Suggested Standards for Paramedical Organizations and
Paramedical Examining Facility Questionnaire

One of the more difficult tasks of insurance medical directors has been to obtain adequate information regarding the applicant at a reasonable cost. Since the cost for physicians' examinations have risen, there have been continuous efforts to obtain the information through other means. Therefore, in the early 1960's when a substitute for the physicians' examinations was introduced, it was eagerly embraced by many insurance companies.

The original paramedicals were designed as a complete substitute for the physicians exam. A phonocardiogram replaced the physicians' examination of the heart; a pulmonary function study was a substitute for the physical examination of the respiratory function. After several years, because of problems and questionable reliability of the phonocardiogram, they disappeared from most paramedicals. Also, quite a few of the major companies ceased requiring the vital capacity. At the present time, this examination primarily consists of a history review and a recording of the vital signs.

Obviously, this program has been successful. In companies surveyed by the Committee 55 percent to 90 percent of the examined business is done by paramedical organizations.

The popularity of paramedical examinations led to the development of a large number of suppliers. There have been literally hundreds of individual organizations offering this service. Many of these were bona fide organizations with adequately trained personnel; however, not all of them were. Some had little or no experience or trained personnel, and they did not remain long in existence. Because of this there have been problems with the quality of examinations.

Quality control of all examinations has always been a chronic problem for the medical director. A small number of physicians' examinations have not always been done in the proper manner. The same holds for the paramedicals. In recent years there have been reports of irregularities in weight and blood pressure measurements. In addition, there have been reports of applicants actually not being seen for examinations.

The control of these problems has always been and will always remain a primary duty of the medical director. He or she must insist on a quality examination, and must monitor the appointment of the examiners. He or she must constantly review examinations, and must remove examiners or examining groups who do not meet the company standards.

In order to aid the medical director in this program, the Medical Management and Procedures Committee has prepared a set of suggested standards which we feel all paramedical examining facilities should meet. In addition, we have prepared a questionnaire which the medical director may use to obtain information regarding any paramedicals he or she may wish to appoint. It is hoped that these will be of value in insuring that we receive proper paramedical examinations.

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SUGGESTED STANDARDS FOR PARAMEDICAL ORGANIZATIONS

1. Status of the management of the organization should be clearly shown.
   a) The management should be specifically identified and a resume should
      be available upon request.
   b) A contact should be available during business hours for information,
      problems or complaints with the phone number listed.
   c) It should be clearly stated if this is a franchised operation, and
      if so, who is responsible for the franchise in each area with a
      name and phone number to contact.

2. The organization should have a medical director or medical consultant.
   a) Should be active in the organization and have authority to regulate
      medical personnel and medical activities.
   b) Should be available for consultation.

3. The organization must have services that are desired by the insurance
   industry.
   a) These should include facilities in which to do paramedical examina-
      tions.
   b) Have facilities to do electrocardiograms.
   c) Have facilities or can arrange to perform chest x-rays and laboratory
      procedures. The organization should insure that these procedures
      are done accurately and in a timely fashion, and the results promptly
      forwarded to the insurance company.
   d) Should have some type of liability insurance.
   e) Should provide fee schedule and promptly notify insurance companies
      when changes are anticipated.
   f) Should be able to provide references attesting to the quality of
      work if requested.

4. Must be able to obtain and train quality personnel to do examinations.
   a) Should have a proper training program with a training director and
      training manual preferably under the direction of the medical
      director.
   b) Should have a manual that specifically spells out the function of
      the position.
   c) Personnel must be trained how to approach and maintain a satisfactory
      relationship with clients and agents.
   d) Personnel should have some guidelines for appropriate dress.
5. The organization should have qualified examining personnel.
   a) It is highly desirable that the personnel should be R.N.'s, L.P.N.'s
      or trained paramedics. If other personnel are used, they should
      have some medically related training.
   b) They must have knowledge of medical terminology.
   c) They must be able to take blood pressures properly. Training
      should be given and each person should be fully tested before
      allowing him or her to perform examinations.
   d) Personnel should be completely familiar with the organization's
      instruction manual.
   e) If the paramedical personnel also perform electrocardiograms, they
      should have additional training in this as well as basic knowledge
      of electrocardiographic techniques. They should know how to solve
      the more common problems such as AC interference or muscle tremors.
      In addition, they must know when an electrocardiogram is taken
      correctly with good technique.
   f) If blood specimens or other tests are done by the paramedical
      personnel, knowledge of these techniques is essential. They
      must have had previous experience in venipuncture.

6. The organization must have a quality control program.
   a) Equipment such as scales and sphygmomanometer should be checked
      and calibrated on a regular basis.
   b) An adequate number of examinations should be reviewed to insure
      that each paramedical technician is taking an accurate and com-
      plete history and performing a thorough examination. Records of
      these periodic evaluations should be kept.
   c) A quality control report without specific names or companies
      should be available to each company medical director on request.

7. Quality of electrocardiograms
   a) Electrocardiograms should be 12 leads unless otherwise stated
      by the insurance company.
      1. Lead III should also be recorded in deep inspiration.
   b) The leads should be clearly marked; the cardiogram should be
      clearly standardized and standardization marks should be in-
      cluded to confirm this.
   c) There should be no electrical interference.
   d) The base lines should be relatively straight and the tracing
      should be repeated if there is significant wandering of the
      base line.
   e) The tracing should be made with the applicant supine. If it
      is not taken in this position, it should be so indicated on the
      electrocardiogram.
PARAMEDICAL EXAMINING FACILITY QUESTIONNAIRE

1. Name of Facility _____________________________________________________________
   Address __________________________ City ______ State ______ Zip ______
   Telephone Number ______________________ Tax Number _______________________

2. Is organization a sole proprietorship or partnership? Yes ___ No ___
   If yes, name of individual(s). _____________________________________________

3. Is organization incorporated? Yes ___ No ___
   If yes, in which state? ____________________________________________________

4. Is the ownership of your organization related in any way to a segment of the life and health insurance industry? Yes ___ No ___
   If yes, explain. __________________________________________________________

5. How long has your organization been performing paramedicals? ________________

6. Name and phone number of individual to contact regarding administrative matters. ________________________________________________________________

7. Do you have branch offices that are under different ownership than shown above? Yes ___ No ___ If yes, explain. __________________________________________

8. As of this date, how many facilities do you have? ________________
   Please send information regarding types of services, fee schedules and other pertinent material regarding your activities.

9. Does your organization carry errors and omissions coverage? Yes ___ No ___
   Medical Malpractice Liability? Yes ___ No ___
   Comprehensive General Liability? Yes ___ No ___
10. Name of Company's medical director ________________________________
   a. Office address and telephone number if different from above ________  
      ________________________________________________________________
   b. Number of hours of each week devoted solely to your firm ________  
   c. List prior contact or experience with insurance medicine __________
      ________________________________________________________________

11. Describe fully your medical director's participation in training of para-
    medical technicians. Include the number of hours he would spend on the
    average with each new technician. If there is not direct contact, describe
    fully his involvement in training. ____________________________________

12. Does your company have a manual of procedures for the training of medical
    technicians? Yes ___ No ___ If yes, please attach a copy. (Manual will
    be kept confidential)

13. Does your company have a manual of procedures for trained medical technicians?
    Yes ___ No ___ If yes, please attach a copy. (Manual will be kept
    confidential)

14. If technicians are not trained by medical director, who does the training?  
    ________________________________________________________________

15. Approximately what percentage of your paramedical personnel are:
    Registered Nurses? _________
    Licensed Practical Nurses? _______
    Former military technicians or specialists? ________
    Medical Technicians? _________
    Other? ________ Explain __________________________________________
16. Have you dismissed any paramedical technicians for cause during the past year? (Without naming technicians or specific violations, please indicate the type of problems that may have arisen and what actions were taken)

__________________________________________________________________________

__________________________________________________________________________

17. Is there any outstanding civil litigation against your organization or criminal charges against any principal or employee of your organization? Yes __ No __ If yes, furnish details.

__________________________________________________________________________

__________________________________________________________________________

18. What quality control measures are taken by your company? Include frequency of review of examinations, frequency of inspections of remote facilities, frequency and type of observations made during examination. If available, please send copy of last survey.

__________________________________________________________________________

__________________________________________________________________________

19. Do you regularly contact clients to review their impressions of your personnel? __________ Explain __________