



Treatment Excellence Program Summary Information

The American College of Surgeons and the American Surgical Association suggests 30% of the millions of operations being performed each year were unnecessary with 50% of the remaining procedures beneficial but not essential to save or extend the patient's life. In all, it was thought that needless operations caused an unnecessary 30,000 deaths per year. Some experts believe nearly 60% of all surgeries are medically unnecessary.

Employers Resource shares this concern. Some of Employers Resource's largest non-emergency related medical claims involve procedures which have been found to be unnecessary or provided by facilities not known to have quality outcomes for a specific procedure.

Background on Covered Non-Emergency Conditions

- Mastectomy** In 2002, American and Italian scientists published the results of a 20-year study of patients treated in the 1970s and 1980s. It showed there is no difference in survival between those who had mastectomies and those who had less invasive, less radical surgery just to remove the tumor. The results, published in the *New England Journal of Medicine*, should lay to rest the belief, still prevalent among some surgeons, that mastectomy is the best option for women. *Approved mastectomy evaluator: Dr. Robert Elliott, Elliott-Elliott-Head Breast Cancer Research and Treatment Center, Baton Rouge, LA.*
- Prostatectomy** Researchers at Stanford University found only 2% of prostates removed there over the past five years had, upon examination, cancer large enough to warrant removal; 98% of those removed did not need to come out. Meanwhile, urologists have produced protocols which can dramatically reduce blood PSA counts and chronic prostatitis biomarkers, decreasing the chances of developing prostate cancer. *Approved prostatectomy evaluator: Dr. Ron Wheeler, Diagnostic Center for Disease, Sarasota, FL.*
- Back Surgery** The spine is ground zero for unnecessary surgeries partly because back pain is incredibly common and notoriously tough to treat. It is helpful in only 1 out of 100 low back pain cases. Note: In 1995, after the federal government's Agency for Health Care Policy Research [AHCPR] concluded the above statistic, back surgeons immediately began a campaign to abolish the agency. *Approved back surgery evaluator: Dr. Kevin Hearon, Boise, ID.*
- Knee Surgery** A 2008 study by researchers from the University of Western Ontario (and published in the Sept. 11, 2008 issue of the *New England Journal of Medicine*) found patients who underwent knee surgery fared no better than patients who had physical therapy and took medications (such as ibuprofen or acetaminophen) to help control pain and inflammation. The arthroscopic knee surgery did little by way of improving joint function or reducing pain. *Approved knee surgery evaluator: Dr. Kevin Hearon, Boise, ID.*
- Gall Bladder Removal** Most persons with gallstones (80%) have no symptoms of pain. These people are said to have "silent" gallstones. Actigal®, is a medicine that can be given as a pill to dissolve gallstones. Therapy requires at least 6 to 12 months and is successful in dissolving stones in 40-80% of cases. *Approved cholecystectomy treatment evaluator: Dr. Linda Lee, Assistant Professor, Division of Gastroenterology, Johns Hopkins University School of Medicine, Lutherville, MD and Dr. Andrew Shepherd, Plano, TX.*
- Hip Replacement** The "mini-incision" total hip replacement utilizes an incision approximately one third the length of the traditional incision. This technique, developed in part by Dr. Todd Swanson, minimizes the amount of anesthesia needed, reduces blood loss, reduces the amount of postoperative pain, and minimizes the risk of complications including breathing problems, blood clots, wound healing problems, and others. Hospital stays are shortened by 2-4 days, and patients generally return to normal activities by 4-6 weeks (vs. 3-4 months for the traditional procedure). *Approved hip replacement treatment evaluator: Dr. Todd V. Swanson, Desert Orthopaedic Center, Las Vegas, NV.*

Specific Conditions to be Pre-certified and Coverage Levels

The following Treatment Excellence conditions require pre-certification before receiving ANY care or treatment (see the Summary Plan Description for details): Breast Cancer, Prostate Cancer, Back Surgery, Knee Surgery, Gall Bladder Surgery and Hip Replacement.

| Plan | If your official Treatment Excellence opinion | Then you receive |
|--------------------------|---|---|
| Preferred & Deluxe Plans | Validates the treatment plan prescribed by your doctor | 100% coverage in-network (70% out of network) |
| | Differs from the treatment plan prescribed by your doctor (and the Treatment Excellence provider IS used) | 100% coverage |
| | Differs from the treatment plan prescribed by your doctor (and the Treatment Excellence provider IS NOT used) | 50% coverage |
| Sensible Plan | Validates the treatment plan prescribed by your doctor | Coverage per Benefit Plan at Level Listed |
| | Differs from the treatment plan prescribed by your doctor (and the Treatment Excellence provider IS used) | Coverage per Benefit Plan Up to Twice the amounts as Listed Under Hospital/Facility/Surgeon Charges |
| | Differs from the treatment plan prescribed by your doctor (and the Treatment Excellence provider IS NOT used) | NO coverage |

Research references available upon request.



| SAMPLE TRADITIONAL NON-EMERGENCY TREATMENT | | | | | | |
|---|---|---|--|--|--|--|
| Traditional Treatment parameters | Full or double mastectomy | Prostatectomy | L4-L5 Disk Surgery | Labroscopic Cholecystectomy | Knee Hyperflexion Injury | Hip Replacement |
| Traditional Treatment cost | Full mastectomy: \$10,000. Double mastectomy: \$15,000 (depending on the length of the hospital stay). | Radical prostatectomy: \$13,011 | \$12,000-\$27,000 | \$6,883 | \$10,000-\$20,000 | \$21,779 |
| TREATMENT EXCELLENCE PROVIDER | | | | | | |
| 2nd Opinion cost | \$250 | Free Consultation | \$400 | (Lee) \$100 (Shepherd) \$400 | \$400 | \$750 |
| 2nd Opinion turnaround | \$250 | 5-7 days | 3-5 days | 5-7 days | 3-5 days | 5-7 days |
| 2nd Opinion by | Dr. Robert Elliott | Dr. Ronald Wheeler | Dr. Kevin Hearon | Dr. Linda Lee, MD and/or Dr. Andrew Shepherd | Dr. Kevin Hearon | Dr. Todd Swanson |
| Website | www.breastoncology.com | www.mrisusa.com | www.kevinhearon.com | www.lindaleemdgi.com or www.mountainhealthchiropractic.com | www.kevinhearon.com | www.desertorthopedic.com |
| Address | 17050 Medical Center Drive Baton Rouge, LA 70816 | 1250 S Tamiami Trail, Suite 1N Sarasota, FL 34239 | 3314 N. Cole Rd Boise, ID 83704 | (Lee) Lutherville, MD (Shepherd) Plano, TX | 4900 N Rosepoint Way Boise, ID 83713 | 2800 E Desert Inn, Suite 100 Las Vegas, NV 89121 |
| Phone | 225-755-3070 | 941-957-0007 | 208-377-9930 | (Lee) 410-321-1082 (Shepherd) 972-398-0440 | 208-377-3335 | 702-731-1616 |
| Fax | 225-755-3085 | 941-957-1033 | | (Lee) 410-321-1084 (Shepherd) 972-398-9069 | | |
| Contact Name | Al Kucharchuck | Meredyth Templeton | Dr. Kevin Hearon | (Lee) Linda Bryant (Shepherd) Elise | Dr. Kevin Hearon | Josh Collins |
| SAMPLE ALTERNATIVE NON-EMERGENCY TREATMENT | | | | | | |
| Alt Treatment parameters | Partial mastectomy | Wheeler Nutritional protocol + Peenuts formulation | Various | Gall bladder cleanse | Various | Mini-Incision Total Hip Replacement |
| Alt Treatment cost | Approx \$5,000-7,000 | \$350 (6 months of product) | \$4,000-\$6,000 | \$50 | \$2,500-\$3,000 | \$4,000-\$6,000 |
| Alt Treatment results | Most women told to get a full mastectomy only need a partial mastectomy. | Reduces PSA scores by 50%; dramatically lowers other prostate biomarkers | Patients fare just as well without surgical intervention | In many cases, gall stones are naturally expelled | Patients fare just as well without surgical intervention | Many; Please go to www.minitotalhip.com for more details |
| HOTEL | | | | | | |
| Networks | None | None | None | None | None | None |
| Nearby Hotels | Comfort Suites 312 Broadway Baton Rouge, LA 70816 225-273-3388 | Homewood Suites by Hilton 3470 Fruitville Rd Sarasota, FL 34237 941-365-7300 | Doubletree Riverside 2900 Chinden Blvd Boise, ID 83714 208-343-1871 | None needed | Doubletree Riverside 2900 Chinden Blvd Boise, ID 83714 208-343-1871 | Renaissance Hotel 3400 Paradise Rd Las Vegas, NV 89169 800-750-0980 |
| Nearby Hotels cost (per night) | \$80.00 | \$95 | None | None needed | None | None |
| MISCELLANEOUS | | | | | | |
| Discounts | None | Hotel | None | None needed | None | None |