

June 27, 1988

Rt. Hon. Margaret Thatcher MP
10 Downing Street
London SW 1

Dear Prime Minister,

1. Summary.

The health service debate has seemed to centre round hospitals and the acute sector, with some mention of general practice as a gate keeper. Little has been reported about the contribution industry can make, beyond tax relief for private hospital insurance.

I believe health care should be provided on three fronts.

- a. Acute hospital and trauma services paid out of central taxation.
- b. Community care, including general practice, local authority clinics, social services and long term residential care, from a separate local authority budget.
- c. Company health services, providing the bulk of general day to day treatment for the working population and paid for by the company.

We provide the latter, a health service for those companies not large enough to warrant their own full time medical department.

I will not rehearse those arguments about the present National Health and Social Services structure with which you are familiar. I would like to discuss the options open to industry when considering the health care of their employees, and describe the service we provide.

2. The Medically Neglected

The main province of the primary health care team, including general practice, is continuity and the long term view. This is best exemplified by the management of chronic disease and the continuing care of a community. Once someone moves outside this community by commuting to work, that person become dispossessed of easy access to these skills. The PHCT cares well for the young, the family, the old, the socially disadvantaged etc. all of whom have easy access to the practice during working hours, but who cares for those who have to travel to work? It is inappropriate to say the services are available, when pressures in the work place make it difficult to use them. It can take half a day to see a GP, having got an appointment, when travel, waiting, visiting the chemist etc. are taken into account. How many doctors are open outside working hours for routine problems, and why should they be? Consequently, many minor problems and worries are put to one side and allowed to develop. Prevention is ignored.

June 27, 1988

3. Company Medicine

Major companies such as Marks and Spencer, The Post Office, Xerox, ICI etc. all have comprehensive medical departments and care for all their employees, not just senior management. Not all companies are large enough to warrant their own medical department; half the working population are employed by firms with under 200 people. A number of these smaller firms have part time doctors, but the main thrust here has been occupational medicine in the traditional sense of dealing with toxic work place hazards and implementing government legislation. Most of these doctors have general practices to run as well, and to ask them to take on the extra work of acute care, screening, preventative medicine and all the rest would be impossible.

4. General Medical Clinics

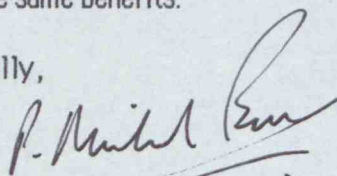
We have tackled this problem by offering a flexible but comprehensive company health service to small companies.

Each doctor works full time for General Medical Clinics and has their own geographically convenient group of companies. For a fixed annual sum the doctor provides day to day care for the whole work force, advises management on medical aspects of their business, arranges various screening programmes and follows up the results until resolution of the problem, be it smoking or stress. General Medical Clinics also negotiate and supervise private hospital cover if that is required. The doctors are all Members of the Royal College of General Practitioners or have another higher qualification and medical standards are rigorously monitored by a central team of assessors using the techniques pioneered in the Thames Valley for the assessment of training practices.

The individual's general practitioner is informed of our findings and results. Any serious illness discovered is referred back to him for long term management. We do not interfere in the management of current disease, but would be happy to help by taking monthly blood pressures, blood glucose levels etc. if requested. In some cases the GP himself would do the annual medical on our behalf and we pay for the necessary tests and his report. We are in the process of implementing "smart card" medical records to ensure the accurate transmission of medical data between the relevant bodies. This way the GP's role in being responsible for the long term care of patients is preserved.

People are one of a company's most expensive investments and it makes sense for the company to try and protect that investment. General Medical Clinics makes it possible for small companies to share those same benefits.

Yours faithfully,



Dr Michael Paul MRCGP
Medical Director

Enc. General Medical Clinics Company Health Service, Specimen Plan.

G E N E R A L M E D I C A L C L I N I C S

COMPANY HEALTH SERVICE

Prepared for

**New Records
Park Lane
London**

**Dr Michael Paul
67 Wimpole Street
01 636 5145**

General Medical Clinics

Company Health Care

A New Kind of Service for a New Kind of Occupational Hazard

Who are General Medical Clinics?

General Medical Clinics was formed four years ago to provide an occupational health service for companies who are not in a position to employ a full time medical officer, but who wish to make use of a full time service.

All the doctors working for General Medical Clinics are experienced GPs, having either the MRCCGP or another postgraduate qualification. They are selected using the same assessment techniques developed by the Royal College of General Practitioners for the selection of general practice trainers, which includes analysis of videotaped consultations and a days visit to the practice by three senior doctors. They are also required to attend regular refresher courses.

The idea of comprehensive health cover for companies is embraced enthusiastically in America where people have to be more responsible for their own health, but it is now gaining ground in this country as well. The innovative firms who are large enough to employ their own permanent doctors recognised the benefits and made the investment. General Medical Clinics provides this service for medium sized companies who want to care for all their staff.

What is Occupational Health?

"Occupational health is defined as "the promotion and maintenance of the highest degree of physical, mental and social wellbeing of workers in all occupations." (World Health Organisation 1950)

The provision of such a service to the work force involves a large number of professionals, including: physicians, nurses, occupational hygienists, lawyers, epidemiologists, ergonomists and safety engineers." Prof J M Harrington, "Occupational Health" 1987.

Today, occupational health has become primarily concerned with the laws governing factories and the manufacturing process, and the protection of the people working there, as defined in The Health and Safety at Work Act 1974 and the subsequent regulations.

However, there are now a large number of people who work outside this framework, either self employed or in the creative, financial or service areas for whom the regulations have little relevance. Their problem is not lighting levels or toxic materials, room temperature or an unsafe structure, but a whole new area of threats to health which at present are as hard to measure and define as lead poisoning was in the nineteenth century, but are nevertheless just as lethal.

General Medical Clinics was formed to provide an occupational health service for these people, so that in later life they will live enjoy the fruits of their considerable labours.

Why should a company be concerned?

Apart from the legal requirements of the Health and Safety at Work Act, there are many options open to a company in considering the health care of its employees. In terms of cost, these range from relying upon the National Health Service to employing a full occupational health department. Why should a company concern itself with this area at all?

facts about the major diseases of the present day and the importance of trying to prevent them, from stress to cancer, speak for themselves and are widely accepted.

There are some people who will argue that this is an individual matter and no concern of a company, but it is the company as well which suffers the financial consequences. For example, the Institute of Directors estimate it costs a company £250,000 when a senior executive dies unexpectedly, and some people would say much more at the most senior levels. This is attributed to lost business, contacts etc, as an assistant will not have the personal contacts nor special skills of his senior, even though the records are still available. Key man insurance cannot recompense for that.

Secondly, anyone who is off sick, visiting their doctor or having a screening test, is not working. Not only are they non productive, (more of a problem the higher you rise in a company), but their wages and benefits still have to be paid. As staff become more health conscious the number of screening tests is going to rise entailing more time off work. Already 100 million working days a year are lost through minor illness.

Part of the thinking behind the National Health Service was that it would enable the country to maintain a healthy work force. As we know, at present the NHS is having difficulty in coping with the demand. Although the Government is presently endeavouring to effect a number of changes and economies, it is clear that no Government in the World can afford to provide a free service which is all things to all people.

Inevitably it is business that suffers through reduced productivity and increased costs. General Medical Clinics believe it is important for companies to realise this fact, and take steps to become more effective in this area and so limit their losses.

How does a company health service help?

There are two main problems

- a) Major disease which is either preventable by changing lifestyle or can be cured if caught early enough.
- b) Time consuming minor illness or routine checks. You may only need a ten minute appointment with a GP for a minor but irritating matter, but it can take half a working day by the time travel, visiting the chemist etc. is taken into consideration.

General Medical Clinics plan combats these two problems by:

- a) Screening for established disease
Encouraging changes in personal lifestyle to avoid the self inflicted problems
Continuing care to reinforce and maintain those changes
- b) Providing an accessible service for the acute care of the minor ailments.

Advantages of General Medical Clinics Plan

General Medical Clinics believe the main advantage of our Health Care Service is that you have access to a full time company doctor, with complete back up, at a fraction of the price.

Also, as we involve ourselves with your company at a personal level and offer guidance on all aspects of staying healthy, rather than just responding to crisis events or "firefighting";

- a) You may enjoy a more productive work force with less impairment of their abilities due to illness or stress. and if a serious illness does occur provision can then be made for the future.
- b) Less time will be lost by the staff through "enforced" absenteeism, they will be seen at a time that suits them and wherever possible any necessary medication will be provided.

The Chairman of one of the country's leading companies believes that a comprehensive staff medical plan improves staff relations and makes him a more prestigious employer, attracting a higher quality of staff. He also felt the image of the company was improved, not only amongst the staff, but with his clients and competitors as well.

Our Company Health Care Plan provides.

- YOUR OWN PERSONAL FULL TIME COMPANY DOCTOR
- FULL HOSPITAL COVER FOR IN PATIENT AND OUT PATIENT TREATMENT BY APPROVED SPECIALISTS
- COMPREHENSIVE YEARLY MEDICALS FOR KEY PERSONNEL
- FOLLOW UP OF ANY ABNORMALITIES WITH ALL FURTHER TESTS AND CONSULTANT OPINIONS, AS WELL AS NECESSARY MEDICATION INCLUDED
- OPTIONAL DENTAL CHECK AND SIGHT TEST
- PRE EMPLOYMENT MEDICALS, TRAVEL AND VACCINATION SERVICE
- REGULAR REVIEW, INCLUDING UNRESTRICTED ACCESS TO YOUR COMPANY DOCTOR, THROUGHOUT THE YEAR, AND SECOND OPINIONS FOR THE FAMILIES PROBLEMS
- COVER FOR THE WHOLE COMPANY FOR URGENT PROBLEMS, WITH VARYING SCREENING PROGRAMMES AVAILABLE

Details of Plan

We offer a standard company health plan which can then be adapted to your individual needs.

We accept responsibility for companies over a two year period. Full liaison is maintained with the General Practitioner. The company staff are divided into four groups. This can be by seniority, length of service, age or a combination of the three.

a) Group One. This includes an extensive yearly medical with the company doctor, backed up by our team of Harley Street Consultants: Follow up of any abnormalities found until their resolution, regardless of the number of consultations or further investigations required: Continuing care through the year for any developing problems, including all further laboratory investigations, opinions from approved Consultants and necessary medication: Regular consultations to monitor progress and act as stress counselling sessions: Advice on the family's medical problems if necessary. Full hospital insurance to cover any operations or other serious problems.

b) Group Two. An annual medical with one of our doctors plus laboratory and other investigations: Follow up and liaison with the general practitioner for any abnormal conditions: Emergency consultations for minor illness with one of our doctors, to include simple investigation and treatment.

c) Group Three. Routine screening procedures by one of our doctors: Liaison with the general practitioner: Emergency consultations for minor illness after agreement by the department manager, to include simple investigation and treatment.

d) Group four. Emergency consultations for minor illness, after agreement by the department manager, including simple investigations and treatment.

For full details of the tests involved, see appendix 1. Various other screening tests can be incorporated into any level and this could again be decided on by length of service, seniority or age.

Restrictions

The Health Plan does not cover home or office visits, night calls or weekends for emergencies.

Costs

The cost of the plan will vary with the companies individual needs. Some will include a large number of group two and three, others mostly group four. As an example though, take a company of 100 employees. Assuming eleven people in group one with hospital cover, ten in group two and eighty in group four, the plan would cost £14,500 a year.

As a bonus, being a company wide health service, individuals are not taxed as if this were a benefit. In fact the whole cost of the plan, except the hospital insurance component, can in most cases, be off set against company tax, but please check with your accountant.

Full details of the medical profile

After joining the CHS you will have an initial consultation with your company doctor, lasting approximately an hour. This will include a medical, family and social history as well as questions about your occupation, life events and how you cope with stress. You may be asked to complete a stress questionnaire and keep a food and drink diary for two weeks. On the basis of these findings the profile examination will be devised. This will involve a complete physical examination by the doctor and visits to a number of consultants who will supervise the examination of various bodily systems. This normally takes about three to four hours and covers

Pathology testing of:

- a) blood to examine major systems (kidneys, liver, thyroid, haemopoietic and immune system, cholesterol and lipids and pancreas)
- b) urine (bladder and kidney disease)
- c) stools for occult bloods (bowel cancer)

Chest X-Ray and Lung Function tests

Exercise ECG and if required a Cardiologist's opinion

Optional sight test and dental check

In the light of your history, family background or medical examination, it may be advisable to see other consultants on our team and this will be arranged. When the reports are to hand the doctor will see you again to correlate the results, discuss the implications of the findings and work out a plan of action for the future. You will receive a detailed summary with a copy of all the results and the doctors recommendations. Three monthly follow up is also arranged.

In the second year the profile may be altered to include an exercise fitness test instead of the stress ECG, chest X-ray and lung function.

The female group one plan is identical, except that instead of an exercise ECG in the first year the patient would see a consultant gynaecologist for a breast and pelvic examination, and a cervical smear. In the second year the smear would be done by one of our doctors and the patient would have an exercise fitness test. Over the age of forty mammography would be available.

Group Two Male: This includes an annual medical with one of the doctors on our staff, full pathology tests, chest X-ray, lung function test and an ECG. I will then see the patient to correlate the results and advise on any action needed, liaising with the general practitioner as necessary. There will be a further check at three monthly intervals on progress made. Year two would include a fitness test and exclude the chest X-ray, lung function test and ECG.

Group Two Female would replace the ECG with a gynaecological check up by a female doctor and a cancer smear.

Group Three: A health questionnaire is analysed prior to the consultation with one of our doctors. A physical examination to check weight, blood pressure and testicles, or breasts and a cervical smear in women, is followed by blood tests and an ECG where indicated. When the results are available our staff doctor discusses them and liaises with the general practitioner. A three month check on progress is included.

Group Four: No screening checks are included as routine, but after permission from their departmental head, employees may consult one of my staff about minor illness, injuries etc. or the company may ask for an opinion on their state of health.

Complex investigations or consultant opinions are not covered below level one. These would be an extra cost and need to be authorised by the company before proceeding.