

HOW THE CONTINENTAL CASUALTY CO. IS LEADING THE DOCTORS OF IMPERIAL VALLEY AROUND BY THE NOSE

Harold Collins is the manager of Pan American Underwriters, Inc. Pan American has a contract with Continental Casualty Co. to manage the sickness insurance deal of the Mexican Braceros. Previously, this policy affected all the Mexican laborers of the Imperial Valley Farmers Association. Then the Association kicked out Continental Casualty for unsatisfactory medical service to the workers. Now Pan American only manages the insurance for workers of the Desert Growers Inc., of Brawley.

Continental Casualty does not let the doctors or hospitals see the insurance policy. It makes unilateral interpretations of the policy through Harold Collins and the Doctors have to like it or lump it. However, this policy simply states that Continental Casualty will pay the medical expenses up to certain limits. It does not give Continental Casualty the right to set Doctors fees. The braceros have a free choice of Doctors. The more Pan American keeps medical expenses down, the more Pan American makes when it shares the premiums with Continental. That is why Harold Collins is living in Imperial Valley. He is here to keep medical expenses down.

Here is how the Pan American Underwriters keep medical expenses down. The bracero is not given a handbill printed in Spanish and which should give the insurance benefits so that the laborer understands them. The worker is not told that he has a free choice of doctors. Continental set a rate of \$4 for first visit and \$2 for subsequent office calls. All the specialists do not want to treat for \$2 an office call. They might want to do an operation for the bracero. Also many of the general practitioners do not want to treat the laborers for \$2 an office call. So the braceros by this economic device, are prevented from seeing many doctors and specialists whom the laborers may wish to see. This group of doctor lose the business of about 15,000 to 20,000 workers out a total population of 80,000 people counting the Mexican laborers.

Then there is a group of general practitioners who want to treat the braceros even at the \$2 rate. Continental Casualty has prevented Dr. Lopez in Brawley from treating workers by refusing to give him claim forms. They are also refusing claim forms to Dr. Yellen. Dr. Wallace in Brawley was forbidden to treat the workers by Pan American and he had to get a lawyer to get his medical bills paid. Dr. Yellen has not been paid by Continental Casualty for 10 months. This harassment prevents Doctors from treating these braceros even though they want to. From personal experience, I know that lots of these workers want to go to Dr. Lopez and Dr. Wallace, who speak the mother tongue of these workers. Continental, in this instance actually is preventing the men from seeing doctors who probably can give the best service because there is no language difficulty.

Many of the Imperial Valley doctors who have slight experience with The Continental Casualty Co., think that they are wonderful because they pay the medical bills promptly. According to the insurance policy, these medical bills have to be paid within two months so that there is nothing marvellous about it. It should be stated again that where the doctors is not in the good graces of Continental, they will withhold payment for many months to discourage the doctor from treating the laborers.

In previous years, Pan American Underwriters hired Dr. Balboni, Dr. Carter and Dr. Foster to treat these workers. These doctors were treating the men in different years. Pan American gave directions to employers to bring the workers to these doctors only. A few emergency cases got into the hands of other doctors. The situation deteriorated so that many workers left and it ended with Imperial Valley Farmers Association getting rid of Continental Casualty Co. and their managers Pan American Underwriters because of poor medical service. Now we find them back at the Desert Growers in Brawley. Continental hired Dr. Niewenhaus to treat the men at an office that Continental set up there. This camp is in town. Desert Growers directs the laborers to the office where Dr. Niewenhaus is supposed to be. In other words, Desert Growers is acting as a steerer to direct patients to Dr. Niewenhaus. The braceros pay the premiums for the sickness insurance. They have the right to go to whatever doctor they desire. The laborers should not be steered to Dr. Niewenhaus by the employer at the direction of the Continental Casualty Company.

By all these previously recited methods, all the doctors of Brawley are prevented from seeing the laborers except the few laborers who have found out that they can go to any doctor they want to. Many of these workers come to my office and tell me that an unlicensed woman at the Desert Growers office treat them instead of Dr. Niewenhaus. They are not examined by this woman and she actually does not know what is the matter with the men.

Harold Collins of Pan American Underwriters uses one doctor like a puppet against the other doctors and cuts medical expenses. Then he uses the unlicensed woman against Dr. Niewenhaus and in this way Dr. Niewenhaus can not ask for a much bigger salary. So expenses are cut again for the insurance company. Here is an insurance company which is not the employer of these workers, actually practicing medicine by the simple stratagem of hiring this or that doctor to treat them. Investigation has shown that the same thing goes on in Arizona where the insurance is also written by Continental Casualty.

The real sufferers from all this are the Mexican braceros. They are being deprived of many insurance benefits. This would take a book to relate. For approximately 3 years, Dr. Yellen has been fighting Continental Casualty Co. Many letters have been sent to the U.S. Senate Rackets Committee, the Commissioner of Insurance of California, the California Medical Association and others. Dr. Yellen is now negotiating to get further legal action.

We now have the unusual situation where the Judicial Council of the Imperial County Medical Society has voted to expel Dr. Yellen. Dr. Yellen feels confident that when the membership of the County Medical Society hear about this, it will desire to reverse the decision of the Judicial Council. Dr. Yellen has been the only active champion the Mexican workers have had in Imperial Valley as to their sickness insurance. At the same time that Dr. Yellen was working to help the Mexican braceros, he was also aiding the doctors. For if the worker can not go to the doctor he wants, the bulk of the doctors in the valley are deprived of many clients.

HOW LONG IS THE MEMBERSHIP OF THE IMPERIAL COUNTY MEDICAL SOCIETY GOING TO ENDURE BEING PLAYED FOR A SUCKER BY THE CONTINENTAL CASUALTY COMPANY AND ITS HIRELINGS?