



September 2004

## Whither goes cholesterol?

The National Cholesterol Education Program's new guidelines for high cholesterol will create a whole new breed of patient. People whose LDL (the "lethal" type of cholesterol) was below 160 mg/dL thought they were safe, until new research found that optimal levels are below 100 mg/dL. People already taking cholesterol-lowering drugs, such as Lipitor or Zocor, may have to intensify their treatment to reach the new standard.

Other new prospective patients are people who have diabetes or certain other risk factors, such as being overweight, smoking, or having heart attacks run in the family.

- ✓ More people will need treatment than ever before.

In addition, the low-cost cholesterol screening test is no longer recommended. This test measured total cholesterol in the blood, without differentiating between the two types of cholesterol. The preferred initial test measures each cholesterol type separately. It costs around \$50 to \$60, making the old \$30 test look like a bargain.

The good news is that some heart disease will be prevented or lessened. The flip side is that the additional testing and treatment is likely to cost more than the avoided illnesses. With every patient getting the new more expensive test and more patients entering treatment, the cost of high cholesterol will increase for all payers.

- ✓ What is good for patients one-by-one becomes a cost burden for everyone.

Like many other preventive medical measures, the gain is in overall improved health and the loss is from the payer's pocketbook. This phenomenon is one of many that have pushed health care costs to a crisis point. Today's cost strategies need to take into account not just health care services, but many other factors unique to each employee group.

### Other News

Health Economy will present "Bringing Health to Your Health Insurance Clients," at the Massachusetts Association of Independent Agents Annual Convention & Trade Fair, to be held November 13 - 16 at Boston's Copley Place. The one-hour presentation will give participants CE credits.