tube and controls. 100 KV 300 MA. \$895 where it sits in Abilene, Texas. Doctor office: 800-944-3574. (15)

LIQUIDATING WELL EQUIPPED FAMILY PRACTICE. Everything must go. Furniture, fixtures, equipment cabinets, EKG, Diathermy, McManing table and computer system for bookkeeping and billing. Call 210-672-3345. (40)

FOR SALE — Late model MA X-ray and processor with view box and accessories; hydraulic stretcher; transport stretchers; Coulter counter and diluter; storage cabinets; office desk; assorted other items - very good condition. Contact: Dr. Glen Dow or Office Manager 817-485-4711. (48)

How do you treat severe paralysis of the paycheck?

Medical school probably covered everything except how to deal with a disability. It can happen to anyone. Even you. In fact, if you're 35 now, you have a 45 percent chance of becoming disabled before age 65.¹ Without disability insurance, that's a 45 percent chance your income would wind up in critical condition. Should disability strike, how long could you keep your home? Make car payments? Provide for your family?

Dean, Jacobson Financial Services, the experts in individual, non-cancelable disability insurance, can provide the perfect

prescription, offering comprehensive "your occupation" protection. That means you get paid if you can no longer work in your own medical specialty regardless of how much you earn working in a new career or a new specialty. And the policy is non-cancelable, so your premium rate will be guaranteed for as long as you own the policy.

The disability insurance market is changing fast. Do not miss your opportunity to secure this important protection from a top-rated insurer.

Make an appointment for a disability insurance checkup. Call Dean, Jacobson Financial Services for more information about this important coverage. We have more than 30 years of experience in the medical profession. Discounts are available to TOMA members.

¹ 1985 Commissioner's Individual Disability Table-A, Seven-day Elimination Continuation Table. Rates are male only. Disability rates are higher for females.

Dean, Jacobson Financial Services

P.O. Box 470185

Fort Worth, TX 76147

(817) 335-3214

Dallas Metro:

(214) 445-5533

(800) 321-0246

ADDRESS CORRECTION REQUESTED

BULK RATE
U.S. POSTAGE
PAID
FORT WORTH, TEXAS
Permit No. 1646

ANNOUNCING
A REVOLUTIONARY NEW CONCEPT FOR
YOUR
PROTECTION

AIP

ASSET AND INCOME PROTECTION INSURANCE

Protecting the financial rewards of a lifetime of work can be almost as difficult as achieving them. It is for this reason that Asset and Income Protection (AIP) insurance was developed. AIP is not just medical malpractice insurance. AIP is an indemnity policy that will pay **You** for **Your** loss should **Your** assets be seized as a result of a malpractice judgment.

THE BENEFITS OF AIP

- Additional protection for personal assets
- Low premium costs
- Simple underwriting requirements
- Indemnification of loss of future income
- Reduced need to transfer title of assets

AIP is brought to you by the same people who have brought you Physician's Choice for the past 10 years. AIP is a proprietary product owned by Oceanic Holdings, Inc. (OHI) and made available through Underwriters Reinsurance Company, an "A" rated carrier. The exclusive agent in Texas for AIP is National Health Services located in Houston.

For additional information and an application contact:

NATIONAL HEALTH SERVICES
P.O. Drawer 1543
Friendswood, TX 77546
(800) 634-9513

OCEANIC HOLDINGS, INC.
4984 El Camino Real, Suite 100
Los Altos, CA 94022
(800) 366-1432

OCEANIC HOLDINGS, INC.

AIP is an endorsed product of TOMA