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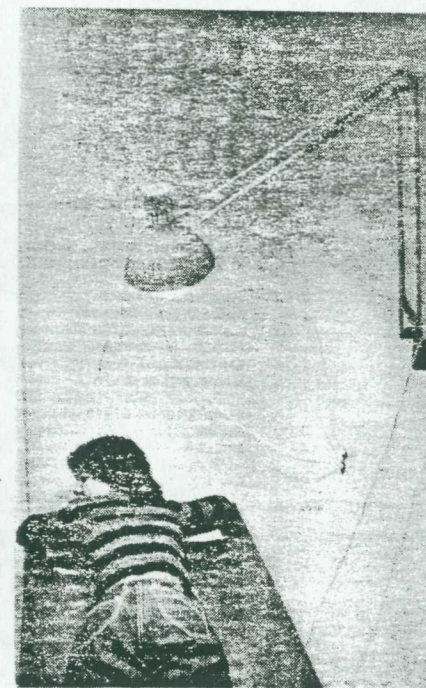
AT MT. GREENWOOD Industrial Clinic (above) on the Far Southwest Side, accident "victims" and Sun-Times reporters Gene Mustain (left), Gilbert Jimenez and Norma Sosa complete forms before being seen by a chiropractor. Mustain and Jimenez each

were declared "totally incapacitated" because of their injuries. RIGHT: Chiropractor Wayne Dekens regularly shuffles between the Broadway Industrial Clinic on the North Side and its South Side branch, Holy Name Medical Center.



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PATRICK T. MALONEY, a chiropractor at Holy Name Medical Center, prescribed heat treatments for phony accident victim Pat Smith. RIGHT: Smith has a treatment—but the lamp shines on her lower back when her "injury" was to her shoulder.



Probe abuses at hospital—state legislator

By Pamela Zekman and Gene Mustain

A state legislator called for an investigation Monday of medical and financial abuses at Community Hospital of Evanston in the wake of disclosures that its beds are being filled with phony automobile-accident victims.

Rep. James P. McCourt (R-Evanston) said he has asked William Kempiners, acting director of the Illinois Department of Public Health, for an immediate inspection of the facility at 2040 Brown Ave., Evanston.

"I started the wheels rolling to have the state make a thorough examination of that place," McCourt said. "I am concerned about this hospital. It is a sad day when a public facility is able to get away with being called a hospital when they are giving such poor care."

The Sun-Times and WLS-TV disclosed Sunday that accident victims, told by lawyers how to fake injuries and inflate insurance claims, are bused daily to the hospital from clinics all over Chicago.

They are admitted, sometimes without an exam, to the 47-bed facility, usually spending at least five days at the hospital. That typically means a \$1,000 to \$2,000 bill that can be tripled by lawyers in negotiations with insurance companies.

CATHERINE KOPINSKI PETERS, an undercover nurse employed by the Sun-Times and WLS, saw 100 patients come and go during the five weeks she worked at the hospital for The Accident Swindlers investigation. Only four of the patients she saw appeared to be suffering any injuries requiring hospitalization.

She also found that the hospital has no registered physical therapist, no traction equipment and no orthopedic specialist. The hospital also had shortages of the most basic hospital supplies and was infested with bugs.

Two former physicians who served as admitting doctors for the accident victims confirmed Peters' findings in subsequent Sun-Times interviews. Both doctors refused to see the accident victims after they realized the patients did not need treatment.

The hospital board was notified of the apparent abuses, according to minutes of several meetings, but has taken no action to stop them.

MCCOURT SAID HE ALSO would request a criminal-fraud investigation that would include the hospital administration.

"If they are fraudulently representing that someone was injured, knowing they were not injured, then that should be investigated," he said. "From the statements I read in the Sun-Times, the nurse went into that hospital and saw the patients doing deep knee bends and having parties. It seems to me that would indicate some kind of criminal fraud."

Kempiners said he would assemble a full team of public health inspectors to look at both medical care, housekeeping and structural problems at the facility.

In another development, it was learned that Dr. Ralph S. L. Miller, owner of Associated Physicians Clinics, a chain of clinics that routinely supplies patients to the hospital, has been charged with illegal drug sales.

A DECISION IS PENDING before the state Medical Disciplinary Board on whether Miller's chiropractic license should be revoked for selling an undercover policewoman \$625 worth of drugs.

State investigators charged that he sold the policewoman 1000 Preludins and 500 Valiums on July 5, 1978, at his old clinic at 505 N. La Salle. The clinic has since moved to 810 N. Clark. Chiropractors are not permitted to even dispense medication.

The July 5 sale is one of five transactions cited by the state's attorney's office in a complaint against Miller pending before Criminal Court Judge Mark Jones. Investigators in the case said Miller gave the policewoman some samples of drugs to try before the sale was made.

Attorney Victor Goulding, representing Miller, refused to comment on the case, saying, "That's highly confidential."

Miller has not answered telephone inquiries by reporters seeking to question him about Associated Physicians, which submitted a fraudulent \$502 bill for the alleged treatment of a reporter who posed as a car accident victim. The bill included charges for X-rays the reporter did not receive and treatments he never was given.



THE ACCIDENT SWINDLERS Reaction

The accident mills—clinics processing

By Pamela Zekman and Gene Mustain

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The medicine practiced at some clinics in Chicago is purely accidental.

Victims of minor bump-and-bruise accidents are given the treatment—fraudulent bills, faked diagnoses, unnecessary hospitalizations and haphazard "therapy."

The clinics are accident mills. They process thousands of patients sent to them by lawyers and accident "brokers" seeking to manufacture or exaggerate medical bills and collect inflated insurance settlements.

The clinics collect, too—either from the patient's insurance settlement or through an employer's group-medical policy. Reporters posing as victims of accidents that never occurred made dozens of visits to the accident mills.

There they found that it's money, not medicine, that matters. These are their experiences at four.



THE ACCIDENT SWINDLERS

During an eight-month investigation of auto-insurance fraud, Sun-Times and WLS-TV reporters—with cooperation from the Chicago Police Department and Allstate Insurance Co.—posed as victims of accidents that never occurred. The Sun-Times team, led by Pamela Zekman, included Larry Cose, Gilbert Jimenez, Gene Mustain, Pat Smith, Norma Sosa and photographer John H. White.

pines College of Medicine, asked Sun-Times reporter Gilbert Jimenez where the pain was.

"I was sent to you by Mr. Zisook, my lawyer," Jimenez replied. "He told me to complain of pain in my neck, shoulder and entire back."

DIMAYUGA EXAMINED Jimenez anyway, running through the standard litany of questions and tests. Jimenez said "no" to everything, except the last test when he said it hurt "a bit" to bend back as far as he could.

"I've made arrangements for you to be admitted in Evanston Community Hospital," the doctor said.

Dimayuga provided one last service. He gave Jimenez a note saying the patient was "totally incapacitated" and would be out of work for an indefinite period.

No one from Omnicare would return any subsequent Sun-Times phone calls.

Reporter Gilbert Jimenez also was found totally incapacitated at the Broadway Industrial Clinic, 3132 N. Broadway, although one detail was overlooked—Jimenez was never examined. The finding was made by chiropractor Wayne Dekens, 36, who shuffles between the Broadway clinic and its South Side branch, the Holy Name Medical Center.

Jimenez, referred by John C. Rusniak of the Basil C. Elias law firm in the Loop, told Dekens he had a sore shoulder and neck, but Dekens never touched him. In fact, after Jimenez answered "no" to a series of questions about his pain, Dekens said he liked patients who were "disgustingly healthy."

Since Jimenez said he didn't have hospitalization insurance, Dekens said he should just come by the clinic for treatments—"every day for three weeks," no appointment necessary.

JIMENEZ DROPPED BY for nine treatments, but no one bothered too much with the scripted injuries. A clinic aide trained the heat lamp on Jimenez' middle back, lower back, left shoulder and on his coat—which was on the floor.

The treatments were just as haphazard for Sun-Times re-

porter Norma Sosa, also sent to Broadway by Rusniak for Elias. She had complained about a sore right shoulder. She received treatments on the left shoulder, the middle of her back and her buttocks.

Two weeks after the "accident," Jimenez told Dekens that in fact he did have hospitalization insurance. Dekens said it was too late to go into a hospital, but other methods of inflating the settlement were available.

"...This is what we'll do for you," Dekens said. "We'll keep you out of work for a month. You'll get over 30 treatments. It'll work out the same for you." Then Dekens wrote a slip saying Jimenez was "totally incapacitated."

Several weeks later, when a reporter called Dekens for comment, a clinic spokesman said he had "retired."

Things weren't any more professional at Holy Name Medical Center, 71st and Crandon, where a podiatrist "examined one reporter's feet by feeling her boots."

The Sun-Times and WLS had two undercover teams in the clinic, too. The first team, Larry Cose and Sun-Times editor assistant Pat Smith, was sent by Loop lawyer Harold N. Pop. The second—Willie Chriesman, Smith and Sun-Times reporter Gene Mustain—was sent by Rusniak for Elias.

All were either examined or asked about foot problems by podiatrist, Dr. Mitchell M. Rossner. He sent each along to chiropractor Betty E. Graham, a 30-year-old Haitian who performs the actual examinations.

GRAHAM THEN PITCHES the patients to chiropractor Patrick T. Maloney, who determines whether they'll go in to hospital or be treated as outpatients.

During his exam by Graham, Cose said only that he had "slight pain" in his left shoulder. It wasn't a dull pain. It wasn't a sharp pain. He just "felt aware" of it.

Maloney, seated in an office decorated with photographs of the Kennedys and Martin Luther King, studied Cose's chart briefly. He told Cose, who had no hospitalization insurance, to come back "every day" for treatments.

Cose, for feeling "aware" of his shoulder, was given a disability certificate signed by Graham saying he was "totally incapacitated."

Smith told Graham she just felt "generally sore." She answered "no" to all questions and tests to detect pain except one—she "felt something" when Graham pressed her fingers between Smith's left shoulder and neck.

Maloney told Smith: "You'll have to be out [of work] for at least three weeks. . . . You'll be coming in here every day for a heat treatment."

SMITH ASKED for a note for work. Maloney wasn't in, but Wayne Dekens, who diagnosed Jimenez without an exam at Broadway Industrial, was. He wrote Smith a note saying she

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cheats by the thousands

Continued from preceding page

was totally incapacitated and would be off work 28 days.

As he wrote the note, Dekens said, "OK, you have acute contusion of your spine." Then he added: "Your neck, your shoulders and your back hurts and you have headaches."

The Rossner-Graham-Maloney triple threat went into action again when Chriesman, Smith and Mustain returned to Holy Name more than a month later. Smith, who had adopted a new appearance, and Mustain used different names.

Chriesman said he felt "some pain" when Graham rotated his neck. Maloney told him to come for treatments "every day." Mustain and Smith, trying to find out where the clinic trail would lead, upped their complaints.

Maloney said it would be no problem getting both of them into Louise Burg Hospital, 255 W. Cermak. Mustain said he would prefer something on the North Side. Maloney suggested Henrotin Hospital, 111 W. Oak, but later said: "It'll have to be Louise Burg. It's the only one we have at this point."

When Sun-Times and WLS reporters visited Holy Name several weeks later, Maloney refused to see them and said through an aide that they had to leave the clinic. Graham, Dekens and Rossner were said to be unavailable.

At the Mt. Greenwood Industrial Clinic, 3055 W. 111th, chiropractor Mary Doderline specialized in diagnosing spinal contusions and concussions—regardless of what the patients said.

Accident "broker" Archie Burton, already exposed in this series, sent Larry Cose and Pat Smith to Mt. Greenwood to see chiropractor John Stafford. Burton called Stafford at home to arrange the appointment.

But Stafford wasn't around when Cose and Smith visited, or when another Sun-Times team visited nearly a month later. Doderline filled in for Stafford, even signing his name to fictional disability certificates she awarded to Cose and Smith.

DURING AN EXAMINATION by Doderline, Cose said his left shoulder was sore. To the standard questions and tests to detect pain, he answered "no" each time. He did agree with Doderline's suggestion that there was some "discomfort" when she jabbed his shoulder.

Within a day, Doderline arranged for Cose to be hospital-

ized. He was admitted for "severe spinal contusion, cerebral concussion and shoulder pain." Doderline gave Cose a disability certificate listing the same ailments—except for the shoulder pain, his only "discomfort."

Smith told Doderline she was just "sore." Smith said "no" to all questions and tests—except when she conceded she was "vaguely aware" of her neck when Doderline grabbed her head and twisted it to the extreme right.

Smith's disability certificate indicated that she had caught Cose's apparently contagious cerebral concussion and spinal contusion. Just for variety, Smith also suffered upper trapezius (shoulder) sprain. Doderline told Smith to return for "at least 15" treatments.

The second Sun-Times team—Gilbert Jimenez, Norma Sosa and Gene Mustain—was sent to Mt. Greenwood by Jack Curtin, manager of lawyer Thomas P. Donnelly's South Side office. Again, Mustain used a different name.

Jimenez told Doderline only that his shoulders were sore. Doderline told him to return for treatments 15 times and handed him a disability certificate saying he had the old favorites—cerebral concussion and contusion of the spine.

Sosa played along a little with Curtin and Doderline to discover whether the clinic would send her to a different hospital than it had Cose. But she was offered the same hospital.

MUSTAIN SAID "no" to all questions about pain, except when he was asked to lie on his back and lift both legs and to stand on the floor and touch his toes. He groaned an out-of-shape groan. "Oh, I felt that a little."

Doderline, seated in her office next to a bust of D. D. Palmer, the founder of chiropractic, handed over a certificate saying Mustain had lumbosacral (lower back and hip) sprain and a contusion of the spine. She said he should return for 7 to 10 treatments.

When a reporter called the clinic and asked for Doderline, he was told the 26-year-old chiropractor had "retired." Another chiropractor now says he purchased the clinic from John Stafford several months ago.

Stafford telephoned the Sun-Times in response to several messages. He gave his name and announced he would not comment—even before a reporter asked a question.

Hot lines for insurance fraud

Anyone with information about auto-accident fraud of the kind being described in The Accident Swindlers series may call this newspaper or several agencies that are conducting cooperative investigations. They are:

- U.S. Postal Inspectors: 886-2835 or 886-3742
- Insurance Crime Prevention Institute: 585-2105
- Attorney Registration Commission: 346-0690

The Sun-Times collected the accident-mill experiences of six reporters and reviewed them with five of Chicago's top orthopedic specialists and two chiropractors acting as spokesmen for the Illinois Chiropractic Society.

All described clinic practices in harsh terms—fraudulent, fictitious, ridiculous and embarrassing to the medical profession. "It adds up to absolute prostitution with regard to the delivery of medical care," one said.

Wednesday: Chiropractors play along.