The Standard Checkup? Well, Not Exactly

By DAVID TULLER

UGH HAWTHORNE is not a man easily impressed. But he sounded positively rhapsodic when describing his treatment in February at the Sentara Medical Group in Norfolk, Va.

"All through the day it was, `Can I get you some water? Do you need anything? Is the water too cold?' " said Mr. Hawthorne, a 70-year-old construction industry executive who lives in Richmond. "And they served a great breakfast, with ham and eggs, bagels and all kinds of jams and jellies."

Between the latest medical tests and extended consultations with the staff, Mr. Hawthorne relaxed in private quarters complete with phone, fax and e-mail access. The bill for the day: $2,700.

Afterward, Mr. Hawthorne received a folding wallet card that included a condensed medical history, as well as miniature copies of his chest X-ray and electrocardiogram. Oh, and there was one other thing: a CAT scan revealed a malignant tumor on his kidney that, according to his doctor, could have proved fatal had it not been discovered early.

For most Americans, the era of managed care has meant brusque treatment from overworked medical personnel, 15-minute doctors' appointments, endless waits for simple diagnostic tests and byzantine health insurance procedures. But when price is no object, there is an alternative — a growing number of alternatives, in fact, as more hospitals and clinics are offering gilt-edged services aimed at those who are used to going to the head of the line.

Known as executive physicals, these services combine personal attention with the latest medical technology. The examinations generally include blood tests, ultrasound studies, EKG's, stress exams, sigmoidoscopies, bone density evaluations, full-body CAT scans, body composition analysis, hearing and vision tests and mammograms and Pap smears for women. Patients often meet with a cardiologist, gastroenterologist, audiologist, endocrinologist, neurologist, orthopedist, dermatologist, psychiatrist, nutritionist and any other specialist deemed appropriate. At the end, there is advice on stress management, exercise and changes that can reduce risk factors.

The list of amenities frequently sounds like a travel brochure. The Web site for the Greenbrier Clinic in White Sulphur Springs, W.Va., boasts of a "luxurious setting" and its affiliation with "the world-famous" Greenbrier resort, a conference center.
In describing the Cooper Clinic in Dallas, Dr. Kenneth H. Cooper, its founder, sounded more like a zoologist than President Bush's personal doctor, which he has been for more than a decade. "We have a beautiful 30-acre campus," he said, "we have two lakes, we have ducks, we have geese, we have rabbits and squirrels, we have superb landscaping, and you can get a wonderful massage."

The Cooper Clinic is one of a handful of medical institutions that have served the well-heeled for years. Others include the Cleveland Clinic in Ohio, the medical center at Johns Hopkins University in Baltimore and, of course, the world-famous Mayo Clinic in Rochester, Minn, whose patients have included King Hussein, Ronald Reagan, Muhammad Ali and the Rev. Billy Graham. The Mayo Clinic even operates its own air transportation system, Mayo MedAir, to whisk patients in from, say, Kuwait or Argentina, although the service is generally reserved for people who are too sick to travel on commercial flights rather than those coming just for a checkup.

But now dozens of other health care institutions, squeezed in recent years by cutbacks in reimbursement rates from private and government insurance programs, have jumped into the high-end market by offering executive programs of their own.

Sentara in Norfolk, which advertises in publications like Millionaire and The Robb Report, started its executive program in 1997, and now conducts about 600 examinations a year. At Stanford University, the Menlo Medical Clinic created a similar division two years ago. Four full-time doctors are assigned to the program, which draws much of its business from Silicon Valley.

"The health insurance system doesn't really allow you to respond to people in an optimal way," said Dr. Charles Tucker, the Menlo clinic's medical director. "With managed care, everybody's schedule is so jampacked that there isn't a moment of extra time to spend talking to people about their problems."

RATES for executive physicals at the best-known centers are $1,500 to $3,000, depending upon the tests selected. Since the examinations are considered preventive care, health-insurance plans almost never cover them. But many corporations pick up the tab as a perk for their top executives.

The programs have found a receptive market. Dr. John Hutchins, the director of international patient services at Johns Hopkins, estimates that the number of institutions offering executive physicals has doubled in the last 10 years. "And I think demand will double in the next five, partly because the baby boomers seem to be more health conscious," he said.

The Mayo Clinic expects to perform 4,500 executive physicals this year, and the waiting time for an appointment rose to nine months from three months a few years ago, according to Dr. Donald Hensrud, the director of Mayo's executive health program.

"We're constructing a new building and we've been looking to add more physicians," he said.
Not everyone is enamored of the executive physical trend. Some consumer advocates say the programs contribute to the creation of a separate health-care system for the rich. Others say the medical benefits of batteries of screening tests are exaggerated and the millions of dollars tossed at such programs could be used far more effectively.

"The resources would be better spent on better health insurance for all employees," said Arthur A. Levin, the director of the Center for Medical Consumers, a New York nonprofit organization. "Or on investing in an ergonomic workplace environment or helping employees stop smoking or lose weight. There's a whole host of possibilities that would be more useful and more democratic."

Dr. Hensrud of the Mayo Clinic agreed that everyone should have access to basic screening tests and health promotion information. "But in this program we're not depriving anyone else of that," he said.

He did acknowledge, however, that testing has its limits. "You can take things too far and order all kinds of tests in a shotgun approach with little likelihood of finding additional disease," he said, "and I think some places are doing that just to generate income." In contrast, Dr. Hensrud added, his staff tailors the exams to the specific needs of each patient.

The trend seems likely to continue. One reason more corporations are offering to pay for these programs is the increased competition for talented executives, said Judy Sewing, a principal with the Benfield Group, a health care consulting firm in St. Louis. Another is the contention that such benefits, though expensive, can save money by pinpointing health problems at an early stage.

"If you can identify that someone has heart disease, for example, the cost of solving it before it becomes a big-ticket health care cost is very minor," Ms. Sewing said.

Many corporate executives second her enthusiasm. Jay Geldmacher, the president of Astec Power, in Carlsbad, Calif., insisted on an annual physical at Mayo at a cost of about $2,000 as part of his compensation package when he joined the company six years ago. Every year, he said, he is particularly impressed with the efficient way the tests are coordinated and carried out, and the service he receives. "In my past experience, when you have a physical you get sent to a local hospital for tests and wait forever and a day," he said. "You could just pull your hair out."

Mr. Geldmacher, 45, said his own health had improved greatly since he underwent his first complete exam. With prodding from the Mayo doctors, he said, he dropped about 50 pounds, reduced his beef consumption and limited his alcohol intake to red wine. He also began running four to five miles several times a week.

The various centers are quick to trumpet their perceived advantages. The Mayo Clinic, the Cleveland Clinic and Johns Hopkins underscore their acute-care

http://www.nytimes.com/2001/06/24/health/24TULL-MH.html?ei=1&en=708be1e0530bde6d
services for immediate treatment should doctors discover any health emergencies. Dr. Cooper credits his own reputation as critical to his Dallas center's popularity. "I've written 18 books," he said. "I speak on the international lecture circuit, I have a quote-unquote high profile, and those things have been a factor in our unbelievable success."

Many of the centers pursue foreign clients, too. The Cleveland Clinic says it can provide translators for patients who speak Arabic, Turkish, French, Spanish, Portuguese, Greek, Japanese, German, Russian, Italian and other languages. The Menlo clinic, which offers two-day executive physicals for $1,900, relies on its reputation in Asia to draw patients from the Philippines, Hong Kong and Indonesia.

"We have a brand name in the Pacific rim," said Jennifer Lampman, the director of the clinic's international medical services. "And many come to the States anyway for business, so they make this their annual medical checkup as well."