

Today, the HIP has almost 600,000 subscribers and virtually two-thirds are municipal employees. The monthly premium for the single person under \$6,000 is about \$3.50, while it is about \$4.30 for single persons earning over \$6,000. These figures represent an approximate base,³⁸ at a 1958 level.

If HIP can be described as the great bastion of group practice in the east, then the same can be said of the Ross-Loos Medical Group in the west. It is a privately owned and operated medical organization located in the greater Los Angeles area and was established in 1929 by two physicians, Dr. Donald E. Ross and Dr. Clifford Loos. It is the oldest medical organization of its kind in the United States and has as its guiding philosophy the furnishing of high quality and low cost comprehensive care on a group practice prepayment basis. As of 1958, there were more than 200,000 subscribers in more than fifteen centers with nearly 200 professional personnel on a full-time basis. In 1952, twelve physicians represented the partners in the organization. All professional personnel are paid on a salary plus bonus basis. They are restricted to the centers of the group for practice location, but they are permitted to see private patients there with half of the collected fees going to the group for overhead. The Ross-Loos subscribers are divided into three categories: Group subscribers, individual subscribers and dependents.

The professional services rendered to the subscriber are: Surgical and obstetrical care, medical care, laboratory procedures and physiotherapy, drugs and dressings, hospitalization and ambulance service. The medical care includes complete preventive care, complete care for illness and injury, general examinations when recommended, eye examinations and refractions, drugs and dressings, except vitamins and food supplements, antibiotics, endocrines and liver injections. Hospitalization and bed care include up to 90 days in any one year.³⁹ As with other programs, certain exceptions are made in the schedule of care. These are injuries and accidents as a result of employment, venereal disease, alcoholism, drug addiction, neuroses and mental disorders, dental care, eyeglasses, hearing aids, blood and plasma, private nursing, services not within fifteen miles of a Ross-Loos center and hospitalization from obstetrical care.

The monthly premium rates are computed on the basis of age with those under 40 paying about \$4 per month; ages 40 to 45 paying \$4.50 per month; 45 to 50 paying \$5 per month; and above 50 years of age paying a monthly premium of \$5.50. These

figures are as of 1953 and represent premiums for the employed members of a group. Individual members pay \$6 per month after a general physical examination for which a fee is charged, and an initial fee of entrance of \$6 is paid. The fee does not increase with age. Quite obviously, this represents a clear expression of the insurance principle, that of spreading the risk. With regard to dependents, a reduced schedule of fees for services rendered is charged. As with the HIP, the bedrock of the Ross-Loos program is medical prevention and a high level of quality of professional services through the group effort.

In 1929, a true medical pioneer, Dr. Michael Shadid founded the Community Hospital and Clinic as the first such cooperative in the United States. The writer was enthralled by Dr. Shadid's own work, *A Doctor For The People*,⁴⁰ which describes the history of the establishment of the cooperative. With the aid of the sponsoring organization, The Farmers Union Hospital Association, and with meager beginnings, the Community Hospital and Clinic today represents perhaps the most outstanding effort in the area of the Great Plains. The Community Hospital and Clinic is located in Elk City, Oklahoma. Its early history is so outstanding because of the significant contributions made during the great depression. It literally conserved the health of the people of that area at a critical juncture of their history and the nation's history.

Members receive physical examinations, treatment, surgical procedures, eye refractions, obstetrical care, radiological therapy and a comprehensive schedule of other care. Hospitalization is furnished at \$6 per day and laboratory, diagnostic procedures, BMR, EKG, X-ray, operating room and dental care are all provided at considerable discount. The estimated number of subscriber members is now in excess of 15,000. Annual dues are about \$18 per person and \$30 for two. Premiums for families of four are about \$40. The 1950 staff included ten physicians and two dentists; however, this figure has significantly increased during the past decade. The professional personnel devote about 50% of their time to subscriber members and the remainder to non-members. As with the other comprehensive programs, prevention and periodic examination is an integral part of the plan. Further, as with the other comprehensive programs, it has been repeatedly statistically proven that comprehensive care with diagnostic and laboratory services available in a group environment very significantly reduces the per capita hospitalization stay.