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# THE DISABILITY SCAM

## GOLDEN OPPORTUNISM

**By: Roderick T. Beaman**

A few weekends back, I worked a full Saturday doing disability determination examinations. It was for a company that operates in several states.

Several columnists have commented over the past several years about disability being an expanding federal program. In between the lines, they were saying it's a scam. From a physician's view, I can confirm it being another government rip-off of the taxpayers.

That day, I examined about seventeen patients. I checked them all and not one was truly completely disabled but the likelihood is many will be approved for disability, eventually. You see, there's a rule of thumb in most jurisdictions. You have to be turned down three times in your application before you give up. So if you do get turned down on the first application, try, try again. The bonus is, once you get approved, it's pretty much a free ride for life.

The procedure for qualifying for disability is a classic for how to guarantee that the bureaucracy lives eternally. There are case workers who co-ordinate the gathering of the information on the applicant for the Disability Determination Unit. They have to gather preliminary information including obtaining medical records from the applicant's treating physicians.

They may also ask the physician to prepare a report. In Rhode Island, they used to have a telephone number you could call and dictate your findings for which they 'allowed' (don't you just love it) a \$5.00 fee. To collect it, the physician had to prepare a bill in quadruplicate and provide his taxpayer's identification number. If you can imagine anything that picayune. It's like adding insult to injury. As if anyone is going to risk a tax evasion charge for five dollars.

Now you just contemplate how government, with its inefficiency handles its side of this process but it's the examination side that really intrigued me. I had answered an ad in the local paper for a physician and was offered the position. I had telephone interviews with a

physician who told me that he had started doing these disability evaluations as a pediatrician twenty five years ago and had branched out into founding a company that did them.

His company was in at least two states that I knew of, Maryland and Florida and, most likely, all of the in between. When we talked, it became apparent that he had multiple locations in the state of Florida. In addition, he employed another individual who helped coordinate the scheduling and likely several others. He had to rent a medical facility in the area for the day, plus pay two workers to assist me. He maintains a toll free number for the examining physician to dictate his reports. They are transcribed and arrive several days later, by Overnight Letter. All of these things have a cost which is borne, ultimately, by you, the taxpayer, including the obvious profit that the company has to make to justify all of this effort. And, it's this side that should impress also.

Obviously, this physician has put a lot of time and effort into setting up this entire operation. He has a lot of organizational talent that he has put to work to accomplish this. He is being rewarded for his efforts, as he should be.

The problem is that society gets no reward for his efforts and those of his employees. The whole operation adds not one penny's worth of value to our economy, which is the purpose of profits in the first place. Effort in endeavors that are worthwhile to others are supposed to be rewarded. Government turns this on its head.

There is now a second firm advertising for physicians in the Jacksonville area to do disability examinations. This is how lucrative the whole racket can be. And believe me, it's a racket that you're paying for.

And there are likely more companies waiting in the wings as this whole disability industry explodes and explode it will. Every week a patient tells me that he wants to apply for disability. Attorneys often advise clients to apply for disability as part of a personal injury case whether motor vehicle accident, worker's compensation or medical malpractice claim. The disability application and examination cost the patient nothing. Whether the patient is accepted or not, the attorney can use it in the claim.

This is only one very small aspect of one very small part of one department of the federal government. Multiply this by the defense, welfare and other contracts that represent diversion of human and material resources to satisfy a bunch of bureaucratic hacks and think about what a loss to society this represents.

For progress to occur, people must be engaged in meeting the needs of others and there must be rewards for their successful attempts. Success in government contracting represents an ultimate perversion of this system.

Don't expect Michael Moore to do a documentary on it anytime soon. Or maybe he will, doing a dance on the companies but not on the program itself. Moore and his Hollywood allies only dislike it when someone else makes money.

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