

National Council Of Jewish Women



(L-R) Debbi Shack, Tobi Buccieri, Cathy Gold, Phyllis Feinberg & Irene Perer.



(L-R) Betty Schloss, Shirley Wechter & Cindy Milmeister.



(L-R) Irene Perer, Shari Pitterman, Barbara Peek & Eileen Kollins. (Photography By Marvin)

Health Plan Of Nevada Saves You Money

A new study into medical costs by the Rand Corporation indicates savings of up to 25% in pre-paid medical plans according to David Willis, Executive Director, Health Plan of Nevada.

"The complicated study took Rand researchers more than 10 years and \$80 million to complete and substantiated what Health Maintenance Organizations (pre-paid plans) have been contending for several years - that there is real savings in medical costs to its members," Willis said.

The study methods used include randomly assigning 1,580 Seattle volunteers to get free medical care for up to five years from one of two plans, an HMO or a fee-for service plan. The patients were equally matched for health, sex, race, family size and income.

The study results were published in the New England Journal of Medicine last month.

Health Plan of Nevada, a Federally Qualified Health Maintenance Organization (HMO), has been offering services to Nevadans since September, 1982. It currently has 32,000 members enrolled in Clark, Washoe and Carson Counties. Nationwide, HMO membership is 13.6 million, up 18% in the past year and more than double 1977 levels.

Enrollment in HMO's is conservatively expected to reach 15% of the U.S. population by 1990.

The Rand study found that the biggest savings were in hospital admissions, where pre-paid group patients were hospitalized 40% less than those who were free-for-service patients with traditional deductible insurance. Hospital bills make up more than half of the cost of health care.

"HMO members receive full benefits from the first day of coverage without waiting periods for pre-existing conditions," says Willis. "There are no deductibles, co-insurance (except for minimum co-payments), or maximum dollar limits. Without fear of costly medical bills as a barrier to services, members seek prompt medical attention. "What that means," Willis continues, "is that we have a greater opportunity to make early diagnosis and provide timely treatment, which in turn means avoiding possible hospitalization for an individual."

"This study is definitive in pointing out the overall effectiveness of HMO's in containing health care costs," emphasized Willis, "it substantiates what those of us in the HMO industry have known all along - that members of HMO's, like the Health Plan of Nevada, are no sicker or no healthier

than individuals covered under traditional programs, we just manage their health care needs better while maintaining quality."

JERUSALEM (WNS) — The Rumanian government has officially invited Israel to participate in celebrations commemorating the 40th anniversary of the liberation of Rumania from Nazi occupation. Israel's Ambassador to Rumania will represent Israel in the ceremonies.

TEL AVIV (WNS) — The Tel Aviv municipality has adopted in principle a plan for a suburban computer rail service linking the center of Tel Aviv with Petach Tikva to the northeast. The first stage of the plan calls for construction of a 16-kilometer line with eight-car trains running at two-minute intervals. The cost is estimated at \$65 million.

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