

Approved February 10, 1992

Date

MINUTES OF THE House COMMITTEE ON Labor and Industry

The meeting was called to order by Representative Anthony Hensley at
Chairperson

9:08 a.m. on January 28, 1992 in room 526-S of the Capitol.

All members were present except:

Representative Everhart - excused
Representative Webb - excused

Committee staff present:

Jim Wilson, Revisor of Statutes
Jerry Donaldson, Principal Analyst
Barbara Dudney, Committee Secretary

Conferees appearing before the committee:

Bill Morrissey, acting Director, Kansas Division of Workers' Compensation

The meeting was called to order at 9:08 a.m., by the chairman, Rep. Anthony Hensley.

Chairman Hensley handed out to committee members a memorandum which was prepared by Jerry Donaldson, Research analyst, regarding workers' compensation "holdover" bills (attachment #1). He stated that this memorandum had been disseminated at the joint committee meeting on workers' compensation the previous afternoon, Monday, January 27th. He noted that omitted from the memorandum is 1991 House Bill No. 2313, a bill which has passed the House and is in the Senate committee.

The chairman explained that the purpose of the meeting was to hear a presentation from Bill Morrissey, acting Director, Kansas Division of Workers' Compensation, regarding the proposed medical fee schedule and other issues related to the workers' compensation system.

Mr. Morrissey began his presentation by handing out and explaining several documents: "Surgery Ground Rules" (attachment #2), the Medical Fee Schedule committee recommendations (attachment #3), a Wichita Eagle news article describing the deteriorating state of the workers' compensation insurance system in Kansas (attachment #4), an "IAIABC Central States" comparison of the maximum allowable charges for various CPT codes for states which have a medical fee schedule in their workers' compensation law (attachment #5), and a chart which showed the percentage differential of state workers' compensation medical fees compared to medicare fees (attachment #6).

Mr. Morrissey also presented a computer printout listed by CPT codes and comparing medical fees allowed by insurance companies with fees charged by physicians (attachment #7).

Mr. Morrissey answered questions from committee members.

The chairman announced that Mr. Morrissey would return to the committee to continue his presentation on Monday, February 3, 1992. He also announced that persons interested in the medical fee schedule are invited to respond to Mr. Morrissey's presentation on Monday and Tuesday of next week.

The meeting was adjourned at 9:51 a.m.

I

MEMORANDUM

Kansas Legislative Research Department

Room 545-N – Statehouse
Topeka, Kansas 66612-1586
(913) 296-3181

January 27, 1992

To: House and Senate Labor and Industry Committees
and House Insurance Committee

Re: Workers Compensation Holdover Bills

H.B. 2154 would remove the workers compensation benefit cap of \$125,000, thereby, allowing payments indefinitely. The bill has had a hearing, but remains in the House Labor and Industry Committee.

H.B. 2156 would increase workers compensation benefits by 25 percent whenever death of an employee is caused by conduct of an employer who fails to provide designated safety protection for employees. The bill would also allow for the pursuit of civil remedies, in addition to workers compensation benefits when an employer acts in a willful or wanton manner to cause injury or death. The bill has had a hearing and remains in the House Labor and Industry Committee.

H.B. 2157 would allow for unauthorized medical, physical, or vocational rehabilitation evaluations up to \$500. The bill has had a hearing, but remains in the House Labor and Industry Committee.

H.B. 2196 would amend the Workers Compensation Act to allow an injured worker to select, in the first instance, the health care provider to provide medical compensation benefits. If the worker is dissatisfied with the health care provider, the worker can use a health care provider furnished by the employer. The bill has passed out of the House Labor and Industry Committee and is currently in the Senate Labor and Industry Committee.

H.B. 2401 would amend the Workers Compensation Act regarding the Workers Compensation Fund. Contracts for legal services on behalf of the Fund would be subject to negotiated bids. The process would be based on criteria developed by the Commissioner of Insurance, who also would be a member of the Negotiating Committee to Obtain Legal Services. The bill also requires advertising for such legal services before negotiating can begin. The bill passed out of the House Labor and Industry Committee and is in the Senate Labor and Industry Committee.

H.B. 2414 would tighten regulation of group-funded workers compensation pools by subjecting such entities to assessments levied by the workers compensation assigned risk plan, pursuant to K.S.A. 40-2109; by adding language to mandate that the required specific and aggregate excess insurance could be provided only by an insurer authorized to do business in Kansas; by stipulating that proposed (as well as licensed) pools would be subject to the Unfair Trade Practices Act; and by stipulating that persons soliciting business for proposed (as well as existing) pools would

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be required to be licensed pursuant to K.S.A. 40-240 to 40-243. The bill has had a hearing and is currently in the House Insurance Committee.

H.B. 2459 would allow SINGLE employers who have been in business for at least five years and have five or more operating locations within the state to form group-funded workers compensation pools. Under current law, only groups of five or more employers in a trade or professional association in existence for at least five years, who are engaged in the same or similar type of businesses may form the pools. The bill is in the House Insurance Committee.

H.B. 2523 would create a nonprofit state Workers Compensation Liability Insurance Fund as a nonprofit, independent public corporation, for the purpose of insuring employers against liability for personal injuries for which their employees may be entitled to benefits under the Workers Compensation Act. The bill has not had a hearing and remains in the House Labor and Industry Committee.

H.B. 2620 would amend the Workers Compensation Act as follows:

Self Insurers. Under the bill, in order to be eligible to apply for self-insurance, a private company, unless in business for five consecutive years, who purchases an existing self-insuring Kansas firm, plant, or facility may qualify for application if the preexisting business:

1. has been in continuous operation in Kansas for at least ten years;
2. has generated an after-tax profit of at least \$1 million annually for the preceding three years; and
3. has a ratio of debt to equity of not greater than 3.5 to 1.

Repetitive Use Conditions. The bill would remove the disability for repetitive use conditions occurring in opposite upper extremities, known as carpal tunnel syndrome, which occurs in both arms, from the scheduled injury category. Such removal would then allow recovery for such a disability as a general body injury.

Insurance Deductibles. The bill would authorize insurers writing workers compensation to offer optional deductible policies for benefits payable under the Workers Compensation Act. Insurers providing such coverage would be required to pay the entire amount to the person or medical provider entitled to the benefits and seek reimbursement from the insured employer for the applicable deductible amount. Insurers would be authorized to require "adequate security" to provide for reimbursement of paid deductible amounts.

The provisions regarding self insurers and insurance deductibles were passed by the 1991 Legislature in H.B. 2457. The bill remains in the Senate Labor and Industry Committee.

H.B. 2645 would create a Workers Compensation Fund in the State Treasury. The Commissioner of Insurance would be responsible for administering the Fund. The duties of the

Commissioner are contained in the bill. The bill was passed by the House Committee of the Whole and is now in the Senate Labor and Industry Committee.

H.B. 2753 would make a minor change in the group-funded workers compensation law to change the date for submission by the pools of their certified independent, audited financial statement from "on or before March 31 of each year" to "no later than 90 days after the end of the pool's fiscal year." This change was recommended by the Insurance Commissioner. The bill is in the House Insurance Committee.

S.B. 284 clarifies that principal contractors, when negligent, can be sued for an employee injury or death, in addition to any workers compensation benefits an employee may receive. The bill has not had a hearing and remains in the Senate Labor and Industry Committee.

S.B. 274 would allow the reimbursement of travel expenses incurred in the pursuit of workers compensation benefits. The bill is still alive in the Senate Labor and Industry Committee, although the issue was passed in 1991 H.B. 2457.

SURGERY GROUND RULES

Items used by all health care providers in reporting their services are presented in the INTRODUCTION, DEFINITIONS, and GROUND RULES preceding the MEDICINE section.

1. **PACKAGE OR GLOBAL FEE CONCEPT:** The maximum allowable fee for all surgical procedures includes the surgery, local infiltration, digital block and/or topical anesthesia when used. (See the respective Anesthesia Rule pertaining to Anesthesia Administered by other than an Anesthesiologist or Anesthetist).

(For pre-operative visits, see Ground Rule 2, below).

2. **INTERMEDIATE PRE-OPERATIVE VISITS AND OTHER SERVICES BY THE SURGEON:** Under most circumstances, including ordinary referrals, the immediate pre-operative visit in the hospital or elsewhere that is necessary to examine the patient, or to and initiate the treatment program is included in the maximum allowable fee listed for the surgical procedure.

3. **ADDITIONAL CHARGES MAY BE WARRANTED FOR PRE-OPERATIVE SERVICES UNDER THE FOLLOWING CIRCUMSTANCES:**

- a) when the pre-operative visit is the initial visit (e.g., an emergency) and prolonged detention or evaluation is required to prepare the patient or to establish the need for and type of surgical procedure.

- b) when the pre-operative visit is an initial consultation, as defined in the Medicine Section of this manual.

- c) when procedures not usually part of the basic surgical procedure (e.g., myelography prior to laminectomy, bronchoscopy prior to chest surgery) are provided during the immediate pre-operative visit.

4. **FOLLOW-UP CARE FOR DIAGNOSTIC PROCEDURES:** follow up care for diagnostic procedures, (e.g. endoscopy, injection procedures for radiography), includes only that care related to recovery from the diagnostic procedure itself. Care of the condition for which the diagnostic procedure was performed or of other concomitant conditions is not included and may be charged for in accordance with the services rendered.

5. **MULTIPLE OR BILATERAL PROCEDURES:** When multiple procedures, unrelated to the major procedure and adding significant time or complexity are provided at the same operative session, payment is for the procedure with the highest allowance, plus half of the lesser procedure up to a total maximum allowance of twice the highest fee. The same rule applies for bilateral procedures when such are not specifically identified in the schedule.

Multiple related procedures shall not warrant an additional fee except in those areas where separate codes are listed.

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SURGERY

Maximum Fee

11400	Excision, benign lesion, except skin tag (unless listed elsewhere), trunk, arms or legs; lesion diameter 0.5 cm or less	\$ 114.50
11401	lesion diameter 0.6 to 1.0 cm	142.80
11402	lesion diameter 1.1 to 2.0 cm	171.90
11403	lesion diameter 2.1 to 3.0 cm	229.50
11404	lesion diameter 3.1 to 4.0 cm	276.20
11406	lesion diameter over 4.0 cm	515.70
11420	Excision, benign lesion, except skin tag (unless listed elsewhere), scalp, neck, hands, feet, genitalia; lesion diameter 0.5 cm or less	114.50
11421	lesion diameter 0.6 to 1.0 cm	142.80
11422	lesion diameter 1.1 to 2.0 cm	171.90
11423	lesion diameter 2.1 to 3.0 cm	229.50
11424	lesion diameter 3.1 to 4.0 cm	287.00
11426	lesion diameter over 4.0 cm	515.70
11440	Excision, other benign lesion (unless listed elsewhere), face, ears, eyelids, nose, lips, mucous membrane; lesion diameter 0.5 cm or less	114.50
11441	lesion diameter 0.6 to 1.0 cm	142.80
11442	lesion diameter 1.1 to 2.0 cm	171.90
11443	lesion diameter 2.1 to 3.0 cm	229.50
11444	lesion diameter 3.1 to 4.0 cm	257.30
11446	lesion diameter over 4.0 cm	508.70
11450	Excision of skin and subcutaneous tissue for hidradenitis, axillary; with primary suture	309.70
11451	with other closure	BR
11462	Excision of skin and subcutaneous tissue for hidradenitis, inguinal; with primary suture	BR
11463	with other closure	BR
11470	Excision of skin and subcutaneous tissue for hidradenitis, perianal, perineal, or umbilical; with primary closure	56.10
11471	with other closure	979.70
EXCISION -- MALIGNANT LESION		
11600	Excision, malignant lesion, trunk, arms, or legs; lesion diameter 0.5 cm or less	124.10
11601	lesion diameter 0.6 to 1.0 cm	237.70
11602	lesion diameter 1.1 to 2.0 cm	284.40
11603	lesion diameter 2.1 to 3.0 cm	345.10
11604	lesion diameter 3.1 to 4.0 cm	431.40
11606	lesion diameter over 4.0 cm	619.00
11620	Excision, malignant lesion, scalp, neck, hands, feet, genitalia; lesion diameter 0.5 cm or less	278.60
11621	lesion diameter 0.6 to 1.0 cm	397.90
11622	lesion diameter 1.1 to 2.0 cm	548.30
11623	lesion diameter 2.1 to 3.0 cm	624.60

SURGERY

Maximum Use

INTEGUMENTARY SYSTEM

SKIN, SUBCUTANEOUS AND AREOLAR TISSUES

INCISION

10040	Acne surgery (eg, marsupialization, opening or removal of multiple milia, comedones, cysts, pustules)	\$ 42.70
10060	Incision and drainage of abscess (eg, carbuncle, suppurative hidradenitis, cutaneous or subcutaneous abscess, cyst, furuncle, or paronychia); simple or single	71.30
10061	complicated or multiple	248.30
10080	Incision and drainage of pilonidal cyst; simple	83.00
10081	complicated	83.00
10120	Incision and removal of foreign body, subcutaneous tissues; simple	79.90
10121	complicated	119.50
10140	Incision and drainage of hematoma; simple	79.90
10141	complicated	119.50
10160	Puncture aspiration of abscess, hematoma, bulla, or cyst	34.60
10180	Incision and drainage, complex, postoperative wound infection	248.30

EXCISION -- DEBRIDEMENT

11000	Debridement of extensive eczematous or infected skin; up to 10% of body surface	53.30
11001	each additional 10% of the body surface	28.60
11040	Debridement; skin, partial thickness	72.00
11041	skin, full thickness	123.50
11042	skin, and subcutaneous tissue	205.80
11043	skin, subcutaneous tissue, and muscle	701.70
11044	skin, subcutaneous tissue, muscle, and bone	982.10

PARING, CURETTEMENT, OR SHAVING

11050	Paring or curettement or shaving of benign lesion with or without chemical cauterization (such as verrucae or clavi); single lesion	71.30
11051	two to four lesions	55.60
11052	more than four lesions	35.00

BIOPSY

11100	Biopsy of skin, subcutaneous tissue and/or mucous membrane (including simple closure), unless otherwise listed (separate procedure); one lesion	83.60
11101	each additional lesion	41.80

EXCISION -- BENIGN LESIONS

11200	Excision (including simple closure or ligature strangulation), skin tags, multiple fibrocutaneous tags, any area; up to 15 lesions	57.00
11201	each additional ten lesions	28.40

Workers Compensation Maximum Medical Fee Schedule Advisory Panel



Kansas Medical Society
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Wichita, Kansas 67202
(316) 685-5696

Kansas Association of
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Commissioner of Insurance
Ron Todd
Commissioner of Insurance
Kansas Insurance Department
420 S.W. Ninth Street
Topeka, Kansas 66612
(913) 296-3071

September 20, 1991

RECEIVED

SEP 23 1991

The Honorable William F. Morrissey
Acting Workers' Compensation Director
600 Merchants National Bank Tower
800 S.W. Jackson
Topeka, Kansas 66612-1277

Ms. St. Workers Compensation

Dear Director Morrissey:

Find enclosed your Committee's recommendations on the maximum fee schedule.

I am sorry that there has been a substantial delay in getting the approval to you. However, now that it is your hands, please promulgate the necessary rules.

If we can be of further assistance, please do not hesitate call.

Respectfully,

George E. McCullough
George E. McCullough
Chairman, Workers' Compensation
Maximum Medical Fee Schedule
Advisory Panel

GEM:kn
gemwm.1
Enclosure
cc: Timothy D. Bolz, D.C.
Gary Korte, Esq.
James K. Villamaria, Esq.
Mr. S. James Blitz
Kenneth L. Duensing, D.O.
Ms. Judy Shorman

P.S. Please give a copy of this to Kurtiss Carlson.

GEM

House Labor & Industry
P.C. Box 1453
Topeka, KS 66601
attachment #3-1
1-28-92

The Kansas Workers' Compensation Maximum Medical Fee Schedule Advisory Panel met June 11-12, 1991 and adopted a Medical Fee Schedule as per the following:

- I. The Ground Rules contained within Oklahoma's Workers Compensation Medical Fee Schedule are to be used, with the exception that the definition of a health care provider will be in accordance with the Kansas Workers Compensation Act.
- II. The CPT Codes, as developed by the American Medical Association and set forth in their publication (CPT-1991) are to be used in conjunction with the Kansas Workers Compensation Medical Fee Schedule.
- III. For Anesthesia only, the Medical Fee Schedule is to reflect the use of Relative Value Units that have been developed by the American Society of Anesthesiologists.
- IV. The maximum allowable fee for medical services other than anesthesia is to be set at the 85th percentile of the U & C charge as reflected by the results of a survey that was sent to health care providers on March 1, 1991. Any procedures/services not covered by the survey would be converted to the 85th percentile of the U & C charge by using Medicare's prevailing charges.
- V. The maximum allowable fee for Vocational Rehabilitation Services is to be set at an hourly rate that is equivalent to the 80th percentile of the U & C charge. Upon the total charges reaching \$4,000.00, any further services are to be approved by the Workers Compensation Director.
- VI. The maximum allowable fee for the dispensing of any pharmaceutical goods and/or supplies are to be limited to the Average Wholesale Price (AWP) plus \$6.00.
- VII. Hospitals and Health Care Facilities providing In-Patient services are to be paid according to the U & C Charge less 5 percent. A pilot program is to be developed by surveying 20 hospitals located in Kansas and then taking the U & C charges and comparing it to the Oklahoma Fee Schedule to determine the effect of the two different systems.
- VIII. Medical Equipment and Supplies: Fees are to be paid according to the U & C charge until more data can be obtained.
- IX. The maximum allowable fee for Dental services is to be set at the 85th percentile of the U & C charge using the ADA Code on Dental Procedures and Nomenclature as developed by the American Dental Association.
- X. Depositions/Testimony and Reproduction of Medical Records
 - A. Deposition/Testimony: The maximum allowable fee is to be \$300.00 per hour plus an allowance of \$75.00 for 15 minute increments thereafter.

- B. Reproduction of Medical Records: The maximum allowable fee is to be \$25.00 plus \$.35 per page after 50 pages
- C. Independent Medical Examinations (IME) and other Special Examinations and/or Reports: The maximum allowable fee is to be \$275.00 per hour plus an allowance of \$68.75 for 15 minute increments thereafter
- D. Cancellation of Deposition/Testimony: More than 2 working days notice is required to avoid charge. If notice is less than 2 working days, \$150.00 charge is allowable.


XI. Adoption of a uniform billing form (HCFA 1500) to be used by all health care providers who are providing services covered by the Workers Compensation System. Form will also be used in the collection of data by the Workers Compensation Director.

XII. Promulgation of forms which are to be used by health care providers, Voc Rehab Vendors, Self-insured Employers or Insurance carriers 1) for resolving any occurring disputes and 2) for requesting approval of a greater fee because of an exceptional case involving extraordinary procedures.

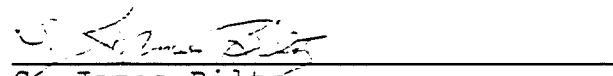
As a member of the Kansas Workers' Compensation Medical Fee Schedule Advisory Panel, in attendance on above stated dates, I do affirm this summarization.



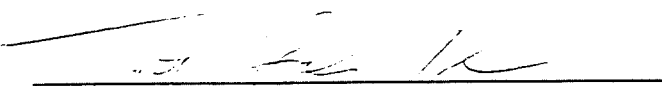
 George McCullough, Esq.
 Kansas AFL-CIO



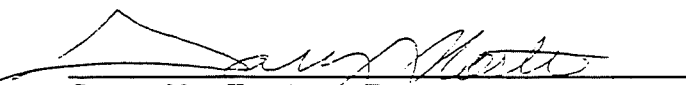
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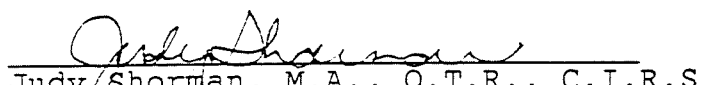
 S. James Biltz
 Kansas Hospital Association




 Timothy Bolz, D.C.
 Kansas Chiropractic Association



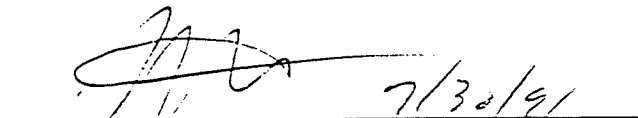
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 James Villamaria, Attorney
 Kansas Insurance Department



 Larry K. Wilkinson, M.D.
 Kansas Medical Society

SUNDAY October 27, 1991

Insurance system crumbling

Workers' comp faces rising need for reform

By Jean Hays

The Wichita Eagle

Don McGinty's blood pressure rises and falls with his bills for workers' compensation insurance at his Wichita machine shop.

Lately, they've been going up.

Premiums for the insurance increased 5.6 percent in 1990, then jumped 24 percent in June of this year.

More bad news is on the way.

Insurance companies are expected to ask for at least another 30 percent in rate increases for workers' compensation insurance in December, according to Ron Todd, Kansas insurance commissioner.

"Workers' comp is getting to the point that it is out of control," said McGinty. "It no longer makes sense the way they are charging"

The program needs to be revamped."

By most accounts, the workers' compensation system is either broken or close to it.

Companies are paying more in premiums, many injured workers are collecting less in cash benefits and insurance companies — despite the rate increases — say they are still losing money.

Three task forces are trying to come up with solutions before January, when the Legislature meets. Two were appointed by government agencies. The third was set up by business and industry.

Only seven states pay less to injured workers than Kansas, yet the schedule of fees to be paid doctors under workers' compensation is thought to be the highest in country.

If past attempts to fix the workers' compensation system are any indication, the 1992 legislative session promises to be stormy, once again pitting labor against industry and the medical industry and trial lawyers against insurance companies.

Kansas businesses are paying an estimated \$330 million this year to buy workers' compensation insurance, a \$77 million increase over the previous year. Nearly everyone helped pay the bill, whether in decreased

Architectural elegance



involving mail-order segment

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everyone helped pay the bill, whether in decreased profits for a company and its stockholders, in smaller raises for workers, or in higher prices of goods as companies attempted to pass the costs on to consumers.

Just as important, the availability of benefits affects workers in Kansas who are injured each year on the job. More than 81,000 work-related accidents were reported last year.

For workers whose spouses don't work and who have no private disability insurance, workers' compensation is their sole source of income.

Kansas is near the bottom of the list in terms of weekly wages that insurance companies are required to pay to injured workers — two-thirds of their weekly salary up to a maximum of \$289 a week. Only seven states pay less.

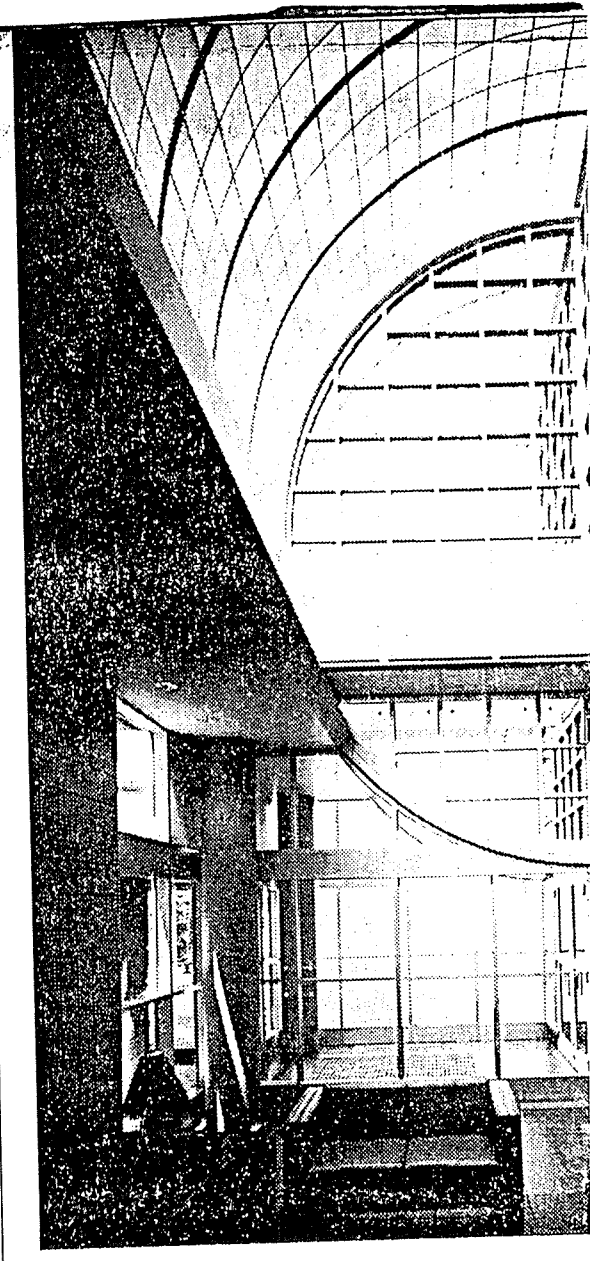
Few argue with the idea behind workers' compensation. It enables workers who are injured on the job to obtain medical care at no cost to them and to collect weekly paychecks while they are healing from injury. Until workers' compensation was established in 1911, workers had to sue their employers and prove that the injury was caused by gross negligence. When some workers began winning large awards, employers began pushing for a no-fault system.

Nearly every employer in the state is required by law to either purchase workers' compensation insurance or, if they are large enough, to self-insure, as 180 companies in Kansas have done. Companies with enough cash on hand, or access to it, can choose to cover their own workers' compensation costs.

The rate increases are requested every December by the National Council on Compensation Insurance, which represents more than 200 insurance companies that do business in Kansas. The Kansas Insurance Department sets the rates annually, usually in the spring or summer. The premiums are based on a percentage of a company's payroll, giving the insurance companies a built-in rate increase most years. The amount also varies depending on an industry's injury rate.

Businesses in Kansas that employ carpenters, for example, pay \$11.60 for every \$100 in payroll. Businesses that employ iron and steel workers pay \$33.72 for every \$100 in payroll.

See **INSURE**, Page 2C



Bonus onus

Questioning big rewards for short-term gains

By Robert J. McCartney

Los Angeles Times/
Washington Post Service

NEW YORK — Call it the \$1.6 million speech.

On Sept. 25, William Anders, a former Apollo 8 astronaut who now is chairman of General Dynamics Corp., provided an upbeat forecast about his company to an audience of professional stock market analysts. He said profits were up more than expected and, more important, the company was planning to return its "excess cash" directly to shareholders.

The result: General Dynamics stock jumped nearly \$4 a share that day to close at \$49.50, the highest level in two years.

It's perfectly normal for company chairmen to tout their stock, but, in Anders' case, he had a special incentive to do so. Under an unusual bonus plan, he would receive double his \$800,000 annual salary, or \$1.6 million, if the stock's average price stayed above \$45.56 for 10 consecutive trading days.

Sure enough, according to Wall Street analysts, the speech did the trick. Always eager to hear such positive news, Wall Street responded

by pushing the stock price higher. Ten trading days later, with the stock trading above \$46 a share, Anders and two dozen other General Dynamics executives won their bonuses.

The big payday highlighted a central issue in a growing national debate over whether American companies use constructive methods to set the pay of their top executives. The General Dynamics bonus program is unique among big U.S. corporations because it ties large cash rewards to short-term gains in the price of the company's stock without any equivalent risk if the stock slides.

On one hand, even the plan's detractors praised General Dynamics, the nation's No. 2 defense contractor, for doing much more than other companies to link executive pay to corporate performance, particularly at a time when



Anders

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INSURE

Theories abound on who's to blame

From Page 1C

McGinty's machine shop, which employs 22 people and has a \$400,000 annual payroll, pays about \$13,000 a year — equal to the cost of all other insurance the firm buys, including health insurance.

What's wrong with workers' compensation? Who's to blame? Finger-pointing abounds. Among the theories about who should accept the blame:

■ The medical industry. The high cost of health care tops nearly everyone's list of bad guys. Medical bills make up about half of workers' compensation costs. In 1990, medical costs related to workers' compensation increased 1½ times faster than other medical costs. Some complain that the medical industry is cost-shifting — gouging workers' compensation — for what it can't collect from Medicaid and others.

"The workers' compensation system cannot subsidize the medical industry," said Russell Simmons of the Employers Reinsurance Corp. in Overland Park.

Chip Wheelen, spokesman for the Kansas Medical Society, replies that costs are going up because accidents are increasing.

■ The employees. "Employees are getting smarter every day as to how to get to the system," said John Hawkins, an insurance agent. "We have phony claims. We have exaggerated claims. We have Monday-morning syndrome."

That charge angers attorneys who represent injured workers. The most someone making \$4.50 an hour could hope to collect is \$120 a week.

"The minimum-wage worker cannot possibly hope to keep a roof over their heads, their houses warm and their families fed for such a meager total disability benefit," said Kelly Johnston, a Wichita lawyer.

■ The employers. Injuries have increased steadily for the past seven years, according to the Kansas Department of Human Resources. Lawyers and those in the medical profession charge that many companies find it cheaper to allow workers to be injured than to spend money installing equipment to provide a safe workplace.

■ The lawyers. Businesses and insurance companies accuse lawyers of driving up the costs of settlements. In addition, if the injured worker hires a lawyer, as much as 25 percent of a settlement will go to the lawyer, leaving less for the employee.

Lawyers counter that injured workers are forced to hire them because companies refuse to settle claims.

"If the insurance companies did their job, treated people promptly and fairly, and didn't try to cheat them, they could put the entire claimants bar out of work in a week," said John O'Strawski, a Topeka lawyer and lobbyist for the AFL/CIO.

■ The insurance companies. About 25 cents of every \$1 that an insurance company takes in goes to administrative costs, according to Commissioner Todd. Yet there is no accounting of where the money goes, nor of where all the claims are paid out.

"It's frustrating for everyone," Todd said. The insurance industry has agreed to hire a consultant to come up with the information.

■ Vocational rehabilitation. In 1987 the Legislature cut benefits to those who were temporarily disabled and substituted vocational rehabilitation, which is supposed to provide the therapy and job training injured workers need to return to the job market at comparable wages. In theory, that enables people to earn a living, rather than being forced to rely on public assistance.

It has become a cottage industry, said Rep. Mike O'Neal, R-Hutchinson, who describes himself as a friend of the insurance industry.

"I never knew so many people had expertise in vocational rehabilitation," he said. "It is not working in Kansas. It is not working the way it was intended. It is far too expensive."

In addition, as general health insurance becomes more expensive, some employers are no longer paying for that coverage, leaving their workers to pay for their own insurance or go unprotected. For some who are injured, the only way to get help is to claim an injury occurred

The Legislature once again is set to tackle workers' compensation.

on the job so workers' compensation will pick up the bill.

The result is that last year insurance companies took in \$1 in premiums for every \$1.20 they paid out, according to Lori Callahan, a Topeka lawyer and a lobbyist for the insurance industry.

"The driving factor is that money is going out faster than it is coming in," she said. "It is going to a whole slug of people who were never intended to benefit — chiropractors, medical, plaintiffs' attorneys and the defense attorneys."

Critics counter that if business is so bad, the insurance companies should get out and stop fighting the idea of a state-operated compensation fund that would give Kansas businesses an alternative place to buy insurance.

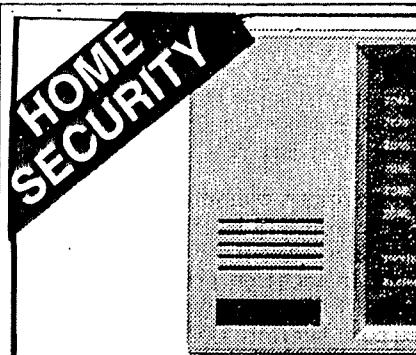
Last year, the Kansas Legislature attempted to fix some of the problems. It required that a medical fee schedule be established to set maximum rates that doctors and hospitals could charge for certain procedures.

But the schedule — which was touted in the Legislature as a device to reduce costs — by most indications would raise costs. If the schedule is implemented, 85 percent of

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the state's doctors would collect more money, said Wheelen of the Kansas Medical Society. The other 15 percent, he predicted, would drop out of the program.

How did this happen?

The legislation specified the makeup of the committee — requiring five of the seven members to represent the medical profession — that would set the fee schedule. As a result, the fee schedule is thought by many to be the highest in the country, said Bill Morrissey, acting director of workers' compensation in Kansas.

"The vast majority of the physicians participating in workers' compensation will make more money as a result of this," Wheelen said. "I would suggest that the leaders of industry who thought they were doing something so monumental have erred in their thinking."

Under state law, Morrissey cannot change the fee schedule, but he can refuse to implement it, which is what he has done thus far.

With the latest attempt at reform stalled, the Legislature once again is set to tackle workers' compensation.

Two task forces — one formed by the Kansas Insurance Commission, the other by Morrissey — have yet to come up with any proposed solutions. A third task force formed by the Kansas Chamber of Commerce and Industry has a reform package that will not be released until December.

Among the proposals:

■ Fining employers who do not provide a safe workplace. A bill pro-

posed by Rep. Tony Hensley, D-Topeka, and supported by the Kansas Trial Lawyers Association, would increase fines by 25 percent of the workers' compensation settlement. The bill passed the House but stalled in the Senate last year. It is opposed by the business community.

■ Granting rebates to companies that have no injuries, which would also encourage safer workplaces. This bill also passed the House and stalled in the Senate. The insurance industry opposes it.

■ Punishing workers who file false workers' compensation claims. This reform is still being considered by the Kansas Chamber of Commerce and Industry, which has not yet decided whether to ask legislators who are friendly to industry to introduce it. To improve its chances of passage, the chamber also would recommend punishment of insurance companies or employers who lie about injuries or conceal information.

■ Establishing a state workers' compensation fund, similar to those

operated in 19 other states. Hensley, who is pushing the idea, said it would give businesses another place to buy insurance, and because the profits would be limited, the costs should be lower.

If nothing else, he said, government would finally have a full accounting of where the money goes. Such a fund would be in direct competition with the insurance companies. The insurance companies oppose this, pointing out that some state funds are in financial trouble.

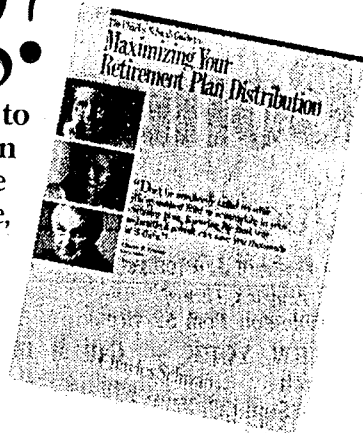
For all the bills and proposals, some doubt that anything will get done.

There has been no change in the makeup of the Legislature since last session. The House is still controlled by Democrats, who have pushed reforms favored by labor. The Senate is still controlled by Republicans, who resisted those reforms last year on behalf of business and industry.

Unless a compromise emerges from the task forces working on the issue, Morrissey said, the next session will end in a stalemate.

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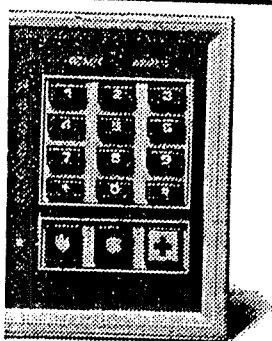
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IAIABC CENTRAL STATES
 Comparison of Maximum Allowable Charge for Various
 CPT Codes for States having Medical Fee Schedule

CPT CODE	KANSAS	NEBRASKA	MINNESOTA	MICHIGAN
12014	\$235.25	\$176.00	\$139.00	\$118.00
21800	\$121.00	\$ 64.00	\$ 75.00	\$ 68.00
49505	\$840.00	\$896.00	\$809.00	\$816.00
71100	\$ 87.00	\$ 51.00	\$ 50.00	\$ 55.75
73610	\$ 65.00	\$ 51.00	\$ 45.00	\$ 48.75
81000	\$ 15.00	\$ 12.00	\$ 14.00	\$ 9.00
85021	\$ 25.00	\$ 14.00	\$ 21.00	\$ 4.50
90015	\$ 65.00	\$ 63.00	\$ 55.00	\$ 35.50
95860	\$155.50	\$120.00	\$190.00	\$120.00
95864	\$462.00	\$312.00	\$337.10	\$325.00
95900	\$ 78.40	\$ 54.00	\$ 58.90	\$ 20.25
97010	\$ 25.00	\$ 23.00	\$ 19.00	\$ 12.00
97022	\$ 48.00	\$ 23.00	\$ 20.00	\$ 15.50
Average Amount For Above CPT Codes	\$170.94	\$143.00	\$141.00	\$126.79

*House Labor & Industry
 Attachment # 5-1
 1-28-92*

6

PERCENTAGE DIFFERENTIAL OF STATE WC FEE TO MEDICARE

STATE	STATE WC FEE TO MEDICARE
Arizona	+44.2%
California	+32.7%
Colorado	+57.8%
Florida	- 2.5%
Georgia	+42.6%
Hawaii	+75.8%
Kentucky	+60.6%
Massachusetts	+ 4.8%
Maryland	+22.1%
Maine	+65.4%
Michigan	- 4.1%
Minnesota	+36.1%
Montana	+30.8%
North Carolina	+87.8%
Nebraska	+49.6%
Nevada	+45.0%
New York	+44.0%
Oklahoma	+68.1%
Oregon	+50.9%
South Carolina	+55.1%
Texas	+95.2%
Utah	+17.3%
Washington	+ 6.3%
West Virginia	+39.5%
Kansas	+120.2%

*House Labor & Industry
Attachment # 6-1
1-28-92*

MEDFEE FILE CREATED FROM 9 INSURANCE COMPANYS
SORTED ON CPT CODE

CPT	AETNA	WAUSAU	LIBERTY	TRAVELER	HARTFORD	HOME	ST. PAUL	EMPLOYER	AMERICAN	AVG H/L	PROPOSED	%DIFF	HL	AVG DOC	%DIFF
12001	120.00	124.00	77.00	90.00	98.00	105.00	108.00	101.00	0.00	103.66	100.00	-3%	80.27	19%	
12002	175.00	140.00	130.00	140.00	140.00	140.00	132.00	74.00	0.00	137.00	140.00	2%	108.35	22%	
12011	145.00	124.00	120.00	120.00	120.00	0.00	132.00	120.00	0.00	123.20	142.00	13%	108.96	23%	
12013	180.00	178.00	150.00	170.00	170.00	0.00	162.00	150.00	0.00	166.00	184.00	9%	144.26	21%	
12014	185.00	175.00	0.00	250.00	175.00	0.00	192.00	175.00	0.00	181.75	235.25	22%	182.01	22%	
12031	185.00	130.00	130.00	160.00	160.00	115.00	144.00	130.00	0.00	142.33	150.00	5%	123.47	17%	
12041	200.00	160.00	180.00	200.00	200.00	0.00	192.00	125.00	0.00	186.40	231.00	19%	149.54	35%	
12042	280.00	200.00	250.00	250.00	250.00	0.00	240.00	200.00	0.00	238.00	400.00	40%	224.39	43%	
12051	210.00	250.00	190.00	200.00	200.00	0.00	240.00	190.00	0.00	208.00	298.00	30%	194.81	34%	
12052	400.00	250.00	280.00	325.00	325.00	0.00	288.00	250.00	0.00	293.60	450.00	34%	299.61	33%	
13120	250.00	200.00	250.00	220.00	337.00	0.00	321.79	157.00	0.00	248.35	250.00	0%	204.51	18%	
13121	475.00	475.00	340.00	350.00	350.00	0.00	493.41	340.00	0.00	398.00	467.50	14%	326.74	30%	
13131	340.00	367.00	325.00	390.00	390.00	0.00	327.15	315.00	0.00	349.83	300.00	-16%	243.63	18%	
13132	600.00	575.00	464.00	500.00	500.00	250.00	729.40	475.00	0.00	519.00	601.00	13%	420.07	30%	
20550	75.00	75.00	70.00	91.00	91.00	35.00	70.14	70.00	0.00	75.19	67.00	-12%	50.58	24%	
20610	88.00	73.00	83.00	103.00	103.00	35.00	75.98	73.00	0.00	82.66	75.00	-10%	61.78	17%	
21800	115.00	112.00	90.00	127.00	90.00	0.00	49.42	90.00	0.00	99.40	121.00	17%	80.53	33%	
23130	0.00	826.00	0.00	1250.00	826.00	0.00	988.50	826.00	0.00	880.16	1190.00	26%	854.77	28%	
23420	2100.00	2160.00	1930.00	2200.00	2160.00	1400.00	2273.55	1891.00	0.00	2073.50	1950.00	-6%	1633.96	16%	
23650	245.00	250.00	220.00	220.00	220.00	200.00	209.20	190.00	0.00	219.03	250.00	12%	204.38	18%	
25605	490.00	490.00	594.00	668.00	668.00	0.00	554.85	486.00	0.00	559.37	487.00	-14%	371.45	23%	
26605	320.00	288.00	340.00	350.00	350.00	0.00	306.30	275.00	0.00	320.86	310.00	-3%	218.27	29%	
26725	280.00	286.00	300.00	324.00	324.00	0.00	214.41	175.00	0.00	280.88	230.00	-22%	159.02	30%	
26951	460.00	404.00	0.00	650.00	404.00	0.00	469.66	350.00	0.00	434.41	556.00	21%	403.73	27%	
27332	0.00	1200.00	0.00	220.00	1190.00	0.00	1531.50	1190.00	0.00	1193.33	1560.00	23%	1132.65	27%	
27822	1550.00	1325.00	1490.00	1602.00	1602.00	650.00	1439.69	1270.00	0.00	1446.11	1500.00	3%	1043.54	30%	
28510	115.00	112.00	70.00	85.00	85.00	0.00	117.95	75.00	0.00	94.40	125.00	24%	93.22	25%	
29065	125.00	125.00	167.00	165.00	167.00	0.00	100.10	110.00	0.00	138.40	125.00	-10%	98.43	21%	
29075	120.00	91.00	116.00	125.00	125.00	0.00	85.08	88.00	0.00	108.00	94.00	-14%	72.62	22%	
29105	78.00	79.00	66.00	75.00	75.00	60.00	60.06	62.00	0.00	69.34	94.50	26%	73.97	21%	
29125	62.00	68.00	55.00	60.00	60.00	40.00	60.06	60.00	0.00	59.51	64.25	7%	47.95	25%	
29345	160.00	135.00	168.00	168.00	168.00	0.00	145.14	130.00	0.00	155.22	165.00	5%	124.67	24%	
29405	135.00	119.00	125.00	161.00	161.00	110.00	120.12	55.00	0.00	128.35	122.00	-5%	94.69	22%	
29505	80.00	70.00	75.00	75.00	75.00	70.00	100.10	57.00	0.00	74.16	96.75	23%	73.09	24%	
29515	80.00	70.00	60.00	80.00	80.00	118.00	65.06	70.00	70.00	73.58	74.75	1%	64.48	13%	
49505	1075.00	813.00	952.00	973.00	973.00	342.00	895.20	646.00	1451.00	903.88	540.00	-7%	732.97	12%	
49520	1100.00	927.00	1190.00	1190.00	1190.00	370.00	1220.45	800.00	0.00	1066.16	1000.00	-6%	828.84	17%	
62270	135.00	137.00	125.00	135.00	135.00	0.00	124.40	125.00	0.00	131.00	150.00	12%	126.78	15%	
62284	375.00	275.00	310.00	425.00	325.00	0.00	311.01	250.00	0.00	319.20	339.00	40%	307.06	43%	
63001	3575.00	0.00	0.00	4210.00	2230.00	0.00	3234.40	2800.00	0.00	3203.13	3316.00	3%	2799.00	15%	
63020	0.00	0.00	2650.00	4000.00	2650.00	0.00	3489.75	2620.00	0.00	2929.91	3321.00	11%	2540.38	23%	
65220	65.00	73.00	65.00	65.00	65.00	50.00	70.91	65.00	0.00	65.98	75.00	12%	60.84	18%	
65222	90.00	70.00	86.00	95.00	95.00	60.00	81.82	60.00	0.00	80.47	90.00	10%	71.19	20%	
71020	65.00	71.00	61.00	0.00	99.00	22.50	70.18	59.00	85.00	68.53	69.00	0%	56.86	17%	
71100	70.00	83.00	0.00	0.00	113.00	80.00	79.86	62.00	60.00	74.97	87.00	13%	66.87	23%	
72020	100.00	56.00	35.00	0.00	85.00	0.00	63.00	40.00	0.00	61.00	63.00	3%	41.21	34%	
72040	90.00	71.00	60.00	0.00	116.00	41.00	85.68	52.00	0.00	71.73	73.00	1%	56.52	22%	
72052	210.00	145.00	129.00	0.00	185.00	36.50	136.08	102.00	85.00	130.34	115.00	-13%	110.48	3%	
72070	100.00	83.00	87.00	0.00	118.00	24.70	86.74	54.00	50.00	76.79	76.75	0%	63.23	17%	
72090	75.00	71.00	0.00	0.00	145.00	0.00	107.10	85.00	0.00	89.03	110.00	19%	91.07	17%	
72100	100.00	83.00	81.00	0.00	111.00	28.00	81.90	42.00	85.00	78.81	84.00	6%	65.19	22%	
72110	160.00	139.00	118.00	0.00	162.00	80.00	119.70	105.00	65.00	120.28	129.20	6%	104.96	18%	
72120	78.00	88.00	0.00	0.00	143.00	0.00	105.84	102.00	0.00	98.61	100.00	1%	97.57	2%	

labor & industry attachment 7-1-28-92

O.E.I. BUSINESS FORMS

MEMBER FILE CREATED FROM 9 INSURANCE COMPANYS

SORTED ON CPT CODE

CPT	AETNA	WAUSAU	LIBERTY	TRAVELER	HARTFORD	HOME	ST. PAUL	EMPLOYER	AMERICAN	AVG H/L	PROPOSED	%DIFF	HL	AVG DOC	%DIFF
72170	65.00	58.00	58.00	0.00	97.00	73.00	71.82	53.00	30.00	62.80	65.00	3%	45.49	30%	
72220	70.00	77.00	0.00	0.00	104.00	19.00	76.86	140.00	50.00	75.57	70.50	-7%	56.78	19%	
73020	60.00	51.00	0.00	0.00	94.00	12.00	77.71	34.00	0.00	55.67	60.00	7%	39.03	34%	
73100	60.00	47.00	0.00	0.00	60.00	65.00	49.45	48.00	50.00	53.49	56.00	4%	44.39	20%	
73130	74.00	66.00	53.00	0.00	85.00	79.25	70.65	44.00	60.00	67.15	63.00	-6%	52.15	17%	
73140	55.00	43.00	49.00	0.00	60.00	0.00	49.45	42.00	60.00	51.29	50.00	-2%	39.11	21%	
73562	110.00	75.00	64.00	0.00	111.00	70.00	94.25	61.00	75.00	81.37	73.00	-11%	60.55	17%	
73610	75.00	65.00	58.00	0.00	99.00	18.00	84.10	57.00	65.00	67.35	65.00	-3%	55.42	14%	
73630	75.00	64.00	72.00	0.00	99.00	0.00	84.10	45.00	50.00	69.02	62.00	-11%	54.90	11%	
81000	15.00	14.00	13.00	0.00	17.00	14.00	14.20	10.00	29.00	14.53	15.00	3%	14.12	5%	
84550	20.00	16.00	18.00	0.00	23.00	12.00	19.06	14.00	0.00	17.41	20.00	12%	15.30	23%	
85021	25.00	18.00	17.00	0.00	25.00	12.00	18.00	12.00	19.50	18.25	25.00	27%	17.97	28%	
85023	28.00	41.00	30.00	0.00	30.00	14.00	22.20	20.00	0.00	26.04	34.00	23%	23.95	29%	
85024	32.00	39.00	23.00	0.00	27.00	14.00	19.80	27.00	0.00	25.76	30.00	14%	22.57	24%	
85025	0.00	39.00	19.00	0.00	23.00	14.00	19.20	18.00	0.00	19.80	38.00	47%	21.98	42%	
85031	25.00	25.00	23.00	0.00	33.00	14.00	24.00	21.00	0.00	23.60	25.00	5%	21.51	13%	
85650	18.00	12.00	13.00	0.00	18.00	12.00	13.20	13.00	0.00	13.84	18.00	23%	13.16	26%	
90000	40.00	35.00	40.00	0.00	39.00	45.00	37.11	33.00	60.00	39.35	38.50	-2%	27.26	29%	
90010	50.00	50.00	45.00	0.00	49.00	35.00	47.00	40.00	50.00	46.83	49.00	4%	36.92	24%	
90015	70.00	50.00	53.00	0.00	73.00	35.00	70.50	50.00	71.00	60.75	65.00	6%	47.44	27%	
90017	96.00	65.00	83.00	0.00	96.00	45.00	92.77	55.00	85.00	79.46	90.00	11%	62.27	30%	
90020	150.00	105.00	108.00	0.00	127.00	55.00	123.70	55.00	350.00	111.45	110.00	-1%	79.92	27%	
90040	30.00	25.00	30.00	0.00	34.00	25.00	28.34	15.00	30.00	28.05	32.00	12%	22.72	29%	
90050	35.00	31.00	35.00	0.00	42.00	25.00	35.43	30.00	35.00	33.57	40.00	16%	31.66	20%	
90060	45.00	45.00	40.00	0.00	53.00	18.00	44.87	30.00	45.00	41.64	55.00	24%	43.27	21%	
90070	80.00	65.00	63.00	0.00	72.00	25.00	60.82	30.00	63.00	58.97	80.00	26%	59.88	25%	
90080	120.00	130.00	94.00	0.00	107.00	35.00	90.34	85.00	100.00	99.39	100.00	0%	79.38	20%	
90505	45.00	46.00	45.00	0.00	56.00	45.00	53.20	44.00	30.00	46.36	50.00	7%	38.90	22%	
90510	75.00	63.00	60.00	0.00	70.00	48.00	66.50	54.00	75.00	64.75	65.00	0%	54.83	15%	
90515	90.00	85.00	80.00	0.00	105.00	48.00	99.75	85.00	95.00	89.12	90.00	0%	69.15	23%	
90517	150.00	125.00	120.00	0.00	139.00	0.00	133.00	120.00	0.00	129.25	140.00	7%	96.56	31%	
90605	125.00	97.00	118.00	0.00	139.00	40.00	111.90	85.00	100.00	106.15	100.00	-6%	74.66	25%	
90610	125.00	125.00	111.00	0.00	160.00	65.00	128.68	110.00	90.00	114.94	125.00	8%	98.27	21%	
90620	150.00	138.00	150.00	0.00	195.00	135.00	156.66	133.00	250.00	154.11	150.00	-2%	119.66	20%	
90630	250.00	170.00	200.00	0.00	244.00	250.00	195.80	160.00	110.00	203.30	200.00	-1%	138.46	30%	
95860	150.00	136.00	130.00	0.00	157.00	122.00	187.88	120.00	100.00	135.83	155.50	12%	124.99	19%	
95861	225.00	201.00	0.00	0.00	285.00	164.00	350.14	135.00	170.00	209.00	250.00	16%	181.12	27%	
95863	290.00	0.00	0.00	0.00	300.00	206.00	427.00	330.00	255.00	293.75	347.00	15%	241.38	30%	
95864	0.00	0.00	0.00	0.00	325.00	248.00	512.40	312.00	340.00	325.66	462.00	29%	291.59	36%	
95868	520.00	0.00	0.00	0.00	175.00	0.00	350.14	234.00	85.00	253.04	255.00	0%	174.31	31%	
95869	150.00	65.00	0.00	0.00	119.00	0.00	145.18	65.00	85.00	103.54	154.00	32%	107.37	30%	
95900	160.00	90.00	70.00	0.00	70.00	58.00	85.40	104.00	100.00	86.56	78.40	-10%	56.39	28%	
95904	105.00	99.00	60.00	0.00	70.00	35.00	85.40	52.00	100.00	77.73	70.00	-11%	53.31	23%	
95935	60.00	60.00	0.00	0.00	95.00	0.00	68.32	30.00	35.00	55.83	95.00	41%	57.00	40%	
97010	25.00	20.00	20.00	0.00	28.00	7.00	0.00	18.00	26.00	21.80	25.00	12%	15.08	39%	
97012	30.00	30.00	22.00	0.00	28.00	20.00	0.00	12.00	18.00	23.60	35.00	32%	17.57	49%	
97014	25.00	15.00	27.00	0.00	28.00	15.50	0.00	30.00	18.00	21.50	35.00	38%	16.82	51%	
97016	15.00	0.00	18.00	0.00	28.00	20.00	0.00	15.00	18.00	17.75	39.50	55%	20.48	48%	
97018	30.00	0.00	16.00	0.00	28.00	22.00	0.00	16.00	20.00	21.50	35.00	38%	19.71	43%	
97022	30.00	30.00	27.00	0.00	28.00	19.00	0.00	20.00	40.00	27.00	48.00	43%	25.26	47%	
97024	25.00	17.00	22.00	0.00	28.00	19.00	0.00	15.00	19.00	20.40	31.00	34%	15.73	49%	
97026	25.00	20.00	20.00	0.00	28.00	19.00	0.00	5.00	0.00	21.00	35.00	40%	17.40	50%	
97118	25.00	25.00	20.00	0.00	42.00	18.00	0.00	15.00	20.00	21.60	35.00	38%	20.76	40%	

O.E.I. BUSINESS FORMS

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MEDFEE FILE CREATED FROM 9 INSURANCE COMPANYS
 SORTED ON CPT CODE

CPT AETNA WAUSAU LIBERTY TRAVELER HARTFORD HOME ST. PAUL EMPLOYER AMERICAN AVG H/L PROPOSED %DIFF HL AVG DOC %DIFF

CPT	AETNA	WAUSAU	LIBERTY	TRAVELER	HARTFORD	HOME	ST. PAUL	EMPLOYER	AMERICAN	AVG H/L	PROPOSED	%DIFF	HL	AVG DOC	%DIFF
1 97120	36.00	25.00	35.00	0.00	42.00	35.00	0.00	8.00	20.00	30.20	49.00	56%	30.53	55%	
2 97122	25.00	15.00	21.00	0.00	42.00	19.00	0.00	15.00	20.00	20.00	40.00	71%	23.94	65%	
3 97124	29.00	15.00	27.00	0.00	42.00	10.00	0.00	15.00	29.00	23.00	35.00	34%	22.83	34%	
4 97128	27.00	19.00	22.00	0.00	42.00	20.00	0.00	13.00	29.00	23.40	28.00	16%	20.05	28%	
5 97145	37.00	11.00	20.00	0.00	21.00	10.00	0.00	12.00	20.00	16.80	20.00	16%	14.97	25%	
6 97260	30.00	26.00	28.00	0.00	42.00	0.00	0.00	25.00	22.00	27.25	35.00	22%	24.02	31%	
7 97530	45.00	30.00	30.00	0.00	63.00	0.00	0.00	22.00	25.00	32.50	42.00	47%	32.87	46%	
8 97531	21.00	20.00	16.00	0.00	25.00	0.00	0.00	15.00	20.00	19.25	29.00	50%	18.49	52%	
9 97720	75.00	35.00	30.00	0.00	25.00	0.00	0.00	27.00	20.00	29.25	30.00	41%	40.90	18%	
10 97752	70.00	75.00	70.00	0.00	75.00	0.00	0.00	60.00	50.00	68.75	200.00	65%	87.90	56%	
11 99050	55.00	35.00	39.00	0.00	32.00	0.00	25.30	27.00	30.00	32.60	35.00	40%	31.34	43%	
12 99052	41.00	55.00	75.00	0.00	46.00	0.00	36.30	38.00	30.00	43.26	70.00	38%	36.02	48%	
13 99054	80.00	32.00	15.00	0.00	49.00	0.00	38.50	30.00	0.00	37.37	35.00	56%	39.29	53%	
14 99160	450.00	165.00	200.00	0.00	278.00	140.00	220.00	150.00	335.00	224.66	274.00	20%	158.02	44%	
15 99162	100.00	75.00	100.00	0.00	139.00	49.00	110.00	69.00	0.00	90.80	136.00	33%	83.26	38%	
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C.B.I. BUSINESS FORMS

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