

BULLETIN



Founded 1872

Vol. 61, No. 9

Bulletin of The Mahoning County Medical Society

December 1991



Amish - Working the Rush, 1991

Limited Edition Woodcut Print, 8/10 by Nels Oestreich (1932 -)

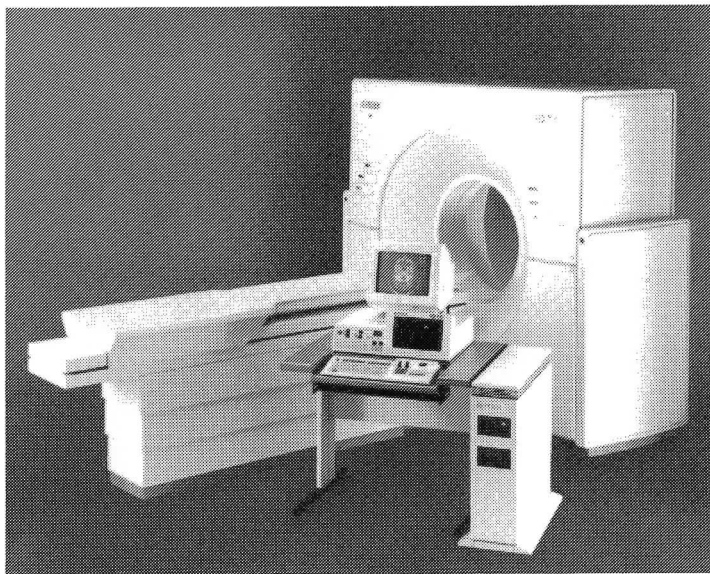
Nels Oestreich is an artist who seems to have the "Midas Touch." Anything he attempts becomes a work of beauty. His talents have emerged in painting, illustrating, sculpture/wood carving, glass etching, jewelry, woodcut printmaking, bas relief carving, carpentry and furniture repairing...all quite remarkable.

He was born and raised on a farm in the little town of Graytown between Toledo and Sandusky on

continued on pg. 26

Western Reserve Imaging Center, Inc.

The **only** outpatient radiology facility
that provides you with:



- **FOURTH GENERATION CT SCAN** with slip ring technology, and laser camera.
- **Color Doppler Ultrasound**
- **Mammography**
- **IVP, BE, GI**
- **General X-ray**

- Quick Scheduling
- Minimal Waiting Time
- Same Day Report
- Fulltime Radiologist
- Convenience & Easy Access
- Fees Averaging 10% Lower Than Hospitals



RADIOLOGIST:
Galterius A. Grajo, M.D.

- Board Certified - Diagnostic Radiology
- University Trained Pediatric Radiologist
- 13 years Radiologist at Northside Medical Center

(next to Northside Medical Center)

Monday - Friday 8 a.m. - 5 p.m. • Thursday & Saturday 8 a.m.-12:00

747-XRAY (9729)

510 Gypsy Lane • Youngstown, Ohio 44504

*This is a physician radiology office.



Founded 1872

COUNCIL

Officers

- Brian S. Gordon, MD
President
- Jane F. Butterworth, MD
President Elect
- Kimbroe J. Carter, MD
Secretary
- Danny Chung, MD
Treasurer
- James A. Lambert, MD
Immediate Past President

Censors

- Jane F. Butterworth, MD
- Brian S. Gordon, MD
- James A. Lambert, MD

AMA Alternate Delegate

- J. James Anderson, MD

OSMA Delegates

- J. James Anderson, MD
- Brian S. Gordon, MD
- James A. Lambert, MD
- Lloyd E. Slusher, MD
- Hai Shiu Wang, MD
- Karl F. Wieneke, MD

OSMA Alternate Delegates

- Ernesto V. Angtuaco, MD
- Denise L. Bobovnyik, MD
- Jane F. Butterworth, MD
- David J. Dunch, MD
- Murali Guthikonda, MD
- Daniel W. Handel, MD

Council at Large

- Chester Amedia, MD
- John W. Babyak, MD
- Glenn J. Baublatt, MD
- John G. Guju, MD
- Chris A. Knight, MD
- Catherine E. Molloy, DO
- Alan M. Qadri, MD
- Robert G. Spratt, MD
- Eric W. Svenson, MD
- Milo N. Warner, DO

Director of Public Relations

- Program Chairman**
Richard D. Gentile, MD

Editor/Bulletin

- Bruce M. Rothschild, MD

Executive Director

- Eleanor Pershing

BULLETIN

Mahoning County Medical Society
Volume 61 December 1991 No. 9

Table of Contents

President's Page	6
Editor's Page	8
Clinical Pearls	10
Health Department Notes	12
PASSPORT, A Guide For Ohioans	15
Auxiliary Assists Multihandicapped Students .	16
News from NEOUCOM	18
From the Bulletin	22
On the Cover	26
New Members	28

SOCIETY MEETINGS

- January 15, 1991
- March 16, 1991
- May 21, 1991
- September 24, 1991
- November 19, 1991
- December 17, 1991

The Bulletin is published nine times a year, monthly with the exception of May, July and August by the Mahoning County Medical Society, 5104 Market Street, Youngstown, Ohio 44512.

Phone (216) 788-4700.

Editor

Bruce M. Rothschild, MD

Editorial Board

Managing Editor

Eleanor Pershing

Denise L. Bobovnyik, MD

Robert R. Fisher, MD

Brian S. Gordon, MD

Publication Contributor

Margaret Floyd

The opinions and conclusions expressed herein do not necessarily represent the views of the editorial staff nor the official views of the Mahoning County Medical Society. Advertisements do not imply sponsorship or endorsement by the Mahoning County Medical Society of products or services advertised.

The Bulletin reserves the right to edit all contributions for clarity and length, as well as to reject any material submitted, including advertisements.

DIAGNOSIS: Large accounts receivable, poor cash flow and inconsistent patient information tracking.

CURE: The *MICROMD Medical Billing Computer System!*

MICROSYS Computing, Inc.

784 Boardman-Canfield Road/Youngstown, Ohio 44512

Telephone: 1 (216) 758-8832

MICROMD Features . . .

- ✓ Electronic Billing to OH and PA Medicare & Blue Shield
- ✓ AMA 1500, OH & PA Welfare and PA BC/BS forms generation
- ✓ Easy to use menu driven program with online "look-up" screens
- ✓ Display & Printing of Daily/Monthly/Yearly Doctor Summaries
- ✓ Online Patient billing information and notes file, monthly statements
- ✓ Patient Aged Balances, Delinquency Reports & Collection letters
- ✓ And MUCH, MUCH MORE . . .

Call us today and discover how the professionals at MICROSYS Computing can work with you to increase the efficiency of *your* office.



Set your patient's course for home.

Home intravenous and nutritional therapy may be an important component for your patient's treatment. And with O.P.T.I.O.N. Care's team of qualified health care professionals, this therapy is now available to your patient in the comfort of his/her home.

Working under your specific instruction, O.P.T.I.O.N. Care brings your patient the pharmaceutical products and medical equipment necessary for successful intravenous and nutritional therapy. Plus, our staff of pharmacists and nurses is on call 24 hours a day to answer questions and provide your patients with assistance.

O.P.T.I.O.N. Care's expertise in home IV and nutritional therapy has made us the choice of leading physicians, hospitals, HMO's and home health agencies in the Mahoning and Shenango Valleys.

By indicating "O.P.T.I.O.N. Care" on your patient's chart, social service or home health care will contact us directly to arrange services for your patient.

AVAILABLE 24 HOURS A DAY
OFFICE HOURS MON-FRI 8AM-5PM

WE ACCEPT NEW PATIENTS
ON WEEKENDS AND HOLIDAYS



O.P.T.I.O.N. Care
of Northeast Ohio
HOME I.V. & NUTRITIONAL SERVICE



- Total Parenteral (TPN) and Enteral Nutrition
- IV Pain Control, Hydration and Chemotherapy
- IV and IM Antibiotics
- Human Growth Hormone and Interferon
- IV Medical and Wound Care Supplies
- Parenteral and Enteral Infusion Pumps and IV Poles
- Bladder Irrigation and Incontinence Supplies
- Hickman and Central Venous Catheter Maintenance Supplies
- Subcutaneous Heparin Therapy
- Parenteral Furosemide Therapy
- Free Insurance Assessment
- All Insurance Accepted
- 24-hour Availability of Registered Pharmacists & Nurses

O.P.T.I.O.N. CARE OF NORTHEAST OHIO is your Enteral Nutrition Headquarters for:

MAGNACAL®	SUSTACAL®
EN-SURE®	SUSTACAL HC®
ENSURE PLUS®	ISOCAL®
ENSURE HN®	ISOCAL HCN®
ENRICH®	VIVONEX STANDARD®
PULMOCARE®	VIVONEX T.E.N.®
OSMOLITE HN®	VIVONEX HN®
TWOCAL HN®	VITAL HN®
EXCEED®	JEVITY®

and enteral pumps, poles and feeding sets.

"WE HAVE THE SOLUTION FOR YOU"

397 CHURCHILL-HUBBARD RD • YOUNGSTOWN, OHIO 44505
FAX (216) 759-1004

YOUR LOCAL TPN, IV & IM PHARMACY

(216) 759-1332
1-800-REFER OC that's (800) 733-3762

Professional Liability Protection for Ohio Physicians...



Our Only
Business
Since 1958.

Call
Spath & Zimmermann
now for maximum
limit protection at the
lowest possible
rates.

Two Summit Park Drive
Suite 350
Independence, Ohio 44131

216-642-9191



SPATH & ZIMMERMANN
Agency, Inc.

Ohio's Largest Medical Professional Liability Agents.

WARNING: Acute Legislation

There is a growing concern all across the country and especially in the Mahoning Valley that access to health care and health care costs are beyond the reach not only of the poor but now even the middle class. Small businesses, including physician offices, can no longer afford to pay for health benefits, and the increased expenses of running a medical practice limits the amount of care that can be given to uninsured patients. Multiple reasons are present for the perceived high costs, and every accused group blames every other group for the problem. Inevitably, consumers react, as they apparently did by electing Harris Wofford to the U.S. Senate in Pennsylvania. Polls in Ohio show an increased concern for these health issues and fully 80 percent of Ohio physicians feel that some changes have to take place.

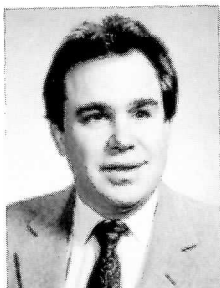
Multiple proposals are in the legislative fire, and some are actually coming to the forefront. Of immediate concern are two bills that will be coming to a vote as early as next month. The House version is H.B. 478 and the Senate version is S.B. 240. Their authors have tried to address the twin issues of cost and access to health. The original bills were quite punitive to physicians but have been softened to some point but not without a large element of cost containment.

On the plus side, the bills provide for small business basic health policies with guaranteed health coverage for all their employees, create a cap for health insurance administrative costs at no greater than 20 percent of premiums collected for health insurance, and grant immunity from medical liability to physicians treating indigent patients. On the minus side, there would be a prohibition against balance billing for at least Medicare services, possibly limiting physician reimbursement from all third party payers to 110 percent of the amount

reimbursed by Medicare, and the most extraordinary move of all - to permit hospitals to require pathologists, anesthesiologists, radiologists, and emergency physicians (RAPE group) to bill only through the hospital by contract. Of controversy is a state risk pool without state subsidies or insurance company assessments. This pool would be funded by premiums paid by those willing to participate and based on their ability to pay. Though necessarily underfunded, some payments would be available to physicians who currently get no reimbursement at all for these services. Also, the bills would require a universal health claims form from all health insurers, and retain a prohibition against physicians referring patients to clinical laboratories in which they have a financial interest (already federal law).

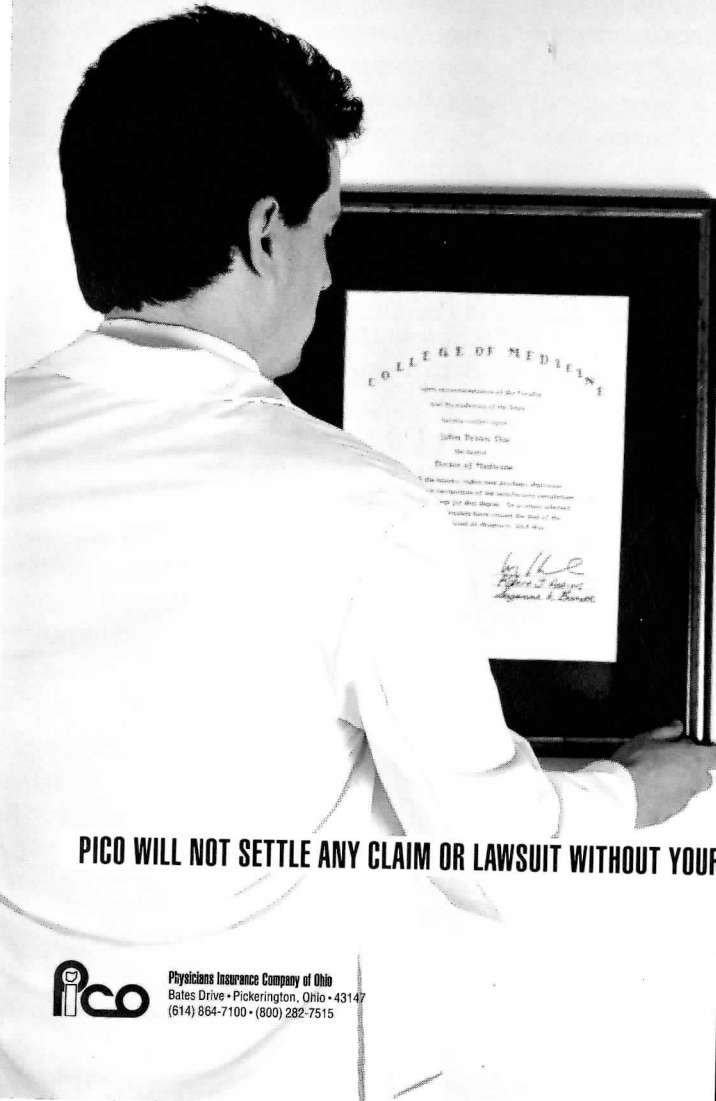
Your medical society is asking you to understand pending legislation and to freely comment on any or all parts of these to the society or more importantly to key legislative people. Some changes will inevitably occur in health care legislation over the next one to two years. Now is the time to show your interest. It does no good to accept whatever is legislated and complain afterward. History is marked at only specific times. □

"Multiple proposals are in the legislative fire, ..Their authors have tried to address the twin issues of cost and access to health"



Brian S. Gordon, MD

What's In a Name?



PICO WILL NOT SETTLE ANY CLAIM OR LAWSUIT WITHOUT YOUR WRITTEN CONSENT.



Physicians Insurance Company of Ohio
Bates Drive • Pickerington, Ohio • 43147
(614) 864-7100 • (800) 282-7515

Your good name is
important to you.

You've worked hard at
becoming a physician
and establishing a
good reputation.

Then you learned that
a malpractice claim
was settled against
you without your
knowledge. Your
name now appears in
the National
Practitioner Data
Bank. Sound
unbelievable? It can
happen.

Not at PICO.

Protecting your good
name is a job we take
seriously.

Sponsored by the OSMA
for Ohio physicians.

Hospital-based and Community-based Health Care Delivery: Opportunities and Challenges

Once upon a time, there was no way to get specialized health care, unless you were "privileged" to live adjacent to a major city medical center. Some of us in those centers decided to impact the problem: We established clinically-oriented fellowship training programs. These programs started the process of development of clinical acumen. As Harold Jeghers often said, "We are students of medicine for the rest of our lives. The day we stop being students is the day when medicine ceases to be a profession." The Mahoning Valley is fortunate to have attracted seasoned individuals committed to maintaining their skills, in addition to those fresh out of fellowship. What has been the role of hospitals in this process. Perhaps hospitals originally attracted/recruited specialized health care to the community. Be that as it may, the growth of specialized care has now transcended its origins.

Medicine is now in the midst of many dilemmas. One is our relationship with hospitals and hospital-based services. Some hospitals now function in direct competition with practitioners. This was perhaps once referred to as a "town-gown" problem, as once upon a time the best experts were hospital-based. As research has transcended the hospital-based approach and as equally or more qualified care is often available in community-based practice, the appellation "town versus gown" is no longer applicable. The issue is now institutional versus private practice.

Institutional-based practice is subsidized at least indirectly, if not directly. Advertising, recruitment, facilities, basic equipment, phone lines and coverage, photocopying, and franking (postage) are provided, if not free, at least at a very reduced rate. Contrary to complaints of exorbitant charges for space and staffing to see pa-

tients, those charges generally apply only to the actual time in patient care. If hospital-based services are not in direct competition with those offered on a community base, perhaps this is acceptable. However, I wonder if even that situation does not conflict with new Safe Harbor regulations.

Some hospital-based emergency department physicians have expressed their frustration with quality and quantity of physical plant, staffing, bed availability, and other problems. Perhaps those are among the reasons that lead other physicians to chose not to be hospital based. Emergency department physicians of course have little choice.

There is, however, another dilemma. What should we respond to services (of at least equal quality) that are offered by community-based, as well as hospital-based providers? Who should we patronize? A hospital-based provider might feel obligated to refer to other hospital-based providers. Does referral to a hospital-based provider support a system that is in direct competition with community-based provision of care?

The issue reaches further complexity with the new Safe Harbor regulations. A physician is ethically (? by statute) allowed to refer to a facility or service in which he or she (or a family member) has a financial interest, if no more than 40 percent of the revenue generated in 12 months comes from referring physician investors. Non-associated referrals thus become the life-line of the venture. If that facility is primarily sponsored by hospital(s) in competition with community-based care, how appropriate a referral site is it for community-based providers?

These issues are quite complex. I hope the day never comes when they become

Does referral to a hospital-based provider support a system that is in direct competition with community-based provision of care?"



Bruce M. Rothschild, MD

the deciding factor. The quality of health care and service provision should be the determinant. Who we utilize as consultants or as facilities should be premised on the care provided. While that may be a difficult judgment in some instances, we do need to analyze the full impact of our decisions.

Past editorials have elicited additional insightful correspondence. It turns out that emergency department physicians are not so different. Physicians are all challenged to communicate with other health care providers, whether distracted by an office or emergency department full of patients. We all face the problem of caring for people with inadequate support systems. We all face the problem of the so-called "social admission," whether it be the "bag-packed" individual arriving at the emergency department or a patient/family in our offices.

Health care maintenance is another major challenge. Screening examinations are critical to that process. While recommendations are available for frequency of physical examination, sigmoidoscopy, and mammography, the challenge is identifying cost-effective mechanisms for assuring the quality and communication aspects of their performance. Should hospital-based, "non-profit" institutions be utilized or should patients be referred to community-based providers of such services? Who provides service of appropriate quality at a reasonable price and communicates appropriately with patients and their physicians? Quality control is a major issue. One approach is to leave the issue to the third party payer, who so often now "directs" the patient. Exposure to third party "direction" of services suggests that they may not be appropriate delegates for overview of quality issues. Another approach is to sample the work.

Mammograms could reasonably be reviewed episodically for technical quality and accuracy of issued reports. My own approach is to examine all X-rays. Perhaps it would be beneficial for us all to episodically review the services provided under our prescription.

Medicine is a field in flux. The resultant "magnetism" has great potential. The public trust is the portion of the health care provider. That position is maintained only because of our profession's insistence on the highest levels of integrity. We have hard decisions ahead of us. May we be granted the strength to pursue those paths which conscience dictates.

In this time of flux, the County Medical Society provides many services. Previously considered important, they now seem essential. In spite of training program-related preparation for practice, the pace of environmental (e.g., third party) "modification" antiquates information which was valid only months prior. The process does, however, take preparation. How many of us have made the comment, "If we only knew when we were residents." The Mahoning County Medical Society would like to initiate an "Adopt a Resident Program." This program of "big brothers" or "big sisters" could establish a one-on-one relationship with residents in training. This would provide the residents with an invaluable adviser and confidant. Sponsorship of the nominal resident Medical Society dues by the "big brother" or big "sister" could sensitize physicians-in-training to the values of collegiality, upon which our Society is based. Your participation can be initiated by contacting the Society office. □

Clinical Pearls

Once introduced Dave Spodick's presentation on pericarditis as oysters: The development of clinical pearls. He had actually published on the pericardium of oysters. This month I am introducing a new column, which will share pertinent clinical observations. Will Rogers once stated that "It's not so much what we don't know that causes trouble, as much as what

we know that ain't so." He was in fact paraphrasing Claude Bernard, "The doubter is a true man of science; he doubts only himself and his interpretations, but believes in science." (Spodick, 1975)

Dr. Robert Sinsheimer shares with us just such an experience, which speaks for itself:

Approximately in 1982, I wrote an article for this Bulletin detailing my experience with several patients whose diabetes was reversed after stopping diuretic. Frank diabetics were transformed into euglycemic patients with no other treatment than stopping diuretic therapy. Since that time, I have seen a wider discussion of this clinical "pearl" in various lectures and articles. However, I believe that a lot of us do not take the use of diuretics into consideration when we approach the diabetic patient. Recently I had a case which illustrates the power of this clinical approach. A 67 year old man was referred to my office by a plastic surgeon after his pre-operative testing showed a fasting blood sugar of 344. He had been on Diazide for many years and had not had his blood checked for six years. At 227 pounds he was 17 pounds above his normal weight. I gave him a diabetic diet and stopped his Diazide. His glycohemoglobin was 10.6 (normal less than 6.2). Three months later, the patient came in confessing that he had "been on the banquet circle." He had initially lost some weight but then gained it back. He had now been off diuretics for three months and his repeat glycohemoglobin was 5.9 percent. The experience with this patient is highly gratifying, and the story is one that bears repeating.

Spodick DH. 1975. On experts and expertise: The effect of variability in observer performance. Aner J Cardiol 36:592-596. □

Medicare Claim Forms

The required new HCFA 1500 Medicare claim form may be ordered from Summit County Medical Society's Medical Services Bureau, Inc., 430 Grant St., Akron, OH, 44311.

Note: These red ink forms are exactly to U.S. Government specifications and carry the black bar code required by Nationwide fiscal intermediary who tested them on their scanner. May be used now; must be used by April 1, 1992.

1 PART SINGLE SHEET FORMS

1000 FORMS	\$46.00 n	plus 5.75% tax - 2.65	=	\$48.65
500 FORMS	\$32.00 n	plus 5.75% tax - 1.84	=	\$33.84
100 FORMS	\$14.00 n	plus 5.75% tax - .81	=	\$14.81

Self-carbonizing and/or pin-feed versions may be ordered by calling us for price quotations at (216) 434-1921. Please ask for Mrs. Barber or Miss Scott.



For your insulin-mixing
or NPH-using patients

Humulin[®] 70/30 makes life easier

**Rapid onset and sustained
duration insulin activity
in a single vial**

- May offer enhanced control through a more physiologic activity profile
- Accurate dosing—eliminates mixing errors
- Convenient premixed dose for better compliance
- Easy to use—for patients who find mixing difficult



Specify
Humulin[®] 70/30
70% human insulin
isophane suspension
30% human insulin injection
(recombinant DNA origin)

Humulin has just the right mix

Any change of insulin should be made cautiously and only under medical supervision.

Changes in refinement, purity, strength, brand (manufacturer), type (regular, NPH, Lente[®], etc), species (beef, pork, beef-pork, human), and/or method of manufacture (recombinant DNA versus animal-source insulin) may result in the need for a change in dosage.

Leadership In Diabetes Care



Eli Lilly and Company
Indianapolis, Indiana
46285

© 1991, ELI LILLY AND COMPANY HI 2926-B-149323

Hepatitis B and Proposed OSHA Standards for Immunization of Occupationally Exposed Workers

In 1987, the Centers for Disease Control estimated the total number of hepatitis B virus (HBV) infections in the United States to be 300,000 per year. Of these patients, 6 to 10 percent become carriers at risk of developing chronic liver disease and becoming infectious to others. The Public Health Service has proposed a disease prevention objective for the reduction of hepatitis B infection from a 1987 baseline incidence of 63.5 cases per 100,000 to 40 cases per 100,000 in the year 2000.¹

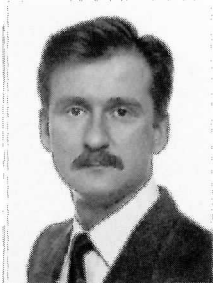
This objective would be attained in part by reducing disease incidence by 80 to 90 percent in occupationally exposed workers, a group that account for approximately 4 percent of cases, through vaccination with one of the two types of hepatitis B vaccine currently licensed in the United States. Those at occupational risk of HBV infection include medical and dental workers, related laboratory and support personnel, public safety employees who have contact with blood, and staff in institutions or classrooms for the mentally retarded.²

In pursuit of this national objective, the Occupational Safety and Health Administration (OSHA) has proposed standards for the reduction of exposure to bloodborne pathogens, including HBV, that will apply to thousands of public and private sector employees. The proposed standard requires that vaccine be offered to all employees occupationally exposed on average one or more times per month unless it has been determined through antibody testing that an employee is immune or has previously received the vaccine. In the past, the Centers for Disease Control has published lists of occupations identified by epidemiologic

studies as placing employees at risk for hepatitis B infection and has recommended the vaccination of these groups. If this approach were followed for regulatory purposes, some occupations with routine exposure to blood would be excluded because epidemiologic studies may not be available to quantify the risk. Consequently, OSHA has proposed to base HBV vaccination need on frequency of exposure rather than occupation.³

In addition to the requirement that an employer offer vaccine to exposed employees, OSHA has proposed related standards for the reduction of exposure to bloodborne pathogens. These standards would require an employer to:

- make available HBV antibody testing to employees who desire such testing prior to deciding whether to receive the vaccine.
- explain the contents of the OSHA standard to employees.
- provide employee training, including an explanation of the infection control program and of methods for recognizing tasks that may involve exposure to blood, and other potentially infectious materials. The training material must be appropriate in content and vocabulary to educational level, literacy and language background of employees.
- explain the use and limitations of appropriate engineering controls, work practice controls, and personal protective equipment.
- explain the procedure to follow if an occupational exposure to bloodborne pathogens occurs, including the method of reporting the incident and a



*Matthew Stefanak,
M.P.H.*

description of medical follow-up.

-maintain HBV vaccination or antibody testing records.

-maintain records of employee training.

An obstacle to increasing HBV vaccination coverage among small public sector employees such as townships and village public safety workers has been the high cost of vaccine. Through an arrangement with Merck, Sharp & Dohme, Inc., the Ohio Department of Health has made Recombivax vaccine available to local health departments at a substantially reduced cost. The Mahoning County Health Department will administer the vaccine to public safety employees of several Mahoning County townships, villages and agencies in 1992.

We will continue to promote public sector participation in this program as long as vaccine is available. Private sector employees are likewise encouraged to make HBV vaccine available to their potentially exposed employees. Final approval of the proposed OSHA standards is expected sometime in 1992. Further information about HBV vaccine and the proposed OSHA standards is available from the Division of Preventive Medicine, Ohio Department of Health, at (614) 466-4643.

Special Population Targets for HBV

HBV Cases	1987 Estimated Baseline	2000 Target	Percent Decrease
Intravenous drug abusers	30,000	22,500	all
Heterosexually active people	33,000	22,000	a
Homosexual men	25,300	8,500	b
Children of Asians/Pacific Islanders	8,900	1,800	c
Occupationally exposed workers	6,200	1,250	d
Infants	3,500	550	e
		new carriers	f
Alaska Natives	15	1	g

Baseline data source: Center for Infectious Diseases, CDC.

¹Public Health Service. *Healthy People 2000: National Health Promotion and Disease Prevention Objectives*. Washington, D.C.: Public Health Service, 1990; DHHS publication no. (PHS) 91-50212.

²Centers for Disease Control. Protection against viral hepatitis. *MMWR* 1990; 39: no. S-2.

³*Federal Register*, May 30, 1989. Vol. 54, No. 102, pp. 23080-132.

ATTENTION! DOCTORS-LAWYERS-BUILDERS-INVESTORS

Absolute Auction-buy at YOUR Price
Thursday, January 23, 1992, at 10:00 AM

LOCATION - LOCATION - LOCATION - LOCATION - LOCATION

Parcel #1: 9.24 acres land, zoned for condo or apartments. All utilities available. Great investment potential, located across from St. Christine Church. 360 x 1,018 irreg. LOOK THIS SITE OVER! Listed \$185,000.00. Buy at YOUR price!

Parcel #2: (sells 11AM) 7536 Market St., Bdm. Across from Southern Park Mall. 65 x 352 lot, hard surface parking; 4,483 SF rental space, all remodeled & ready to lease! Lawyers, Doctors, Merchants, Investors! Why fight traffic downtown with this fine location available. Listed over \$200,000.00, but YOU CAN BUY AT YOUR PRICE!



7536 Market St., Boardman, across from Southern Park Mall.

SIGN/QUALITY OFFICE FURNITURE AT 11:15 AM: large elec. sign; wood conference table; 2 custom-made oak desks; credenza; 4 beige metal desks, chairs, side chairs; Sec. desk, return, chair; vert. & lat. filing cabinets; oak coat rack; bulletin bd.; 2 floor protector mats; plus never used Gestner table copier (2110C); 8 Merlin system phones; wood computer stand, typing table. (Can be seen at 7536 Mkt. St. site.) Subject to prior sale.

Sale ordered by Atty. Henry DiBlasio, Owner/Broker. For more information, contact Laird Eckman, Newport RE, 216/743-3413, or Don Capel, Auctioneer, 216/482-0212.

Terms: Furniture - Cash or good check. Real Estate - \$10,000 cash on sale day, balance in 30 days. Owner will consider 2nd mortgage to qualified buyer if desired contact is prior to sale for approval.

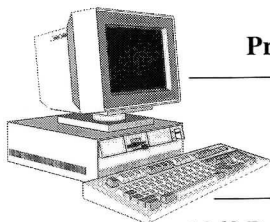
CONFUSED WITH MEDICARE RBRVS?
CALL PROFESSIONAL MANAGEMENT ASSOCIATES, INC.

MEDICAL BILLING SERVICE

- Computerized Billing & Account Reporting
- Processing of Patient Bills & Inquiries
- Electric Claims Submissions
- Office Practice Management
- Medical Collection Dept.

— Over 20 Years Experience In Medical Billing —

BILLING • FREE CONSULTATION TO INDIVIDUAL & GROUP PRACTICES



Professional Management Associates, Inc.

726-1031

THE FINANCIAL CENTER

1260 Boardman-Canfield Rd., Youngstown, OH 44512

PASSPORT, A Guide For Ohioans

The District XI Area Agency on Aging - PASSPORT program offers two alternatives to nursing home care to older adults in Ashtabula, Columbiana, Mahoning, and Trumbull Counties. PASSPORT (Pre-admission Screening Systems providing Options and Resources Today) is Ohio's long-term care program designed to provide the option of community-based care as an alternative to nursing home care.

The first option is the PASSPORT Home Care Program. To be eligible for PASSPORT home care a person must be:

- A. Age 60 or older and at risk of nursing home placement.**
- B. Have a nursing home level of care.**
- C. Meet financial eligibility standards.**
- D. Have a care plan that is 60 percent of nursing home costs.**
- E. Have a physician approval of the home care plan.**
- F. Be able to be maintained safely in their home.**

Individuals who are appropriate for the home care program are enrolled, provided with a plan of services and assigned a case manager. The services, after the service plan has been approved by the client's physician, are purchased by the PASSPORT program from local community service providers.

The second option is a community assessment for those individuals who do not meet all of the above requirements for the PASSPORT Home Care Program but are still interested in identifying their specific service needs and finding services that are available through traditional community services. Individuals that request a community assessment are referred to traditional community-based services, e.g., home health agencies, home delivered meals, etc. The individuals and agencies work together to coordinate service delivery.

A comprehensive in-home assessment conducted by an assessment team consisting of a registered nurse and licensed social worker is provided to individuals eligible for either the Home Care program or for traditional community-based services.

Referrals for PASSPORT Home Care and community assessments can be made by calling (216) 746-2938. □

Continuing Education for Cardiologists

The Academy of Medicine of Cincinnati will present a one day Cardiology Conference on Saturday, January 18, 1992, at the Westin Hotel in Cincinnati. The program, "Directions in Cardiology: The Current State of the Heart," is designed for physicians specializing in cardiology and internal medicine/cardiology. For reservations or more information, contact the Academy at (513) 421-7010. □

OFFICE SPACE AVAILABLE

on Belmont Ave. in Liberty
1200 sq. ft. and 400 sq. ft.
Combined or separate.

759-0644

PART-TIME PHYSICIAN NEEDED

9 a.m. - 1 p.m. three to five days per week. Salary negotiable. Center licensed by F.D.A. Call Mike Kulka 743-4122, Automated Plazma Center, 253 Federal Plaza West, Youngstown, Ohio, 44503.

Auxiliary Assists Multihandicapped Students

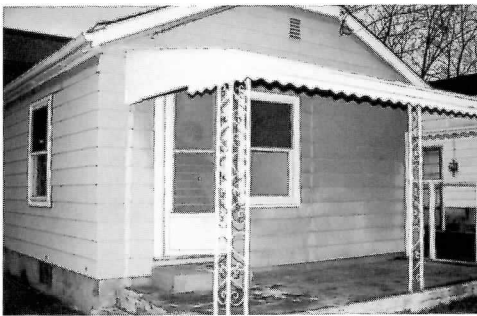
The Mahoning Medical Society Auxiliary has become involved with the Youngstown school system's functional training center for multihandicapped students. The city school system has purchased a small house adjacent to West Elementary School. The handicapped students who attend daily classes at West Elementary will use the house as a training center where they will learn to develop skills for independent living. Simple activities, such as meal preparation, hygiene skills, communication and other household tasks, will be emphasized, as well as vocational training and recreation. Classes for parent education will also be offered.

Auxiliary members Rosemary Memo and Donna Hayat have been working hard for many months seeking donations from

Auxiliary members and local businesses to complete the house with furniture, electrical appliances, cookware, bedding, linens, and paint. Cash donations were used to purchase needed items.

On December 3, Auxiliary members hosted a "House Warming" at the school with tours of the house, and people were asked to bring donations. Mrs. Mary Walton, publicity chairperson for the Auxiliary, arranged for all three Youngstown television and radio stations to film the occasion. In addition, three area newspapers covered the event.

The Auxiliary is still seeking donations for the center and asks all Society members for their continued support of this very badly needed project. □



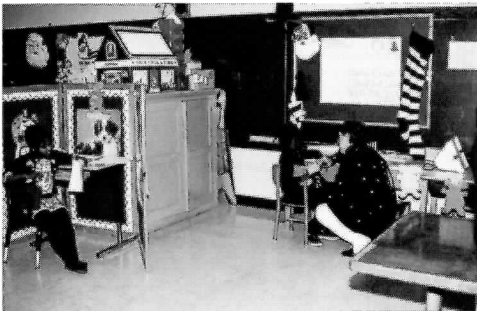
Training Center for developing skills for independent living.



Pauline Sarantopolous, Auxiliary President.



Lorene Phallar, Director of Multihandicapped Program



Training Center classroom.



(L to R) Rosemary Memo, Joseph Reda, Principal, West Elementary School, Donna Hyatt.



Family Home Medical

A division of Foley Medical, Inc.

Specialists in Home Health Care Equipment & Supplies

Continuous Care from Hospital to Home

- A professional staff which includes 2 RN's, 2 LPN's, 2 respiratory therapists, a certified wheelchair/mobility specialist and professional customer service representatives
- 1 hour delivery within our service area
- 24 hour call service
- 2 convenient locations

Behind our success, service is everything.

***By recommending Family Home Medical
your patients are assured the quality
care they've come to expect from you.***

• BOARDMAN:
6007 SOUTH AVE
726-6575

• YOUNGSTOWN:
1917 BELMONT AVE
744-9071

• WARREN:
394-4119

Let Our Family Help Your Family

Farris is Chairman of NEOUCOM Board of Trustees

Melvin E. Farris, M.D., is the new chairman of the Board of Trustees of the North-eastern Ohio Universities College of Medicine (NEOUCOM). Y.T. Chiu, Jr., M.D., is Vice-chairman.

The board also has three new members, Carol A. Cartwright, Ph.D., president of Kent State University; Theodore V. Boyd, chairman of the board of WHBC - AM&FM, Canton; and Raymond S. Duffett, M.D., an orthopaedic surgeon, Youngstown. Boyd represents the Kent State University Board of Trustees and Duffett represents the Youngstown community on the NEOUCOM board.

Farris, a family physician in Akron, has been a member of the NEOUCOM board for four years. He has served on the Board of The University of Akron since 1985 and has been Vice-chairman of that board for three years.

Chiu, a Youngstown plastic surgeon, has been a member of the NEOUCOM Board of Trustees since 1983. He served as chairman of the board from 1987 through 1989.

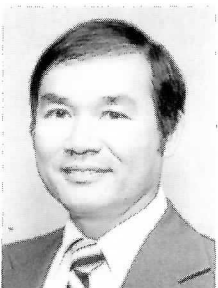
The board also presented resolutions



Melvin E. Farris, MD



Raymond S. Duffett, MD



Y.T. Chiu, MD

of appreciation to three outgoing board members.

Michael Schwartz, Ph.D., former president of Kent State University, was cited for his dedicated service to students, faculty and staff at both Kent State and NEOUCOM.

Emily P. Mackall was recognized for her service throughout the Mahoning Valley, as well as for her support of both NEOUCOM and Youngstown State University.

Raymond Janson, a board member since 1988, was cited for his support of economic activities in Canton and Stark County as well as his service to the boards of Kent State and NEOUCOM. □

Medicare News

HCFA recently announced that a grace period for the acceptance of 1991 CPT-4 visit codes will be granted from January 1, 1992, through January 31, 1992. Effective January 2, 1992, providers may call (614) 249-3391, Monday through Friday, 8:00 a.m. to 4:30 p.m. for assistance with Physician Payment Reform questions.

The following applications for membership were approved by Council:

First Year In Practice:

Ibrahim Haddad, MD
Kenneth A. Kaplan, MD
Ramesh Soundararajan, MD

Second Year In Practice:

Richard E. Wyszynski, MD

Active:

Sheikh M. Ashraf, MD

Information pertinent to the applicants should be sent to the Board of Censors by January 20, 1992.



Southwoods X-Ray & Imaging

Medical Health Complex of the
Southwoods Executive Centre
7655 Market Street, Youngstown, Ohio 44512

**DIAGNOSTIC X-RAY - LOW DOSE MAMMOGRAPHY
ULTRASOUND - CAT SCAN**

Phone: 726-2595

Billing Phone Number: 758-1149

HOURS: Mon - Tues - Wed & Fri: 8:30-5:00

Thurs & Sat: 8:30-12:30

J.J. Lee, M.D.

W.L. Crawford, M.D.

M. Soleimanpour, M.D.

W.P. Burick, M.D.

A. Azarvan, M.D.

D. Laufman, M.D.

L. Soges, M.D.

R. Krishnan, M.D.

J. Jacques, M.D.

S.A. Aubel, M.D.

For Your Patient Needs:

- Skilled Nursing
- Home Health Aide Service
- Physical Therapy
- Speech Therapy
- Occupational Therapy
- Nutritional Support
- Medical Social Worker
- I.V. Therapy
- Maternity, Pediatrics
- Laboratory Services & EKG's.

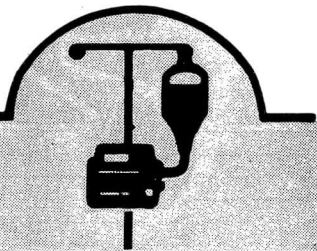


Visiting Nurse
association

518 E. INDIANOLA • YOUNGSTOWN 782-5606

A.R.R.I.V.E. HOME CARE, INC.

★ HOME I.V. SPECIALISTS ★
24 Hour Professional Service — 7 Days A Week



550 Parmalee Ave.
Youngstown, OH



A Commitment to Home Care Excellence

* Free Insurance Assessment *

743-HOME

743-4663

THERAPIES

- Total Parenteral Nutrition
- Enteral Nutrition
- I.V. & I.M. Antibiotics
- Chemotherapy
- Pain Management
- Hydration
- Dobutamine
- Bladder Irrigation
- Antiviral Therapy
- Immunoglobulin Therapy
- Anticoagulant
- I.V. Bronchodilators

Youngstown Hearing & Speech Center

6505 MARKET STREET
YOUNGSTOWN, OHIO 44512



*We Help Children and Adults
Who Have Difficulty
Hearing, Speaking and Learning.*

CALL US IF WE CAN BE OF SERVICE.

6505 Market Street, Beeghly Medical Park

726-8855

BEFORE YOU BUY INSURANCE, WE RECOMMEND YOU SEE A DOCTOR



Word-of-mouth is our best advertising. So we urge you: get the word.

Talk to any of the 13,000 doctors with professional liability insurance from The P•I•E Mutual.

These doctors own this company. More than 160 of them sit on our 13 managing boards. They help to shape policy, influence selection of applicants, consider the merits of claims.

They're benefactors of a program that offers discounts to loss-free members. And the protection of a prepaid law firm that is seasoned in all areas of claims, and wins 90% of cases that go to court.

Call us. 1-800-228-2335.

Get the facts, doctor to doctor.

THE P•I•E MUTUAL
INSURANCE COMPANY

NORTH POINT TOWER
1001 LAKESIDE AVENUE
CLEVELAND, OHIO 44114-1149

Moreman-Yerian

Where insurance works... for you

THE MOREMAN-YERIAN COMPANY
9251 MARKET STREET
P.O. BOX 3728
YOUNGSTOWN, OHIO 44513
216/758-4571 • FAX: 216/758-3753

60 Years Ago — December 1931

It was the height of the Great Depression; there were soup lines; patients paid for their medical care with a chicken, a loaf of bread, a dozen eggs, if they paid at all. S.Q. Laypius reported that we were one month nearer to the return of prosperity than we were 30 days ago.

Dr. James Birch became a new member. Secretary J.P. Harvey said the Society was big enough to have a full-time executive secretary.

50 Years Ago — December 1941

The Medical Society had 224 regular members, 9 non-resident, 6 associate and 4 intern, making a total of 243. Twelve were away on active duty with the armed forces. Dues were twenty dollars.

Ralph Morrall, Sam Weaver, Paul Fuzy, Paul Kaufman, Pat Kennedy, Walter Turner, George Mckelvey and Francis McNamara all attended the College of Surgeons meeting in Boston. Charles Hauser was recuperating from surgery, and Kocialek was on the sick list.

On December 7, the Japanese attacked Pearl Harbor, and we were at war. Some wonder these days, who won that war?

40 Years Ago — December 1951

The Society now boasted of 289 members. Outgoing president was Elmer Wenaas; president-elect was C.A. Gustafson. Among the impressive list of new members for 1951 were the following: Frederick Resch, DeForest Metcalf, Frank Gelbman, Robert Donley, Elmore McNeal, Benjamin Brown, Dean Stillson, Merrill Evans, Edward Thomas, William Breesman, Earl E. Brant, Hugh Munson, Francis Gambrel, Robert G. Thomas, Harold Teitelbaum, Irving Chevlen, Edward Shorten, George Cook, David Beynon, Frederick Schellhase and David Brody.



Robert R. Fisher, MD

30 Years Ago — December 1961

The Annual meeting was held at the Ohio Hotel on December 21, and the dinner was free. Both John McDonough and Asher Randall were nominated for president-elect. A.K. Phillips was outgoing president. New members that month were Michael Kachmer, Gust Boullis, Philip Giber, Robert Hamlich, Maurice Oudiz, Walter Weickenand and Skevos Zervos.

20 Years Ago — December 1971

The Women's Auxiliary collected and packaged two tons of drug samples from doctor's offices to be sent to missionary hospitals and clinics all over the world. Chairpersons were Mrs. Gonzales, Mrs. Dietz and Mrs. Gilliland.

At the annual meeting on Dec. 21, president-elect **Dr. Henry Holden** accepted the gavel from out-going president John Stotler. New president-elect was C.E. Pichette, and new editor was to be John Melnick. They were good choices, for 1972 was to be the centennial year for the Mahoning County Medical Society.

10 Years Ago — December 1981

It was time for elections, and it was time for honors. **Dr. Henry Holden** was honored by his alma mater, South Carolina State University, as that institution's most outstanding player of the *century*. **Dr. John Melnick** was elected as "Doctor of the Year" by the Society members for his outstanding service to the medical profession and to the community. □

Only PICO continues to offer

OCCURRENCE COVERAGE

plus the new..

MERIT RATING PLAN AND THE FIVE STEP PLAN



All with loss-free premium
discounts and coverage limits
up to \$5 million.

The PICO/OSMA Group Program is flexible, with
options in coverage and pricing to meet
your specific protection needs.

The independent insurance agent representing
PICO in your area can help you select the
professional liability plan that is best
for your medical practice.

Represented by:

THE GLUCK INSURANCE AGENCY

2901 Market Street, P.O. Box 8629
Youngstown, Ohio 44507
216-788-6577



Physician's Insurance Company of Ohio

Meeting the special needs of special patients.

SPECIAL CARE UNIT

Specifically designed to care for individuals with Alzheimer's or related diseases.

ASSISTED LIVING

Large, private rooms and the utmost in independence. Assistance with everyday routines is provided when necessary.

IN-HOME SERVICES

Services available to patients in their own homes include nursing assistants and homemakers.



Park Vista retirement community
1216 Fifth Avenue, Youngstown
746-2944



Pamper Yourself

Living well is the best revenge. Work hard - play hard. This home can satisfy your need to relax after a long hard day. Living quarters plus pool house equal slightly over 7,000 sq. ft. Excellent financial terms available. Located in Liberty near the Youngstown Country Club, it is minutes from hospitals and highways. No traffic to fight. Private showings very easy to arrange. Offering price - \$395,000. Call Beth Bacani, 759-2517 (Res.), Northern Hills Real Estate, 759-0222 (Ofc.).

OFFICE SPACE AVAILABLE

900 sq. ft.

Northside Location.

Convenient to Hospitals.

542 Broadway Ave., Suite #1,

Youngstown, Ohio.

Available immediately. 744-4369

OFFICE SPACE AVAILABLE

Affordable Office Space available in attractive new strip plaza on Mahoning Avenue, approximately 1,500 sq. ft. Call 747-9122 for details.



Eric Hagberg, PhD
Audiologist

**MEDICARE & INSURANCES
ACCEPTED**

PHYSICIANS

Your patients can now receive complete diagnostic services with no waiting, and you'll receive same day reports. Now serving your patients for 16 years.

DIAGNOSTIC AND REHABILITATIVE AUDIOLOGY PRESCRIPTION HEARING AIDS

Neuro-Communication Service, Inc.
755 Boardman-Canfield Road
Building C-1 South Bridge West
Boardman, Ohio 44512



Erin Miller, MA
Audiologist

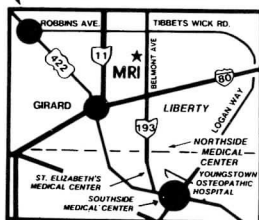
**SAME DAY APPOINTMENTS
216-726-8155**

Magnetic Resonance Imaging

MRI Cooperative

- Directed by Board Certified Radiologists with Specialized Training in Magnetic Resonance Imaging
- Fast turnaround time on reports
- Professional and convenient service in a modern facility
- Patients accepted on a Referral Basis Only

WARREN GENERAL HOSPITAL
ST. JOSEPH'S
RIVERSIDE HOSPITAL



Quality Patient Care

4964 Belmont Avenue
Youngstown, Ohio

759-9922

Toll Free Dial 1 & Then 800-686-9933

Amish - Working The Rush, 1991

Limited Edition Woodcut Print, 8/10 by Nels Oestreich (1932 –)

continued...

October 15, 1932. There was no magic moment in his youth that brought forth the artist inside, although he had a cousin a few years older whose cartoon drawings Nels found amusing but not inspiring for himself. There was no art instruction in his schooling until he entered Bowling Green State University to study physical education with a minor in art. Art emerged as his true love with Nels eventually earning a B.S. and an M.F.A. from BGSU and an M.A. from Kent State University. Nels has recently retired from his Chairmanship and Professor of Art career at Westminster College to enjoy full time the pursuit of art in his own studio in New Wilmington, PA.

Oestreich is most noted for his woodcarving prints. It is an artform rarely pursued today because it is a difficult medium to perfect. Nels began working with woodcarving when he moved into his first apartment. The apartment was so tiny that space was too limited for canvases and paints, so he began to carve small woodblocks. In his early works, his inspiration was the famous French artist Rouault who used bold black lines reminiscent of outlines in stained glass windows. Eventually Nels' lines became finer. Almost from the beginning his woodcuts included colors along with the traditional black and white inked prints. While Nels has over 150 sketch books filled with drawings, he does not do preliminary sketches for his woodblocks. Most of his scenes are done mentally then drawn directly on the woodblock with a black marker or felt pen. White pine is used from the local lumber yard and his palette is a variety of chisels. In working with woodcuts, Nels comments, "I sometimes feel I do my most expressive drawings with a knife rather than a brush or pencil. I enjoy the resistance of the wood."

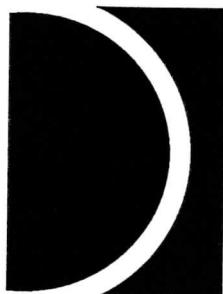
In the featured woodblock on the cover, *Amish-Working the Rush*, Nels was inspired by a visit to a local Amish gentleman who lives near his studio. The Amishman is a cane chair builder, and Nels often visits to buy materials from him. On one particular visit, Nels walked in and saw the Amishman standing near the window working, and the moment remained in his mind. This particular woodblock print is black and white and captures the essence of another artist at work. The Amish make good subject matters for woodblock prints because there are no grays in their society. Black and white portray their costumes, their hard characters and life styles. Nels feels he is "a workman. I enjoy working. I work at making art as I would at any other job. I do not wait for inspiration, I make my own inspiration. I look, I feel, I try to visually understand by making art. I have repeatedly used the word 'I,' not out of arrogance, but because the making of art is a one-person endeavor. I hope the results, the art, will reach the 'I' in the viewer."

Nels Oestreich is currently working on an oak relief carving of a mother with children for a local church in Youngstown. His works are found in many public and private collections including the Butler Institute of Art, the Arms Museum, Massillon Museum, Hoyt Institute of Art, Heritage Historical Library in Ontario, and the Library of Congress Print Collection. He has done illustrations for numerous books of poetry and children's books, and he was the featured artist in *Phantasm* a west coast literary magazine. His work may be viewed at the Trunick Gallery in Brookfield, Ohio.

□



Jeannine Lambert



DeBald and Company, Inc.

OFFICE SUPPLIES

1300 Wick Avenue
P.O. Box 6085
Youngstown, Ohio 44501

746-0597

FAX No. 746-4114

A New Car . . . from Barrett means much more than any ordinary new car. Behind each Barrett automobile—from the eye-catching elegance of Cadillac to the cost-efficient sportiness of Jeep and Eagle—stands a staunch commitment to customer service and satisfaction at competitive prices.

Experience the unique feeling of a new car from Barrett.



BOARDMAN HEARING AID SERVICES

Associated with Youngstown Hearing & Speech Center
*Let Our Professional Staff of Licensed Specialists with
Over 45 Years of Service Custom Fit You with
a Hearing Aid So You Can...*

HEAR THE LOVE AROUND YOU!

Sales & Service
On All Major Brands

783-9626

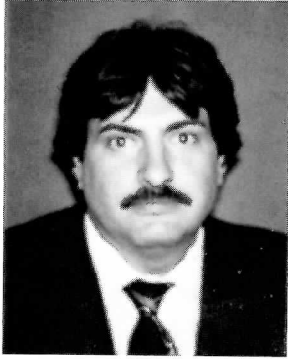
5600 Market Street, Suite #4
Elevator Access

Authorized Dealer



Advertising List

A.R.R.I.V.E. Home Care	20	MRI Cooperative	25
Barrett Cadillac	27	O.P.T.I.O.N. Care	4
Boardman Hearing	27	Park Vista	24
DeBald & Co., Inc.	27	PICO	7, 31
Diagnostic and Rehabilitative Audiology	25	Regional Imaging	30
Eli Lilly	11	Southwoods X-Ray	19
Family Home Medical	17	Spath & Zimmerman	5
Gluck Agency	23	Stillson & Donahay	29
Mahoning Bank	28	The Financial Center	14
Medical-Dental Bureau	BC	Visiting Nurses	19
Microsys Computing	4	Western Reserve Imaging	2
Moreman-Yerian	21	Youngstown Hearing & Speech	20



Richard G. Barr, MD
 Ultrasound/MRI
 Office: 7655 Market Street • 726-2595
 MED. ED: Case Western Reserve, Cleveland, OH
 INTERN: University Hospitals, Cleveland, OH
 REDCY: Cleveland Clinic Foundation, Cleveland, OH
 FELLOW: Univ. of California, San Francisco, CA



Richard J. Marina, MD
 Internal Medicine/Gastroenterology
 Office: 345 Oak Hill Avenue • 740-4240
 MED. ED: University of Illinois, Chicago, IL
 INTERN: Ohio St. Univ. Hospitals, Columbus, OH
 REDCY: Ohio St. Univ. Hospitals, Columbus, OH
 FELLOW: Ohio St. Univ. Hospitals, Columbus, OH



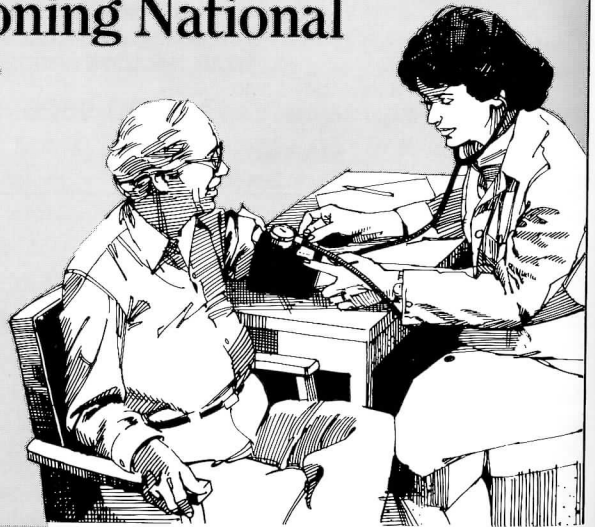
Barry M. Perlin, MD
 Pediatrics/Neonatology
 Office: 1044 Belmont Avenue • 746-7211
 MED. ED: University of Arizona, Tucson, AZ
 INTERN: Tufts-New England Medical Center, Boston, MA
 REDCY: Tufts-New England Medical Center, Boston, MA
 FELLOW: Cedars-Sinai Medical Center, Los Angeles, CA

Mark Your Calendar

The Psychiatric Professional Group, Gregory X. Boehm, MD, Nancy Duff-Boehm, Ph.D. and Youth Services Unit, Tod Children's Hospital will sponsor a workshop for professionals on "Attention Deficit Disorder in Children." The workshop will feature psychologist Russell Barkley, an internationally recognized authority on ADHD. Dr. Barkley will discuss diagnosis, assessment and treatment. The workshop will be held Wednesday, March 11, 1992, from 8:30 a.m. to 4:30 p.m. at Mr. Anthony's in Boardman. For registration information, call (216) 726-5656. □

Examine Mahoning National Bank For Your Complete Financial Needs

For professional service, call Mr. Parker T. McHenry, Executive Vice President 742-7010



MNB
MAHONING NATIONAL BANK

EQUAL HOUSING LENDER

MEMBER F.D.I.C.

Professional Decisions.

It is an important decision as to who will administer your insurance needs. Let Stillson and Donahay make that decision easier for you to make.

We are professionals, locally owned and operated with over 60 years in the Mahoning Valley; endorsed by the Mahoning County Medical Society for over 40 years.

Call us... It could be the most important professional decision you make.

Life, Disability and other Health Insurance

**Stillson
& Donahay**
AGENCY, INC.

John Fouse • Lloyd Peck • Reuel Peck



**Bank One Building • 30 North Main Street
Poland, OH 44514 • Phone: (216) 757-3726**

Seeing Is Believing

...and now there's one source
that can help you see it all.

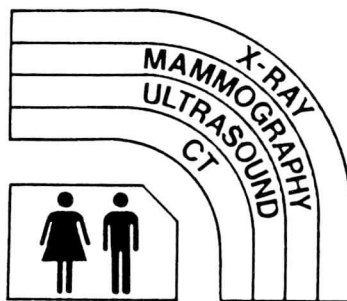
That source is Regional Imaging Consultants Corp. -- providing quality X-ray exams, CT scans, ultrasound imaging low-dose mammography, breast localization for biopsy and cyst aspiration.

Regional Imaging has seven convenient locations in Austintown, Boardman, New Castle, Warren and Youngstown. Mammography or ultrasound exams can also be performed in your office by the highly-skilled staff in our mobile division.

*The next time you need to "see it all," call
Regional Imaging --where seeing is believing.*

The Regional Imaging family includes:

- Austintown X-Ray
- Boardman X-Ray (2 locations)
- Breast Care Centers (7 locations)
- MammoVan (a service of the Breast Care Centers)
- Computed Diagnostic Center
- Medical Ultrasound



Albert M. Bleggi, M.D. • Jon A. Molisky, D.O. • Joseph A. Pierro, M.D.
(216) 726-9000



Physicians Insurance Company of Ohio
 Bates Drive • Pickerington, Ohio • 43147
 (614) 864-7100 • (800) 282-7515

PHYSICIANS INSURANCE COMPANY OF OHIO

ANNOUNCING A VERY IMPORTANT COVERAGE ENHANCEMENT

SPECIAL DISABILITY COVERAGE RESPONDS TO INFECTIOUS DISEASE EXPOSURE; AVAILABLE TO INSURED PHYSICIANS, SURGEONS AND DENTISTS

What It Is: A special disability coverage, including infectious disease, which will be provided to insureds as part of their malpractice insurance policies.

The special endorsement will offer a minimum of \$100,000 disability coverage for insureds who test positive for Human Immunodeficiency Virus (HIV). For the infectious disease coverage, higher limits of \$250,000 and \$500,000 are available for an additional premium:

	\$250,000	\$500,000
Dentists	\$338	\$ 900
Physicians	\$413	\$1,100
Surgeons	\$563	\$1,500

Added coverage: The new coverage enhancement also will include a schedule of benefits for accidental death, dismemberment or disability related to other practice-threatening injuries such as loss of sight or the loss of use of hands.

When it begins: Coverage becomes part of each MPL policy at inception (for new policyholders) or at the time each policy renews (for current insureds) beginning January 1, 1992.

Who is covered: All physicians, surgeons and dentists insured through claims-made and occurrence policies.

How it works: The disability benefit is payable upon first testing positive for HIV. It does not require waiting for the end stage of the virus, or AIDS, to develop for the coverage to apply.

It also does not require proof of the insured's ability to pursue practice, nor is it restricted to injury or infection in the workplace.

Payout will be in a lump sum, or in monthly annuity payments (through a contract issued by a PICO subsidiary, American Physicians Life Insurance Company).

Background Information: The growing risk of exposure to infectious diseases often can produce complex and interrelated concerns — personal, professional, ethical and financial.

Insured physicians, surgeons and dentists who test positive for Human Immunodeficiency Virus (HIV) will face a multitude of pressures in making the difficult decision to leave practice or to modify their practice to prevent risk of transmission.

This new coverage can offset some of the accompanying financial burdens which are linked to the loss of income and depletion of resources.

Under policies established by the Ohio State Medical Board and the Ohio State Dental Board, physicians or dentists who believe they may be carriers of the HIV virus bear the responsibility for limiting their practices to non-invasive care, and for using appropriate techniques and procedures in the course of patient contacts to limit the risk of transmission. Violations of these policies are grounds for disciplinary action, which may include license revocation.

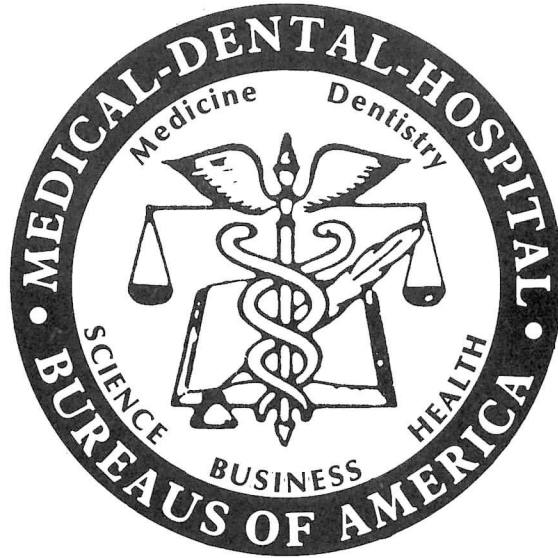
PICO believes that the income security offered by the new disability coverage will allow infected insureds to comply with the policies of the state medical or dental boards.

Additional data:

- The new coverage will be reinsured by Lloyd's of London.
- The disability enhancement attaches to policies with effective dates of January 1, 1992, and later which are issued by PICO and its subsidiary, The Professionals Insurance Company.
- PICO also is exploring a similar coverage enhancement for other healthcare providers, as well as coverage related to other infectious diseases.

**For more information contact the Gluck Agency,
 2901 Market Street, Youngstown, Ohio, 44507 • (216) 788-6577**

BULK RATE
U.S. POSTAGE
PAID
PERMIT NO. 317
YOUNGSTOWN, OHIO



The Medical-Dental Bureau provides the Physician and Dental community with much needed office services. Since we understand your needs, we provide the best dollar value in the tri-county area.

Services provided:

Telephone Answering

- Targeted to the needs of the Medical community.
- Numerous line services available for your particular needs.

Collections:

- Collect past due accounts.
- Individual attention to each account so as to maximize dollars collected.
- Fee based on collection.

For complete details please telephone your

Medical-Dental Bureau, Inc.

901 Home Savings & Loan Bldg.
275 Federal Plaza West
Youngstown, Ohio 44503

(216) 744-4040

Judy Bloomberg, Manager

y-6

Mahoning County Medical Society

5104 MARKET STREET, YOUNGSTOWN, OH 44512-2147

Address Correction Requested