

## INSURANCE PHYSICAL EXAMS

I finished Medical School at the University of Illinois in Chicago in early June, 1961. That same week, Martha Thomas completed her Nurse's training at Meadville City Hospital in Pennsylvania. She and I then were married, at her Church in Pennsylvania, on June 13. On July 1, 1961, I started my internship at Butterworth Hospital in Grand Rapids, Michigan. Martha started working as a nurse. She worked for nine months until our daughter, Leora, was born. Since my pay was only \$175 a month, Martha's nurse's salary was a great help!

After Leora was born in March, 1962, I hoped to make extra money by "moonlighting" so Martha could stay home and care for Leora. Stu Peterson, one of our Church Members was a great Insurance Salesman. He was anxious to help us financially. He hoped to have me do all the Life Insurance Physicals for him. But he found out that old Doc. "Willard" had a Contract to do most of the Physicals for that Insurance Company. I could only do the exams he refused to do! He would only examine those who would come to his office! I had to examine clients that lived far away or couldn't come to Dr. Willard's office. I examined them in their home and in their offices. I often had to return to do blood tests or take their blood pressure again and again. I was paid \$10 for each exam, even for the longest and most difficult cases. It looked like Martha would have to start working again at the Hospital.

One day Stu Peterson called me and said: "I just can't explain it, but my Insurance Company has just dropped Dr. Willard like a hot potato! He is not to examine any more of our clients. Now it is your turn to be choosy. You can do all the Physicals you wish on your schedule. I will get another doctor to examine any that you can't." We were glad that Martha could stay home and manage the home and care for our baby. We lived in the Interns' building, just across the street from the hospital. It was so convenient go home for lunch and see my family whenever I had a short break from work. This was a dream come true. Since we planned to be Medical Missionaries, we did not want to go into debt.

Several Months later, Stu flew to the Insurance Company Headquarters to get a special award for selling the most Insurance Policies in that part of the Country. There he met Dr. Duncan, the Executive Medical director of the Insurance Company. He was told how Dr. Willard had lost his Contract.

Dr. Willard was in Florida on Vacation. He decided to go deep sea fishing. He loved to talk and brag about his Medical Practice especially when he was far away from home and with strangers. The sea suddenly became very rough and he began to feel seasick. Then he realized he had forgotten his seasick medicine. He thought his fishing trip would be ruined! Suddenly a

fellow fisherman came to his aid and said; "Sir, you need help. I am a doctor and I have some great seasick medicine for you."

After the seasick medicine started working, Doc. Willard resumed his chatter. He said that he also was a doctor. He then started bragging about himself and told about all the schemes he used to bring in extra money. He would accompany his patients to the operating room. Then he would bill the patients for assisting with the surgery, even though he left as soon as the patients were asleep. There was always an intern willing to assist with the operation. Then he said; "Oh yes, I have this crazy Insurance Company that trusts me. I do Insurance Physicals for them. The exams take only about five minutes because I mark all the exams as normal ahead of time. Even if their blood pressure is elevated, I record it in the normal range. If they are obese, I subtract several pounds. I make out a normal EKG report even if I have not done the test. That way I never have to see them again. I do the "sink test" on the blood and urine specimens. (I dump them in the sink, if they go down the drain, then the test is normal). Even If the patient dies very soon, it benefits his family. The Insurance Company is very rich, so it does not hurt them! After all, I am a family doctor, ha, ha. This is the perfect racket; there is no way that the Insurance Company can find out what I am doing!"

Dr. Willard did not know he was talking to the Executive Medical Director of the Life Insurance Company that paid him for all the Physicals he had done for them. When he returned to work, Dr. Duncan found out that, a few weeks previously, a client had dropped dead from a heart attack in front of Dr. Willard's office after he had just passed his Insurance Physical exam. There were other clients who had serious medical conditions who had passed their physical exam and were paying the lowest premiums on their Life Insurance. Dr. Willard was fired and put on the Company's black list.

I have found that no matter how far I am from home, I often meet someone who knows me or some of my colleagues, friends or relatives. It is best not to say anything that could hurt me or some other person! Almost always, I find out that we have a mutual acquaintance somewhere! NOT EVERYTHING, THAT HAPPENS IN LAS VEGAS, STAYS IN VEGAS!

Written by Paul M. Riley MD. Email: hlinza@ymail.com