

Approved April 1, 1992  
Date

MINUTES OF THE Senate COMMITTEE ON Labor, Industry and Small Business

The meeting was called to order by Alicia L. Salisbury at  
Chairperson

1:00 ~~am~~/p.m. on March 25,, 1992 in room 254-E of the Capitol.

All members were present except:

Members present were: Senators Daniels, Ehrlich, Feleciano, Martin, Morris, Oleen, Petty, Salisbury, Sallee, Strick and Thiessen

Committee staff present:

Jerry Donaldson, Legislative Research Department  
Gordon Self, Revisor of Statutes Office  
Mary Jane Holt, Committee Secretary

Conferees appearing before the committee:

Joe Conroy, President, Joe Conroy Contractor, Inc., Topeka  
Bob Frey, Kansas Trial Lawyers Association, Topeka  
Representative Michael R. O'Neal  
William Morrissey, Director, Workers Compensation Division, Department of Human Resources, Topeka

HEARING ON SB 666 - Workers compensation, accidental injuries, defenses, limits, exclusions procedures, impairment and administrative appeal panels

Joe Conroy, President, Joe Conroy Contractor, Inc., Topeka, spoke in favor of **SB 666**. He stated he had never won a workers compensation hearing. He cited two workers compensation cases that were bogus claims. In both cases the employees were awarded compensation. He recommended the following amendments: 1. workers compensation judges' ruling be reviewed by a non-biased board; 2. insurance companies be required to provide refunds on premiums paid, based on contingency funds established, for injuries that do not use the entire contingency fund; 3. a schedule of medical fees be implemented for workers compensation injuries similar to the existing Blue Cross/Blue Shield schedule; 4. a schedule of fees be implemented for attorneys based on hourly rates and not a percentage of the settlement, see Attachment 1.

Bob Frey, Kansas Trial Lawyers Association, Topeka, testified in opposition to **SB 666** which KTLA contends lowers workers compensation insurance premiums by taking away benefits from Kansans hurt on the job. He stated a better approach is to address the issues of medical fee schedules, vocational rehabilitation, safety in the workplace, fraud, and drug and alcohol abuse. He recommended the insurance industry be requested to show how **SB 666** would result in the reduction or containment of rates. He spoke against aspects of **SB 666** which will cut the employees out in cases where they have suffered losses and stated the bill discriminates against sex and age. The Chairman requested the KTLA to indicate specific language in **SB 666** that would statutorially discriminate or reduce benefits to injured workers. Mr. Frey replied **SB 666** limits the employees opportunity to receive benefits. He also replied in reference to sex discrimination he would report later where it is located in the bill. He submitted the written testimony of Richard H. Mason, Executive Director, Kansas Trial Lawyers Association, see Attachment 2.

Representative Michael R. O'Neal, reported on suggested amendments to Sec. 13 of the bill pertaining to vocational rehabilitation. He said representatives from vocational rehabilitation, workers compensation and AFL-CIO have been assisting with the revisions.

CONTINUATION SHEET

MINUTES OF THE Senate COMMITTEE ON Labor, Industry and Small Business,  
room 254-E, Statehouse, at 1:30 ~~a.m.~~/p.m. on March 25, 1992.

William Morrissey, Director, Workers Compensation Division, Department of Human Resources, testified an agreement has been reached with the Workers Compensation Maximum Medical Fee Schedule Advisory Panel on a method of creating a medical fee schedule for Kansas. He submitted a sample of the proposed medical fee schedule, see Attachment 3. He explained authorizing language is proposed for inclusion in HB 3039, the House workers compensation work product.

The Chairman explained HB 3039, if passed by the House, could be the vehicle for workers compensation reform. Another option might be to draft a Senate substitute for **SB 666** and create a bipartisan bill. She said her recommendation would be to adopt the provisions in **SB 666** with amendments and amend the legislation into **HB 3039** when received in the Senate. The Committee will not have time for extensive hearings on **HB 3039**, and differences will have to be worked out in a conference committee.

A motion was made by Senator Daniels and seconded by Senator Sallee to approve the minutes of March 18, 1992. The motion passed.

The Committee meeting was adjourned at 2:30 p.m.

GUEST LIST

COMMITTEE: LABOR, INDUSTRY & SMALL BUSINESS

DATE: 3/25/92

NAME (PLEASE PRINT)	ADDRESS	COMPANY/ORGANIZATION
D. WAYNE ZIMMERMAN	OLATHE, KS	PROF. REHABILITATION MANAGEMENT, INC.
Art Brown	K.C.	:KS. Lumber Dealers Assn
DICK THOMAS	TOPEKA	DHR/WORK COMP
A. W. R. [unclear]	[unclear]	
Mary E. Turkington	Topeka	Ks. Motor Carriers Assn
Rich Reust	Topeka	Topeka Tunnel Plaster
Greg A. Packer	Topeka	PACKER CARTAGE AGENCY
Gary Anderson	Topeka	AIA KANSAS
Jo Lowman		Joe. Comm. Center, Inc
Rick Liby	Topeka	Gebrt & Roberts
Tom Slattery	TOP	AGC of KS
Terry Leatherman	Topeka	KCCT
Dick Carter	Topeka	Pete McGill & Associates
HARRY D. HELSER	WICHITA	IRS, AFL-CIO
Jim De Hoff	LAWRENCE	
Joe Furganic	Topeka	K.C.A
Bill Morrissey	Topeka	DHR/Work Comp
Dick Lipsy	Topeka	AP
John Ostrowski	TOPEKA	AFL-CIO
LAWRENCE FOTH	TOPEKA	Rite-Way Janitorial
L.M. Cornish	"	NA II
Michael P. O'Mate	Topeka	Legis.
George Puckett	WICH / TOPEKA	KS RESTAURANT & HOTEL ASSN.
Don Callahan	Topeka	ICM MCO

**CONCRETE  
PLACEMENT  
CONTRACTORS**

2010 WANAMAKER  
TOPEKA, KANSAS 66604

**913/272-6999**

**J**oe  
**C**onroy  
**C**ontractor  
**I**ncorporated

March 25, 1992

Madam Chairman, Committee Members:

My name is Joe Conroy. I am President and Owner of Joe Conroy Contractor Incorporated. My company is a second generation construction company with my father starting his business in 1949. My company is based in Topeka and performs primarily concrete work employing up to 100 people.

I am here to speak in favor of Senate Bill No. 666. My company performs residential, commercial, industrial and urban road paving work involving concrete construction. I feel that Senate Bill No. 666 needs to be passed to stop the skyrocketing premiums of Workers Compensation.


**CASE IN POINT:**

In all the years of being in the construction business I have NEVER won a workers compensation hearing. I know you will find this hard to believe but it is true.

My most recent defeat was when an employee went to the emergency room of a local hospital for treatment around midnight. The hospital admitted him after he complained of severe back pain. On the hospital admittance form he said he fell off a stool and hurt his back. Several weeks later I received a letter from his attorney claiming he was injured on the job.

After some investigation on my part, I discovered that he was at the Town and Country Bar on S. Topeka Boulevard and fell backwards off a bar stool. This is how he actually hurt his back.

To make a long story short, my insurance company challenged the claim and proceeded through the process of this dispute. During the depositions the emergency room nurse testified that the employee stated that he hurt his back by falling off a stool. The nurse also stated that he was intoxicated. As usual, when the hearing was over with, the workers compensation judge ruled in favor of the employee and awarded him full coverage for any and all medical treatment.

*L.L. & B.*  
*3/25/92*  
  
ASSOCIATED BUILDERS  
AND CONTRACTORS, INC.

*Attachment 1-1*

Senator Salisbury  
March 25, 1992  
Page Two

I do not dispute that this employee hurt his back, but he was not injured while actually working for my company. The insurance company has paid for several back operations and has set up a rather large contingency fund for future medical treatment. In the mean time I am paying premiums based on this bogus accident.

Another case involves an employee that use to work for me and quit to start his own business. After he quit, his attorney wrote me a letter stating that this person hurt his back while he was employed by my company. This person did hurt his back while he was employed by my company and received full and proper treatment by a chiropractor and returned to work.

I hired a private investigator and have before me eight hours of video tape showing this person lifting 100 pound pipes, jumping of a bed of a truck which is four feet high and slipping and falling on ice and snow. This person is not hurt or he could not perform the above tasks. This person is seeking full partial disability from my company while performing the same tasks in his new company. Here again we have a bogus claim.

To make matters even worse these tapes were given to the Worker Compensation Judge. As recently as Monday, March 2, 1992, at 3:00 P.M. in the Merchants Bank Building on the 7th floor the Workman's Compensation Judge ruled in favor of the former employee awarding him compensation.

I could go on and on with more examples including one where the workers compensation judge awarded an employee two years of psychiatric treatment to deal with a bogus elbow injury.

Workers compensation premiums are based on a three year average of injuries. Once an insurance company sets up a contingency fund to cover one of these claims, premiums are then based on the experience rating of the company plus the contingency funds. If, at anytime a claim has been proven to be fraudulent, even 1 to 3 years down the road, the insurance company allows no refund of premium that has been paid due to an over charge caused by the contingency fund that was not used.

My company has implemented a safety program with the assistance of our Insurance Agency. We have also implemented a HAZCOM Policy in compliance with Federal Regulations.

*SLD v B*  
*3/25/92*

*Attachment 1-2*

Senator Salisbury  
March 25, 1992  
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**RECOMMENDED AMENDMENTS:**

1. Workers Compensation Judges rulings be reviewed by a non-biased Board.
2. Insurance Companies be required to provide refunds on premiums paid, based on contingency funds established, for injuries that do not use the entire contingency fund.
3. A schedule of medical fees be implemented for Worker Compensation injuries similar to the existing Blue Cross/Blue Shield schedule.
4. A schedule of fees be implemented for Attorneys based on hourly rates and not a percentage of the settlement.

In closing, I have attached the following:

1. The yellow page shows my last five years of Worker Compensation rate increases.
2. The pink page shows the proposed increase for this year. Please note that both sides of this page has information for your review.
3. The blue page shows the last seven years of the modifier. You can note the effect of a large contingency established by the insurance carrier and the three year effect in the years 91/92/93.

Thank you for this opportunity to present my testimony.

JOE CONROY CONTRACTOR, INC.

Joe Conroy  
President

JC/ksc

*SL9 + LB  
3/25/92*

*Attachment 1-3*

WC RATE COMPARISON

<u>Rate Change</u> <u>Effective:</u>	<u>7-1-86</u>	<u>10-1-87</u>	<u>12-1-88</u>	<u>5-1-90</u>	<u>6-1-91</u>
Concrete-NOC 5213	5.40	7.56	9.82	12.02	16.14
Concrete Railroad 5215	6.16	8.43	8.86	7.74	10.44
Concrete Curb, Gutter 5221	4.87	5.72	5.58	6.28	8.47
Paving or Repaving 5506	5.17	5.69	5.73	5.64	7.61
Sub Surface Work 5507	4.60	6.44	8.37	8.66	10.22
Executive Supvr. 5606	1.35	1.44	1.43	1.63	2.20
Grading of Land 6217	4.07	5.02	4.70	4.13	5.57
Sewer Construction 6306	7.33	7.91	8.68	6.89	8.14
Permanent Yard 8227	5.09	4.59	3.68	3.03	4.09
Clerical Office 8810	.19	.24	.27	.28	.37

SLG + LB  
3/25/92

Attachment 1-4

MARCH 1992

CONSTRUCTION INDUSTRY  
WORKERS' COMPENSATION PROPOSED RATE INCREASE  
EFFECTIVE JUNE 1, 1992

<u>CLASSIFICATION</u>	<u>CODE</u>	<u>CURRENT</u>	<u>PROPOSED</u> <u>6-1-92</u>	<u>% INC.</u>
Asphalt/Wk/Drv.	1463	\$11.09	\$14.93	34.6
Quarry - NDC	1624	6.33	6.52	3.0
Carpentry-Shop	2802	6.70	9.34	39.4
Iron/Steel Shop	3030	11.00	12.87	17.0
Iron/Steel	3040	7.47	11.04	47.8
Machine Shop-NDC	3632	4.04	4.97	23.0
Millwright-NDC	3724	10.24	13.73	34.1
Sand/Gravel Digg'g	4000	9.25	10.49	13.4
Ceiling Install	5020	8.71	12.21	40.2
Masonry-NDC	5022	12.85	16.36	27.3
Ironworkers	5040	18.64	24.68	32.4
Iron/Steel Erec.	5057	33.72	37.77	15.3
Door-frame/sash	5102	6.81	10.33	51.7
Furn/Fix Inst-NDC	5146	5.35	6.93	29.5
Plumbing-NDC	5183	5.77	8.39	45.4
Elec.Wir w/b, Dr.	5190	4.33	7.01	61.9
Concr/Const.-NDC	5213	16.14	22.20	37.5
Concrete Con-Res.	5215	10.44	14.09	34.9
Con/Cement Work	5221	8.47	12.51	47.7
Con/Bridges/Culvert	5222	9.94	11.14	12.1
Carpentry	5403	11.08	13.48	21.7
Carp/Cabinet Wk.	5437	7.03	9.31	32.4
Lathing/Drivers	5443	10.51	12.65	20.4
Wallboard	5445	8.71	9.76	12.1
Paint/Paper Hang'g	5474	9.32	10.44	12.0

(over)

*SL9 + SB*  
*3/25/92*  
*Attachment 1-5*



Page 2  
 Rate Increase  
 Workers' Comp Rate Increase

<u>CLASSIFICATION</u>	<u>CODE</u>	<u>CURRENT</u>	<u>PROPOSED 6-1-92</u>	<u>% INC.</u>
Insul. Install	5479	14.84	18.95	27.7
Plastering-NOC	5480	12.79	19.10	49.3
Street/Road PavDr	5506	7.61	9.76	28.3
Street/Road Const.	5507	10.22	12.31	20.5
Roofing	5551	27.36	37.85	38.3
Sheet Metal	5538	8.77	11.15	27.1
Exec. Supervisor	5606	2.20	3.56	61.8
Cleaners/Debris	5610	5.87	7.86	33.9
Carp/1 sty dwell	5645	10.93	15.70	43.6
Carp/under 4 sty.	5651	12.94	20.96	62.0
Bldg. rasing/mov	5703	33.64	42.27	25.7
Dams-Concrete Wk.	6017	15.99	19.06	19.2
Dam Construction	6018	9.50	12.87	35.5
Excavation-NOC	6217	5.57	8.42	51.2
Oil/Gas Line Const	6233	10.75	14.71	36.8
Oil/Gas Wells-Drig	6235	18.95	30.69	62.0
Sewer/Const./Drvr	6306	8.14	12.24	50.4
Water Maint/Drvr	6319	8.74	9.79	12.0
Truckmen - NOC	7219	11.40	13.44	17.9
Drivers	7380	4.78	5.95	24.5
Alarm Installation	7605	3.72	3.71	-0.1
Aircraft Transport.	7421	5.10	5.47	7.3
Cont. Perm Yard	8227	4.09	5.31	29.8
Bldg.Mtls.Dealer	8232	6.19	7.91	27.8
Outside Salesman	8742	.80	.85	6.3
Clerical	8810	.37	.47	27.0
Buildings	9014	6.57	8.69	32.3
House Furnishing (Floor Cover'g)	9521	5.32	7.73	45.3

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The PROPOSED RATES represent an average increase of 31.4% in the overall level of rates presently in force in Kansas. By industry group, the average changes are:

Manufacturing	+41.8% increase
Contracting	+37.3% increase
All Other	+24.2% increase

VII. WORKERS' COMPENSATION - KANSAS

- A. Company: Aetna Casualty & Surety (Assigned Risk)
- B. Policy No.: 094C0021310877CAA
- C. Effective Date: March 1, 1992 to March 1, 1993
- D. Coverage: Statutory
- E. Employers' Liability:
  - Bodily Injury by Accident  
\$500,000 Each Accident
  - Bodily Injury by Disease  
\$500,000 Each Employee
  - Bodily Injury by Disease  
\$500,000 Policy Limit

Voluntary Compensation

Intrastate Experience Modification

ID#150288177  
92/93 1.14/1.16 ARAP  
91/92 1.32/1.25 ARAP  
90/91 1.47 final  
89/90 1.01 final  
88/89 1.06 final  
87/88 1.01 final  
86/87 1.23 final  
85/86 1.23 final

*SZS/AB*  
*3/25/92*

*Attachment 1-6*



# KANSAS TRIAL LAWYERS ASSOCIATION

Jayhawk Tower, 700 S.W. Jackson, Suite 706, Topeka, Kansas 66603  
(913) 232-7756 FAX (913) 232-7730

March 9, 1992

TO: Members of the Senate Labor and Industry Committee  
FROM: Richard H. Mason, Executive Director  
SUBJECT: SB 666 - Workers Compensation "Reform"

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We understand others will be providing detailed testimony in opposition to SB 666 and thus have chosen to submit our statement in writing only.

Our members' interest in this bill is based upon their role as legal representatives of injured workers seeking compensation for their damages.

SB 666 regrettably brings to mind Yogi Berra's famous line, "It's deja vu all over again". From our point of view, the great compromise of 1987 has had the effect of taking monetary benefits away from claimants and replacing it with vocational rehabilitation, which everyone now seems to agree has not worked. Indeed, HB 2186 was referred to in the House Committee as "the problems we created in 1987".

You now have before you "son of 2186". Again you are being asked to pass a law which professes to lower workers compensation insurance premiums by taking away benefits from Kansans hurt on the job.

At a minimum, it is premature to act on SB 666 unless and until you are given sufficient data to gauge its impact. John Lewis and Peter Barth, speaking before your joint hearing with the Senate January 27, cautioned Kansas not to fall into the all too familiar pattern of restructuring its workers compensation system without first knowing exactly where the premium dollar is being allocated. Having participated in the Department of Insurance's Study Commission hearings on this very question last fall, it is clear to me we don't have such data for Kansas. Commissioner Todd's October 4, 1991 letter to the President of NCCI would indicate he agrees.

You have been told that NCCI is in the process of "pricing" the specific provisions of SB 666. Again, these are the same "experts" who are unable to tell the Insurance Commissioner how the premium dollars taken in by insurance companies are ultimately spent. They

*SLB*  
*3/25/92*

*Attachment 2-1*

SB 666 - Workers Compensation "Reform"  
March 9, 1992  
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could say with certainty in early 1991 that a 30% rate increase was needed, but six months later they just couldn't tell us exactly where that new money was spent. We suggest this disparity be considered when the NCCI sends in the report projecting the premium impact of SB 666.

You have been told quite candidly that SB 666 "is a bill to cut down on payouts". You may recall nothing was said with regard to the bill's effect from the worker's perspective. Sponsors have admitted "the safety side is not addressed in this bill", in spite of the fact that William Haggard told all of you last Wednesday that "injury prevention is where we ought to begin". A further concession was made in the House Committee to the effect that Kansas historically has only given lip service to safety. SB 666 doesn't even contain the lip service.

SB 666 asks Kansans hurt on the job to give up some of their promised benefits so employers may be given the false expectation their insurance premiums will go down, again the same rationale employed in 1987. As attorneys representing injured workers, we think this is a cruel and entirely unfair trade-off. While it appears almost everyone involved in workers compensation is dissatisfied with the way it's working, any bill offered in good faith to "reform" our system should address the concerns of those most affected, the claimants. This bill does not meet that test. We encourage you to reject it.

*SLG/SB  
3/25/92*

*Attachment 2-2*



# Kansas Department of Human Resources

Joan Finney, Governor  
Joe Dick, Secretary

Information  
913-296-3441  
Fax  
913-296-0839  
Director's Office  
913-296-4000  
Topeka Law Judges  
913-296-7012

**Division of Workers Compensation**  
600 Merchants Bank Tower, 800 S.W. Jackson  
Topeka, Kansas 66612-1227

Rehabilitation  
913-296-2050  
Claims Advisory  
913-296-2996  
Self Insurance  
913-296-3606  
Medical Utilization Review  
913-296-0846

March 13, 1992

## DIRECTOR'S RECOMMENDATIONS FOR MEDICAL FEE SCHEDULE

This is to give a brief outline of the steps we in the director's office followed to arrive at the fee recommendations we are making.

As a first premise, we are using the oft-repeated rule that when you create a maximum on any type of fee, the great majority of vendors will charge the maximum.

As a second premise, we looked at the mathematics flowing from the first premise. The total of a set of numbers equals their average repeated the same numbers of times as there are numbers in the set. Stated in relation to a fee schedule, if all doctors charge the average, the same total of dollars will be spent.

One of the objectives of the medical fee statute is to control costs. If all charges are allowed at the same level as last year, the total medical costs will neither increase nor decrease.

We therefore, set out to arrive at a uniform method of setting dollar limits for each CPT code that is close to the mean of the responses to the survey questionnaire.

Just as the panel had done we looked at several relative value systems including the RBRVS and could not find one that, with one or several conversion factors, closely approximated the level of charges of the Kansas doctors.

The method we settled on more closely approximated the typical responses to the survey. To come up with a dollar amount for each of the thousands of CPT codes we compare the dollars allowed under Medicare B with the mean of the dollars reported by the doctors, calculate the percentage relationship and then apply that percentage relationship as a conversion factor to the dollar allowances in Medicare B.

*S.L. G. S.B.*  
*3/25/92*

*Attachment 3-1*

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We calculated a percentage relationship for the different CPT groups as no single percentage relationship would carry throughout the various CPT codes.

The conversion relationships are:

Surgery	codes beginning with	1	1.437
Surgery	codes beginning with	2	1.674
Surgery	codes beginning with	49-62	2.285
Surgery	codes beginning with	63-65	1.441
*Pathology	codes beginning with	8	2.21
Radiology	codes beginning with	7	2.125
Physical Medicine	codes beginning with	97	1.603
Medicine	codes beginning with	95	1.834
Medicine	codes beginning with	99 (90)	1.205

\*Pathology is not in the 1992 Medicare B so we used 1991 numbers and a higher conversion factor.

We anticipate that the remainder of the codes within an area of practice that are not listed in our sample of some 125 CPT codes will use the same conversion factor as the same area of practice codes immediately preceding them.

We also anticipate using the rest of the recommendations of the panel with the possible exception of the recommendation with respect to hospital charges. We make no specific recommendation with respect to hospital charges at this time.

We do make a suggestion that the panel adopt a method for making adjustments to individual CPT codes without the necessity of a formal meeting. Perhaps if it is discovered that the allowance for a specific CPT code is out of line, the director could circulate among the panel members, and others interested, a written explanation and suggestion for a change to which the panel members could assent or object by signature.

*J. L. J. & A. B.*  
*3/25/92*

*Attachment 3-2*

12001	Simple repair of superficial wounds of scalp, neck, axillae, external genitalia, trunk and/or extremities (including hands and feet); 2.5 cm or less	86.30
12002	2.6 cm to 7.5 cm	99.80
12011	Simple repair of superficial wounds of face, ears, eyelids, nose, lips and/or mucous membranes; 2.5 cm or less	110.50
12013	2.6 cm to 5.0 cm	134.00
12014	5.1 cm to 7.5 cm	174.40
12031	Layer closure of wounds of scalp, axillae, trunk and/or extremities (excluding hands and feet); 2.5 cm or less	127.60
12041	Layer closure of wounds of neck, hands, feet and/or external genitalia; 2.5 cm or less	135.30
12042	2.6 cm to 7.5 cm	170.70
12051	Layer closure of wounds of face, ears, eyelids, nose, lips and/or mucous membranes; 2.5 cm or less	213.60
12052	2.6 cm to 5.0 cm	349.50
13120	Repair, complex, scalp, arms, and/or legs; 1.1 cm to 2.5 cm	210.70
13121	2.6 cm to 7.5 cm	349.90
13131	Repair, complex, forehead, cheeks, chin, mouth, neck, axillae, genitalia, hands, and/or feet; 1.1 cm to 2.5 cm	262.50
13132	2.6 cm to 7.5 cm	471.20
20550	Injection, tendon sheath, ligament, trigger points or ganglion cyst	61.10
20610	major joint or bursa (eg, shoulder, hip, knee joint, subacromial bursa)	66.20
21800	Treatment of rib fracture; closed, uncomplicated, each	89.10
23130	Acromioplasty or acromionectomy, partial	727.90
23420	Repair of complete shoulder (rotator) cuff avulsion, chronic (includes acromioplasty)	1,519.10
23650	Treatment of closed shoulder dislocation, with manipulation; without anesthesia	233.00
25605	with manipulation	504.40
26605	with manipulation, each bone	249.30
26725	with manipulation, each	168.90
26951	Amputation, finger or thumb, primary or secondary, any joint or phalanx, single, including neurectomies; with direct closure	400.50
27332	Arthrotomy, knee, for excision of semilunar cartilage (meniscectomy); medial OR lateral	1,052.80
28510	Treatment of closed fracture, phalanx or phalanges, other than great toe; without manipulation, each	94.80
29065	shoulder to hand (long arm)	92.10
29075	elbow to finger (short arm)	76.10
29105	Application of long arm splint (shoulder to hand)	75.20
29125	Application of short arm splint (forearm to hand); static	48.50
29345	Application of long leg cast (thigh to toes)	124.50
29405	Application of short leg cast (below knee to toes)	90.50
29505	Application of long leg splint (thigh to ankle or toes)	68.50
29515	Application of short leg splint (calf to foot)	51.50
49505	Repair inguinal hernia, age 5 or over	789.10
49520	Repair inguinal hernia, any age; recurrent	913.80
62270	Spinal puncture, lumbar, diagnostic	131.90
62284	Injection procedure for myelography and/or computerized axial tomography, spinal or posterior fossa	286.10
63001	Laminectomy with exploration and/or decompression of spinal cord and/or cauda equina, without facetectomy, foraminotomy or diskectomy, (eg, spinal stenosis), one or two vertebral segments; cervical	2,598.00
63020	Laminotomy (hemilaminectomy), with decompression of nerve root(s), including partial facetectomy, foraminotomy and/or excision of herniated intervertebral disk; one interspace, cervical	2,411.30
65220	corneal, without slit lamp	60.90

*S L G & S B*  
*3/25/92*

65222	corneal, with slit lamp	71.20
71020	Radiologic examination, chest, two views, frontal and lateral	64.60
71100	Radiologic examination, ribs, unilateral; two views	61.90
72020	Radiologic examination, spine, single view, specify level	43.00
72040	Radiologic examination, spine, cervical; anteroposterior and lateral	63.00
72052	complete, including oblique and flexion and/or extension studies	110.60
72070	Radiologic examination, spine; thoracic, anteroposterior and lateral	66.30
72090	scoliosis study, including supine and erect studies	74.00
72100	Radiologic examination, spine, lumbosacral; anteroposterior and lateral	67.80
72110	complete, with oblique views	92.70
72120	Radiologic examination, spine, lumbosacral, bending views only, minimum of four views	80.50
72170	Radiologic examination, pelvis; anteroposterior only	51.40
72220	Radiologic examination, sacrum and coccyx, minimum of two views	55.90
73020	Radiologic examination, shoulder; one view	45.90
73100	Radiologic examination, wrist; anteroposterior and lateral views	48.10
73130	minimum of three views	54.40
73140	Radiologic examination, finger or fingers, minimum of two views	40.20
73562	anteroposterior and lateral, with oblique(s), minimum of three views	57.10
73610	complete, minimum of three views	54.40
73630	complete, minimum of three views	54.40
81000	Urinalysis by reagent strips, any number of components; with microscopy	10.40
84550	Uric acid; blood, chemical	14.30
85021	hemogram, automated (RBC, WBC, Hgb, Hct, and indices only)	18.50
85023	hemogram and platelet count, automated, and manual differential WBC count (CBC)	26.90
85024	hemogram and platelet count, automated, and automated partial differential WBC count (CBC)	27.70
85025	hemogram and platelet count, automated, and automated complete differential WBC count (CBC)	25.50
85031	Blood count; hemogram, manual, complete CBC (RBC, WBC, Hgb, Hct, differential and indices)	19.60
85650	Sedimentation rate (ESR); Wintrobe type	11.70
99201(old 90000)	Office and other outpatient medical service, new patient; brief service	26.60
99202(old 90010)	limited service	41.40
99203(old 90015)	intermediate service	48.70
99204(old 90017)	extended service	76.40
99205(old 90020)	comprehensive service	90.20
99212(old 90040)	brief service	20.20
99213(old 90050)	limited service	29.40
99214(old 90060)	intermediate service	53.20
99215(old 90070)	extended service	82.00
99282(old 90505)	brief service	33.10
99283(old 90510)	limited service	44.60
99284(old 90515)	intermediate service	57.70
99285(old 90517)	extended service	89.70
99252(old 90605)	intermediate	72.50
99253(old 90610)	extended	93.50
99254(old 90620)	comprehensive	125.10
99255(old 90630)	complex	145.50
95860	Electromyography; one extremity and related paraspinal areas	123.10
95861	two extremities and related paraspinal areas	215.00
95863	three extremities and related paraspinal areas	244.90
95864	four extremities and related paraspinal areas	194.00

*SZVSB*  
*3/25/92*



95868	bilateral .....	195.30
95869	Electromyography, limited study of specific muscles (eg, thoracic spinal muscles) .....	102.80
95900	Nerve conduction, velocity and/or latency study; motor, each nerve .....	61.10
95904	sensory, each nerve .....	54.20
95935	'H' or 'F' reflex study, by electrodiagnostic testing .....	70.40
97010	Physical medicine treatment to one area; hot or cold packs .....	21.80
97012	traction, mechanical .....	20.40
97014	electrical stimulation (unattended) .....	20.40
97016	vasopneumatic devices .....	23.60
97018	paraffin bath .....	24.70
97022	whirlpool .....	19.90
97024	diathermy .....	19.50
97026	infrared .....	20.40
97118	electrical stimulation (manual) .....	24.50
97120	iontophoresis .....	25.10
97122	traction, manual .....	19.50
97124	massage .....	20.00
97128	ultrasound .....	20.40
97145	Physical medicine treatment to one area, each additional 15 minutes .....	15.20
97260	Manipulation (cervical, thoracic, lumbosacral, sacroiliac, hand, wrist) (separate procedure), performed by physician; one area .....	30.30
97530	Kinetic activities to increase coordination, strength and/or range of motion, one area (any two extremities or trunk); initial 30 minutes, each visit .....	34.40
97531	each additional 15 minutes .....	17.20
97720	Extremity testing for strength, dexterity, or stamina; initial 30 minutes, each visit .....	38.60
97752	Muscle testing with torque curves during isometric and isokinetic exercise, mechanized or computerized evaluations with printout .....	50.10

*SLG + SB*  
*3/25/92*  
*Attachment 3-5*

COMPARISON OF AVERAGE PRICES FOR WORK COMP.  
SORTED ON CPT CODE

CPT	PROPOSED	AVG INS	%DIFF	AVG EDS	%DIFF	AVG DOC	%DIFF
12001	100.00	102.50	-2%	74.72	25%	77.10	22%
12002	140.00	143.57	-2%	97.08	30%	104.50	25%
12011	142.00	124.83	12%	94.91	33%	107.52	24%
12013	184.00	174.50	5%	108.69	40%	142.94	22%
12014	235.25	192.00	18%	126.97	46%	177.50	24%
12031	150.00	140.62	6%	123.57	17%	117.00	22%
12041	231.00	180.00	22%	94.18	59%	139.12	39%
12042	400.00	257.50	35%	182.96	54%	188.09	52%
12051	298.00	206.66	30%	172.79	42%	191.75	35%
12052	450.00	305.00	32%	241.32	46%	243.12	45%
13120	250.00	235.66	5%	170.66	31%	194.32	22%
13121	467.50	371.00	20%	308.64	33%	322.10	31%
13131	300.00	347.40	-15%	208.26	30%	234.01	21%
13132	601.00	519.00	13%	452.18	24%	417.71	30%
20550	67.00	76.20	-13%	48.26	27%	47.83	28%
20610	75.00	70.00	6%	55.43	26%	59.00	21%
21800	121.00	104.00	14%	69.20	42%	74.13	38%
23130	1190.00	932.00	21%	675.00	43%	737.69	38%
23420	1950.00	2073.50	-6%	1206.00	38%	1710.61	12%
23650	250.00	218.12	12%	313.75	-25%	204.89	18%
25605	487.00	545.60	-12%	445.00	8%	365.81	24%
26605	310.00	314.60	-1%	249.77	19%	215.89	30%
26725	230.00	297.50	-29%	186.40	18%	143.88	37%
26951	556.00	453.60	18%	304.92	45%	384.63	30%
27332	1560.00	1193.33	23%	1828.28	-17%	1132.65	27%
27822	1500.00	1447.40	3%	1175.00	21%	1287.89	14%
28510	125.00	90.33	27%	75.70	39%	82.51	33%
29065	125.00	138.40	-10%	97.78	21%	87.31	30%
29075	94.00	120.33	-28%	70.01	25%	69.73	25%
29105	94.50	69.37	26%	62.51	33%	69.01	26%
29125	64.25	60.83	5%	39.72	38%	46.56	27%
29345	165.00	164.00	0%	116.22	29%	121.51	26%
29405	122.00	126.66	-3%	94.77	22%	92.09	24%
29505	96.75	71.50	26%	63.65	34%	72.24	25%
29515	74.75	78.50	-5%	48.53	35%	56.41	24%
49505	840.00	840.77	0%	994.52	-18%	716.50	14%
49520	1000.00	1004.25	0%	1260.27	-26%	821.27	17%
62270	150.00	135.50	9%	91.12	39%	103.13	31%
62284	539.00	326.66	39%	157.21	70%	271.53	49%
63001	3316.00	3203.75	3%	2318.00	30%	2811.85	15%
63005	3225.00	2448.66	24%	2378.33	26%	2640.52	18%
65220	75.00	66.33	11%	57.69	23%	56.62	24%
65222	90.00	74.42	17%	56.85	36%	69.03	23%
71020	69.00	60.62	12%	66.54	3%	57.54	16%
71100	87.00	78.28	10%	67.19	22%	64.83	25%
72020	63.00	63.20	0%	65.37	-3%	40.88	35%
72040	73.00	67.28	7%	78.10	-6%	55.77	23%
72052	115.00	116.12	0%	117.42	-2%	106.10	7%
72070	76.75	67.67	11%	65.71	14%	63.59	17%
72080	87.00	91.33	-4%	79.35	8%	61.58	29%
72090	110.00	94.00	14%	77.61	29%	85.08	22%
72100	84.00	83.66	0%	70.74	15%	64.14	23%
72110	129.20	113.62	12%	108.41	16%	104.48	19%
72120	100.00	102.75	-2%	72.98	27%	96.16	3%

*SZ9+SB  
3/25/92  
Attachment 3-6*

COMPARISON OF AVERAGE PRICES FOR WORK COMP.  
SORTED ON CPT CODE

CPT	PROPOSED	AVG INS	%DIFF	AVG EDS	%DIFF	AVG DOC	%DIFF
72170	65.00	63.12	2%	56.88	12%	45.22	30%
72220	70.50	68.42	2%	63.24	10%	56.73	19%
73020	60.00	43.83	26%	50.90	15%	38.16	36%
73100	56.00	61.66	-10%	47.29	15%	44.59	20%
73130	63.00	67.56	-7%	55.64	11%	50.04	20%
73140	50.00	49.80	0%	43.67	12%	37.89	24%
73562	73.00	79.50	-8%	68.94	5%	59.38	18%
73610	65.00	56.87	12%	58.58	9%	54.66	15%
73630	62.00	67.50	-8%	57.41	7%	53.58	13%
81000	15.00	15.75	-5%	13.69	8%	11.77	21%
84550	20.00	16.42	17%	16.09	19%	14.89	25%
85021	25.00	16.50	34%	15.77	36%	17.86	28%
85023	34.00	25.28	25%	27.83	18%	23.49	30%
85024	30.00	25.14	16%	19.63	34%	21.61	27%
85025	38.00	21.16	44%	20.86	45%	21.79	42%
85031	25.00	22.14	11%	20.08	19%	21.51	13%
85650	18.00	13.33	25%	13.37	25%	12.92	28%
90000	38.50	42.12	-9%	28.05	27%	25.62	33%
90010	49.00	46.00	6%	35.65	27%	36.34	25%
90015	65.00	54.62	15%	42.12	35%	46.36	28%
90017	90.00	67.71	24%	48.27	46%	61.02	32%
90020	110.00	125.62	-14%	70.91	35%	77.96	29%
90040	32.00	26.75	16%	21.37	33%	21.22	33%
90050	40.00	32.25	19%	34.70	13%	28.41	28%
90060	55.00	43.00	21%	35.31	35%	38.60	29%
90070	80.00	68.60	14%	43.25	45%	56.25	29%
90080	100.00	106.00	-6%	67.40	32%	72.29	27%
90505	50.00	44.50	11%	40.64	18%	37.08	25%
90510	65.00	59.71	8%	56.61	12%	52.57	19%
90515	90.00	90.00	0%	72.35	19%	67.31	25%
90517	140.00	130.80	6%	131.05	6%	95.34	31%
90605	100.00	93.00	7%	90.48	9%	75.50	24%
90610	125.00	106.37	14%	98.70	21%	99.06	20%
90620	150.00	160.75	-7%	124.26	17%	115.78	22%
90630	200.00	204.80	-2%	149.25	25%	133.94	33%
95860	155.50	129.62	16%	102.44	34%	122.77	21%
95861	250.00	192.00	23%	146.80	41%	181.18	27%
95863	347.00	264.50	23%	257.05	25%	242.10	30%
95864	462.00	325.66	29%	234.12	49%	277.49	39%
95867	187.00	122.50	34%	65.00	65%	135.02	27%
95869	154.00	96.80	37%	93.10	39%	109.42	28%
95900	78.40	88.75	-13%	115.98	-47%	52.95	32%
95904	70.00	69.50	0%	102.70	-46%	48.75	30%
95935	95.00	56.00	41%	57.25	39%	58.07	38%
97010	25.00	22.83	8%	51.95	-107%	14.61	41%
97012	35.00	21.42	38%	87.78	-150%	17.06	51%
97014	35.00	21.00	40%	31.00	11%	15.84	54%
97016	39.50	19.14	51%	163.80	-314%	20.64	47%
97018	35.00	22.00	37%	109.16	-211%	19.56	44%
97022	48.00	26.62	44%	154.04	-220%	25.06	47%
97024	31.00	20.50	33%	127.36	-310%	14.71	52%
97039	75.00	28.00	62%	25.00	66%	18.24	75%
97118	35.00	22.87	34%	32.04	8%	19.92	43%
97120	69.00	34.66	49%	74.41	-7%	28.43	58%

*LDV & B*  
*3/25/92*  
*Att 3-7*

COMPARISON OF AVERAGE PRICES FOR WORK COMP.  
 SORTED ON CPT CODE

CPT	PROPOSED	AVG INS	%DIFF	AVG EDS	%DIFF	AVG DOC	%DIFF
97122	70.00	22.00	68%	19.90	71%	21.54	69%
97124	35.00	22.12	36%	50.33	-43%	22.22	36%
97128	28.00	24.00	14%	37.13	-32%	17.78	36%
97145	20.00	17.62	11%	94.79	-373%	13.96	30%
97260	35.00	28.83	17%	33.07	5%	23.36	33%
97530	62.00	35.83	42%	70.86	-14%	32.33	47%
97531	39.00	19.50	50%	146.52	-275%	18.01	53%
97720	50.00	35.33	29%	42.36	15%	36.42	27%
97752	200.00	71.66	64%	38.08	80%	89.63	55%
99054	85.00	41.20	51%	50.00	41%	33.87	60%
99160	284.00	232.25	18%	159.80	43%	156.53	44%
99162	136.00	83.00	38%	84.92	37%	83.04	38%

*SL9 + SB  
 3/25/92*

*Attachment 3-8*

COMPARISON OF AVERAGE PRICES FROM THE DOCTORS TO  
 THE AVERAGE PRICES FROM MEDICARE  
 SORTED ON CPT CODE

CPT	AVG DOC	AVG CARE	KANSAS SCHEDULE
72220	56.73	26.32	55.93
73020	38.16	21.61	45.92
73100	44.59	22.63	48.08
73130	50.04	25.61	54.42
73140	37.89	18.91	40.18
73562	59.38	26.86	57.07
73610	54.66	25.60	54.40
73630	53.58	25.59	54.37
90000	25.62	22.03	26.54
90010	36.34	34.33	41.36
90015	46.36	40.40	48.68
90017	61.02	63.41	76.40
90020	77.96	74.83	90.17
90040	21.22	16.80	20.24
90050	28.41	24.42	29.42
90060	38.60	44.11	53.15
90070	56.25	68.02	81.96
90505	37.08	27.49	33.12
90510	52.57	37.01	44.59
90515	67.31	47.92	57.74
90517	95.34	74.42	89.67
90605	75.50	60.17	72.50
90610	99.06	77.58	93.48
90620	115.78	103.79	125.06
90630	133.94	120.77	145.52
95860	122.77	67.13	123.11
95861	181.18	117.25	215.03
95863	242.10	133.52	244.87
95864	277.49	105.79	194.01
95868	176.95	106.49	195.30
95869	109.42	56.04	102.77
95900	52.95	33.31	61.09
95904	48.75	29.54	54.17
95935	58.07	38.36	70.35
97010	14.61	13.61	21.81
97012	17.06	12.74	20.42
97014	15.84	12.74	20.42
97016	20.64	14.75	23.64
97018	19.56	15.38	24.65
97022	25.06	12.44	19.94
97024	14.71	12.15	19.47
97026	15.56	12.74	20.42
97118	19.92	15.31	24.54
97120	28.43	15.68	25.13
97122	21.54	12.17	19.50
97124	22.22	12.46	19.97
97128	17.78	12.74	20.42
97145	13.96	9.49	15.21
97260	23.36	18.90	30.29
97530	32.33	21.47	34.41
97531	18.01	10.75	17.23
97720	36.42	24.08	38.60
97752	89.63	31.24	50.07

*B 29 & B  
 3/25/92*

*Attachment 3-9*

COMPARISON OF AVERAGE PRICES FROM THE DOCTORS TO  
THE AVERAGE PRICES FROM MEDICARE  
SORTED ON CPT CODE

CPT	AVG DOC	AVG CARE	KANSAS SCHEDULE
12001	77.10	60.03	86.26
12002	104.50	69.44	99.78
12011	107.52	76.88	110.47
12013	142.94	93.28	134.04
12014	177.50	121.33	174.35
12031	117.00	88.79	127.59
12041	139.12	94.18	135.33
12042	188.09	118.76	170.65
12051	191.75	148.65	213.61
12052	243.12	243.21	349.49
13120	194.32	146.62	210.69
13121	322.10	243.51	349.92
13131	234.01	182.70	262.53
13132	417.71	327.93	471.23
20550	47.83	36.51	61.11
20610	59.00	39.57	66.24
21800	74.13	53.25	89.14
23130	737.69	434.83	727.90
23420	1710.61	907.45	1519.07
23650	204.89	139.18	232.98
25605	365.81	301.30	504.37
26605	215.89	148.92	249.29
26725	143.88	100.88	168.87
26951	384.63	239.27	400.53
27332	1132.65	628.89	1052.76
28510	82.51	56.65	94.83
29065	87.31	55.01	92.08
29075	69.73	45.44	76.06
29105	69.01	44.94	75.22
29125	46.56	28.97	48.49
29345	121.51	74.35	124.46
29405	92.09	54.08	90.52
29505	72.24	40.92	68.50
29515	56.41	30.75	51.47
49505	716.50	345.35	789.12
49520	821.27	399.90	913.77
62270	103.13	57.73	131.91
62284	271.53	125.21	286.10
63001	2811.85	1136.98	1638.38
63020	2590.94	1055.26	1520.62
65220	56.62	42.23	60.85
65222	69.03	49.41	71.19
71020	57.54	30.39	64.57
71100	64.83	29.15	61.94
72020	40.88	20.24	43.01
72040	55.77	29.64	62.98
72052	106.10	52.05	110.60
72070	63.59	31.19	66.27
72090	85.08	34.83	74.01
72100	64.14	31.88	67.74
72110	104.48	43.61	92.67
72120	96.16	37.88	80.49
72170	45.22	24.17	51.36

*L & J & SB*  
*3/25/92*  
*Att #3-10*

# Workers Compensation Maximum Medical Fee Schedule Advisory Panel



Kansas Medical Society  
Larry K. Wilkinson, M.D.  
2456 North Woodlawn  
Wichita, Kansas 87202  
(316) 685-5698

Kansas Association of  
Osteopathic Medicine  
Kenneth L. Duensing, D.O.  
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Kansas Hospital Association  
S. James Blitz  
Chief Executive Officer  
HCA Wesley Medical Center  
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Kansas Chiropractic  
Association  
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Kansas Chamber of  
Commerce & Industry  
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Vocational Rehabilitation Vendors  
Judy Shorman, M.A., O.T.R., C.I.P.S.  
Regional Director  
FORTS  
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Overland Park, Kansas 66210  
(913) 469-0712

Commissioner of Insurance  
Ron Todd  
Commissioner of Insurance  
Kansas Insurance Department  
420 S.W. Ninth Street  
Topeka, Kansas 66612  
(913) 298-3071

September 20, 1991

RECEIVED

SEP 25 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

PC Box 1453

829 Topeka Blvd  
3/25/92

Attachment 3-11

The Kansas Workers' Compensation Maximum Medical Fee Schedule Advisory Board 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.

*SLG & AB*  
*3/25/92*  
*Attachment 3-12*

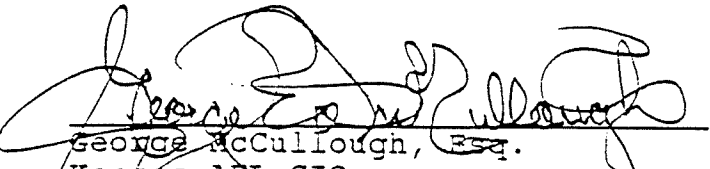


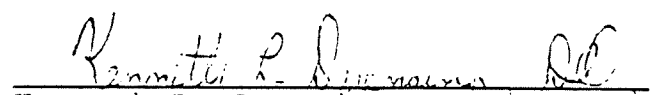
- B. Reproduction of Medical Records: The maximum allowable fee is to be \$25.00 plus \$.35 per page after 50 pages
- C. Independent Medical Examinations (IME) and other Special Examinations and/or Reports: The maximum allowable fee is to be \$275.00 per hour plus an allowance of \$68.75 for 15 minute 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.

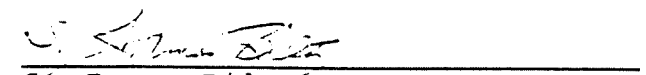
XI. Adoption of a uniform billing form (HCFA 1500) to be used by all health care providers who are providing services covered by the Workers Compensation System. Form will also be used in the collection of data by the Workers Compensation Director.


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.

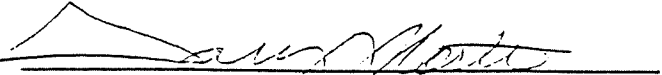
As a member of the Kansas Workers' Compensation Medical Fee Schedule Advisory Panel, in attendance on above stated dates, I do affirm this summarization.

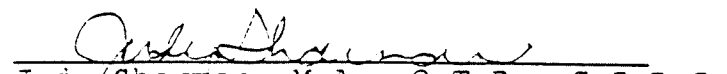
  
 George McCullough, Esq.  
 Kansas AFL-CIO

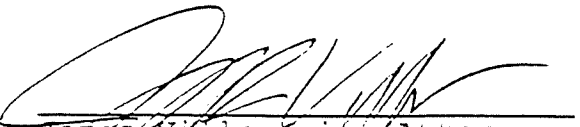
  
 Kenneth L. Duensing, D.O.  
 Kansas Association of  
 Osteopathic Medicine

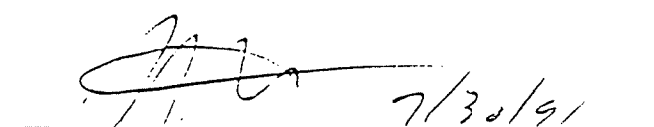
  
 St. James Biltz  
 Kansas Hospital Association

  
 Timothy Bolz, D.C.  
 Kansas Chiropractic Association

  
 Gary M. Korte, Esq.  
 Kansas Chamber of Commerce  
 and Industry

  
 Judy Shorman, M.A., O.T.R., C.I.R.S.  
 Vocational Rehabilitation Vendors

  
 James Villamaria, Attorney  
 Kansas Insurance Department

  
 7/30/91  
 Larry K. Wilkinson, M.D.  
 Kansas Medical Society

SLG + AB  
 3/25/92  
 Attachment 3-13