

The Annual Physical Gets a Makeover

New Blood Tests and Imaging Techniques Prompt Revamp; Doing It a la Carte



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Doctors around the country are rethinking the annual physical, offering intensive exams that claim to do a better job of catching and preventing health problems.

While so-called executive physicals long have been offered as a perk to top managers, a recent burst of new diagnostic imaging techniques and cutting-edge blood tests have prompted many hospitals and wellness centers to revamp their programs. Now these "extreme" physicals can last one to seven days and include a battery of tests as well as extensive nutrition and fitness counseling, among other services.

The main benefit of these superphysicals is the chance for doctors to assess a person's health from head to toe all at one time, rather than forcing a patient to piece together appointments with a half-dozen different experts. Patients spend six to eight hours a day with a handful of physicians who see only three to five patients a day. By comparison, the typical U.S. doctor spends fewer than 19 minutes with each patient and averages 16 or more patients a day.

The exams are expensive -- generally \$2,000 to \$3,000, but they can run \$7,000 or more -- and many insurers cover only a percentage of that. Still, doctors say it offers a rare opportunity to focus on prevention as well as diagnosis and treatment. Many patients say it is worth the expense to get a one-stop, comprehensive look at their health.

For those who aren't willing or able to dole out thousands of dollars and big chunks of time, there still is a lot to learn from these exams. The centers often are among the first in the country to use the most up-to-date medical tests, offering them long before other doctors adopt them for routine use. Savvy patients can always ask their own physician to perform a selection of such tests. Any doctor can order the bloodwork, such as c-reactive protein tests or advanced cholesterol screening, that is standard fare during a superphysical. The family doctor should be able to refer you to a nutritionist or exercise physiologist for additional counseling.

"There's not a lot of stuff we do that you can't get anywhere else," concedes David Fein, medical director of the Princeton Longevity Center, of Princeton, N.J. "But we put it all in one place."

The exams have their critics, who say intensive physicals often involve unnecessary and sometimes risky tests. Many doctors note there is no evidence that physicals lasting a full day or longer make any difference in prolonging patient lives.

"Most of the extra stuff these physicals give is not yet of clear enough value that I would encourage people to go ask for them," says David Atkins, medical officer at the Agency for Healthcare Research and Quality and science adviser to the U.S. Preventive Services Task Force, which makes recommendations about patient screening tests and care. "It's probably not going to make a huge difference in health."

The rise of these physicals comes at a time when the traditional annual checkup is under increasing attack. This year, the *Journal of General Internal Medicine* reported that while patients are demanding annual exams, most physicals are woefully lacking. Examinations and testing are generally cursory; unless a patient has obvious symptoms, doctors are unlikely to catch any underlying health problem, researchers say. And little attention is paid to preventive measures, with only a small percentage of patients receiving basic guidance on nutrition and exercise.

"You're not going to pick up disease by checking occasional blood pressure," says Kenneth Cooper, founder of the Cooper Aerobics Center in Dallas, which charges \$2,500 or more for day-long doctor visit there. "There's hardly any excuse for missing a major problem, but major problems are missed all the time in most exams because they are so superficial."

Four years ago, Mildred Work, a 59-year-old school counselor in Norman, Okla., was diagnosed with an early-stage colon cancer after a total physical at the Cooper center. Now cancer-free, Mrs. Work budgets \$6,000 a year, including travel costs, so she and her husband can undergo an annual superphysical at Cooper. "We're certainly not rich, but we have priorities," says Mrs. Work, who notes that insurance pays for just a fraction of the exam. She says her lengthy annual visit to Cooper has kept her focused on managing her weight and regular exercise.

While the services offered during a superphysical vary depending on the center, most require patients to prepare in advance, keeping food diaries, providing copies of medical records and sometimes fasting the night before. The day typically starts with a lengthy session with a physician, followed by a battery of blood work and scans, followed by nutrition and fitness assessments. By the end, most of the test results are in and the patient sits down for another lengthy visit with the doctor. Often patients are advised to arrive the night before so they can start early.

One of the most common tests is the electron beam tomography scan, or ultrafast CT-scan, to look for calcium buildup in arteries that can signal heart disease. The programs also often offer virtual colonoscopy screening or spiral CT scans for early detection of lung cancer in smokers or former smokers.

Scanning remains controversial in the medical community. Some doctors worry about radiation exposure by patients who seek repeated testing: Recently, researchers at Columbia University, of New York, warned that radiation from CT scans may raise a person's risk of dying from cancer. Other critics remind patients that the tests often can lead to unnecessary and risky testing of what are merely benign nodes or scar tissue.

WHERE TO GET PHYSICAL

A sampling of the many centers around the country that offer intensive physicals:

- **Cooper Aerobics Center**
\$2,400 to \$3,200; on-site lab provides same-day results
Dallas
<http://www.cooperaerobics.com/>
- **Cleveland Clinic**
About \$2,000; evaluates testosterone levels
Cleveland, Ohio, Fort Lauderdale, Fla.
<http://www.clevelandclinic.org/>
- **Princeton Longevity Center**
\$2,750 to \$3,750; includes "kinetic-chain assessment" by exercise physiologist
Princeton, N.J.
<http://www.theplc.net/>
- **Mayo Clinic**
\$2,500 to \$3,000; offers stress-management exam
Rochester Minn.; Scottsdale, Ariz.; Jacksonville, Fla.
<http://www.mayoclinic.org/>
- **Pritikin Longevity Center**
\$3,500; 7-day program includes family program for kids for extra \$1,800 each Aventura, Fla.
<http://www.pritikin.com/>
- **Canyon Ranch**
\$900-\$4,400; offers blood tests for free radicals, antioxidants and mercury
Tucson, Ariz., and Lenox, Mass.
<http://www.canyonranch.com/>
- **Scripps Center for Executive Health**
\$2,100 to \$2,395; visit ends with massage therapy
San Diego
www.scrippshealth.org/executivehealth

The intensive physical exams often include a number of cutting-edge blood tests for markers such as c-reactive protein, homocysteine, LP(a) and fibrinogen -- all indicators of a patient's heart health. Some centers offer expanded cholesterol testing, which goes beyond good and bad cholesterol and measures the size of cholesterol particles, giving additional information about heart-attack risk. By comparison, routine annual physicals do very little to gauge a patient's heart health. Only 10% of annual physicals performed between 1999 and 2001 included an electrocardiogram, and just 25% checked cholesterol, according to the April Journal of General Internal Medicine.

Many experts say far more research needs to be done to understand if there is any benefit to tests that measure markers such as fibrinogen or LP(a). "Ninety percent of heart disease is explained by the things everybody knows about, like overweight, alcohol and inactivity," Dr. Atkins says. Knowing your CRP or other such markers is unlikely to make a difference in treatment, he and other critics say.

Advocates say the tests help give doctors a complete picture of a patient's health in order to better tailor a treatment plan. Recommendations could include targeted therapies such as folate supplements to lower homocysteine instead of, say, a standard regimen of statin drugs.

Another way these exams differ from traditional physicals is how they perform a stress test, where patients run on a treadmill to help doctors determine how the heart responds to physical exertion. While most stress testing pushes patients to about 85% of their maximum heart rate, the superphysicals have patients run to the point of total exhaustion to get a better sense of a patient's overall fitness.

Patients also are given high-technology body-fat analysis. Instead of measuring rolls of fat with simple calipers, as most health clubs do, superphysicals include an immersion tank or "bod pod," which use water or compressed air to measure body mass. Or they may use a bone-scanning machine to calibrate body fat.

At the Princeton Longevity Center, the all-day physical includes an hour-long appointment with an exercise physiologist who performs a so-called kinetic chain assessment that analyzes body alignment and strength while patients do pushups and balancing poses. The exam often identifies problems that may be causing chronic pain.

Murray Greenberg, 65, always scheduled a standard annual physical but decided on a \$2,750 exam at the Princeton center after his wife developed health problems. "They do all kinds of stuff you don't really get anywhere unless you're in a hospital with symptoms," says Mr. Greenberg, co-owner of Efinger Sporting Goods in Bound Brook, N.J., who was given a 100-page analysis of his health, and a disk copy of his scans as well as follow-up phone calls from a physical therapist, dietitian and his doctor.

Patients interested in obtaining a superphysical need to do their homework. Many "executive" physical programs are simply more-convenient exams for busy executives but don't offer much more information than a regular doctor visit. Ask to talk to a patient to make sure the program is what you are looking for.

Check in advance what specific tests are offered for your age and health history. Find out how long it takes. Many places offer one-day visits, but some centers, such as luxury health resort Canyon Ranch in Tucson, Ariz., and Lenox, Mass., offer four-day stays. Ask whether the center offers same-day lab results and whether the cost includes any follow-up questions.

While insurance may sometimes pay 30% to 60% of the cost of the intensive physicals, some centers provide only a single bill for the total exam, making it nearly impossible to get reimbursed. Ask the center if they break the cost down into a few dozen billing codes to increase your odds of getting money back. It is worth noting that you are more likely to get reimbursed if the doctors find something wrong with you.