Grange sets HMO meeting

PARADISE – The Pennsylvania State Grange is sponsoring a public seminar to explain what a Health Maintenance Organization, or HMO, is and how it functions. The meeting will be held at 8 p.m. Friday at the rear of the American Bank building in Paradise.

HMOs, a growing trend in health insurance, provide health care services for a set fee paid in advance. The HealthAmerica HMO, offered by the Grange, is a primary care HMO, which means they employ a network of private physicians from which the patient chooses a family doctor. Since HMOs operate on the premise that overall costs are saved through preventive care, HMOs pay for routine physicals, immunizations and other routine health care, as well as the typical sick, emergency and hospital care. The HMO also reduces paper work for the patient and has few, if any, deductibles or co-payments.

HealthAmerica, a Cumberland County based group with participating doctors in Lancaster county, will conduct the seminar for the Grange. Since by state mandate, HMOs can only take groups, individuals can only join through an employer or an

organization such as the State Grange. The Grange is a ruralfarm organization with 42,000 members in Pennsylvania. Anyone not elegible for a large group plan, farmers, self-employed persons or early retirees should compared HMO with other hospital plans.

The Grange is holding open enrollment for the HealthAmerica HMO Plan for new and existing members from now until November 31. There will be a representative of the Grange attending to discuss the additional benefits of Grange membership.

For further information, call the Grange at 1 (800) 242-9661.

LS fruit sale

LAMPETER - The Garden Spot FFA of Lampeter-Strasburg High School is holding its annual Thanksgiving and Christmas Fruit sale. If you are interested in purchasing some fruit, please contact your local FFA Member or the Lampeter-Strasburg High School at 464-3311.

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