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SERVICE FOR EMPLOYED GROUPS OF
10 OR MORE
It provides you with medical, surgical and hospital service
when you suffer an illness or a non-occupational injury.
It offers you 100% free choice of well-recognized physicians
and surgeons in Klamath County, all of whom are Bureau
staff members.
The cost to you is very reasonable . . . while the protection
and service you receive are invaluable.

**Klamath Medical Service Bureau Has
Provided Complete Medical, Surgical
Coverage To Subscribers For 12 Years**

BY R. KENNETH EVANS
Industry, aided by invention, has revolutionized the world. One man, today, can do the work which hundreds or even thousands were needed to do in the pre-industrial age. The Industrial Revolution is well named because, of all the great changes that society has known, none has been at once so rapid and extensive as this development. A period of much less than a hundred years saw the transformation of the everyday life of Western civilization, saw a remarkable change in the habits and thoughts and modes of work of many millions, saw a new power over nature created, and saw the very face of the country completely altered. The medical field has experienced the scientific revolution of the past half century — influenced by the Industrial Revolution, and is now confronted with the revolutionary results in the organization of medical practice.

ORGANIZED IN 1939
The Klamath Medical Service Bureau was organized in 1939 and incorporated in December of that year. The approved articles of incorporation authorized the Bureau to contract for furnishing every kind of medical, surgical and hospital service in addition to operation of hospitals and to own personal or mixed property. It was capitalized at \$100,000. The by-laws provide for a Board of Directors of 5-member physician elected for a three year term, and administrative officers. A Diagnostic Committee composed of 3-member doctors (now elected to seven) is provided and elected annually by the membership as a whole. It is the function of this committee to control possible abuses of service on the part of subscribers and doctors, and provides consultation in serious cases without additional cost. The Board and committee members serve without any compensation whatsoever.

The Klamath Medical Service Bureau began operation in 1940 and acquired all of the contracts held by individuals or small groups of doctors which relieved a situation that eliminated the widespread dissatisfaction and criticisms which had developed under the previous procedure. Employee group contracts were offered to all employers with five or more workers and this has now been increased to 10. This resulted in acquiring many additional contracts.

With this basis of membership the Klamath Medical Service Bureau provides virtually complete medical, surgical and hospital coverage. The only significant exclusions are those that commonly appear in contracts of this kind, and comparable to exclusions made in contracts of the major life and property insurance companies in the nation. These exclusions are always explained in detail to the prospective member. No effort is made, however, to select only preferred risks as is the practice of many commercial carriers. It is stipulated, except in emergencies, that medical and surgical services be by the Bureau staff physicians and hospital services must be in approved hospitals.

The administrative cost of Klamath Medical Service Bureau is considerably lower than other Blue Shield plans, permitting approximately 92c of every premium dollar to be utilized for subscriber's benefits. In 1952, during the calendar year, \$282,996.92 was returned in medical-hospital benefits to residents of Klamath County. During its 13 years of operation the Klamath Medical Service Bureau has paid a total of more than \$2½ million dollars for care of its members.

Klamath Medical Service Bureau is a member of the National Blue Shield Medical Care Plan to which group 78 medically sponsored nonprofit prepaid medical plans throughout the United States, now belong. Klamath Medical Service Bureau ranks third in the nation among these 78 Blue Shield plans in percentage of population covered, notwithstanding the fact that there are still many persons who have not availed themselves of the opportunity of prepaid medical, surgical and hospital protection either through a group or individual contract basis.

Today, medical organization appears to be evolving in three possible directions: government medicine; institutional medicine, (med-

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HERE'S "HITCH" COX!
He's chief clerk in Consolidated's Klamath Falls office. Alert, capable John Cox is our rating expert for motor freight shipments. Also handles details for our warehouse storage and substantial moving van business here. Married and father of a son, "Hitch" spends leisure time hunting and fishing.

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Since organization of the Bureau in 1940

\$2,564,229.47

has been paid out for medical, surgical and hospital care of its members.

Treatment files show that in a period of one year or less, the following amounts were paid by K.M.S.B. for doctor, hospital, ambulance and other services for individual cases.

Car Accident	\$3,107.62
Lung Cancer	1,243.49
Accident & Heart	3,690.35
Brain Tumor	2,889.30
Heart Condition	1,399.65
Buerger's Disease	1,746.55

Individual Contracts
are available for employed or self-employed residents (such as farmers, service station operators, etc.) of Klamath County and their families, from 6 months to 65 years of age, at the following cost:
\$4.00 per month for the family head
2.25 per month for the unemployed spouse
1.50 per month for the first child
.90 per month for the second child
.75 per month for the third child
(No charge is made for additional children)
Dues are payable quarterly in advance on the individual type of contracts.