

Session 081 PD - Why Cover Expensive Medical Treatments That Don't Work?

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SOA Antitrust Compliance Guidelines SOA Presentation Disclaimer

Why cover expensive medical treatments that don't work?

RUSS OSBORN, FSA, CFA, CERA VP, Risk Methodology, Aegon/Transamerica October 17, 2017





How do we decide if a treatment "works"?

- Increase in expected life span
- Cost-effectiveness
 - Cost per QALY (Quality-Adjusted Life Years)
- Eliminates the root cause of the condition



What is a reasonable threshold for cost-effectiveness?

"Originally proposed by Weinstein and Zeckhauser, a ... solution to the cost–effectiveness standard problem is to cite the cost–effectiveness of a benchmark intervention that has already been adopted in the relevant country and to use that as a threshold for acceptable cost– effectiveness. ... This threshold is established by a retrospective analysis of existing practice. In the USA, for example, a threshold still used in cost–effectiveness analyses – US\$ 50 000 per QALY gained – was based on an estimate of the cost–effectiveness of dialysis for chronic renal disease. This threshold has recently been updated to US\$ 100 000 or US\$ 150 000 per QALY gained. ... There is already evidence of a willingness to pay US\$ 150 000 per QALY gained."

Bulletin of the World Health Organization 2015;93:118-124. **Thresholds for the cost–effectiveness of interventions: alternative approaches** Elliot Marseille, Bruce Larson, Dhruv S. Kazi, James G. Kahn & Sydney Rosen



To Discuss

- Heart Disease Treatments
 - Bypass surgery
 - Angioplasties
 - Stents
 - Lifestyle interventions
- Diabetes Treatments
- Cancer Screenings & Treatments



Bypass surgery

- Cost-effective only in high-risk / severe symptom patients
- Still expensive
- High risk of recurrence of cardiac events
- Does it address the cause?
- Are there cheaper ways that address the cause and prevent recurrence?



VD = vessel disease (# indicates how many vessels) LMD = left main disease



Angioplasties & Stents

- Similar picture, but complex
- Cost-effective in some cases, under certain conditions
- Still expensive
- High risk of recurrence of cardiac events
- Do not address the cause
- Are there cheaper ways that address the cause and prevent recurrence?



Heart Disease: Lifestyle Intervention

- Randomized controlled trial (1986-1992) using a randomized invitational design
- Objectives:
 - Determine feasibility of patients to sustain intensive lifestyle changes for a total of 5 years
 - Determine effects of these lifestyle changes (w/o lipid-lowering drugs) on coronary heart disease

• Results:		Experimental Group	Control Group
	Program ("Treatment")	Made & maintained comprehensive lifestyle changes for 5 years	Made more moderate changes
	# Completed 5-year Follow-Up / # Began	20 / 28 (71%)	15 / 20 (75%)
	Avg % Change in Diameter Stenosis (after 1 year)	1.75% absolute <u>decrease</u> (4.5% relative improvement)	2.3% absolute <u>increase</u> (5.4% relative worsening)
	Avg % Change in Diameter Stenosis (after 5 year)	3.1% absolute <u>decrease</u> (7.9% relative improvement)	11.8% absolute <u>increase</u> (27.7% relative worsening)
	Cardiac events during the 5 years	25 events (among 28 patients)	45 events (among of 20 patients)

JAMA. 1998;280(23):2001-2007. Intensive Lifestyle Changes for Reversal of Coronary Heart Disease Dean Ornish, Larry W. Scherwitz, James H. Billings et al.



Diabetes

- "Costs of treatments for the primary prevention of type 2 diabetes range from <\$1,000 to approximately \$20,000 per QALY-gained"
 - Med Clin North Am. 2011 Mar; 95(2): 373–viii. The Economics of Diabetes Prevention. William H. Herman



Diabetes: Effective treatments

- Diabetes was delayed or prevented by interventions {diet, exercise and pharmacological therapy} vs control (risk ratio 0.83, 95%CI 0.80-0.86). Non-drug approaches were superior to drug-based approaches in diabetes prevention
 - Eur J Cardiovasc Prev Rehabil. 2011 Dec;18(6):813-23. Prevention of diabetes and reduction in major cardiovascular events in studies of subjects with prediabetes: meta-analysis of randomised controlled clinical trials. Hopper, Billah, Skiba, Krum
- Lifestyle changes and treatment with metformin both reduced the incidence of diabetes in persons at high risk. The lifestyle intervention was more effective than metformin. There was <u>zero</u> diabetes among the 49 subjects who best conformed to the goals of the prescribed lifestyle changes (mean follow-up duration: 3.2 years)
 - N Engl J Med. 2002 Feb 7;346(6):393-403. Reduction in the incidence of type 2 diabetes with lifestyle intervention or metformin. Knowler, Barrett-Connor, Fowler, Hamman, Lachin, Walker, Nathan



Cancer Screenings & Treatments

- Depending on the type of cancer, the method of screening, and the frequency of screening, screening + conventional treatment can be cost-effective
 - <u>Not</u> the case for prostate cancer
- Still very expensive
- Do these approaches address the cause?
- Are there cheaper ways that address the cause and significantly reduce risk?



Wrap-Up

- Lifestyle interventions work superiorly (when properly designed and adhered to); furthermore, they address root causes
- Standard medical procedures for leading diseases/causes of death, while sometimes "cost-effective" by common thresholds, are quite expensive and fail to address root causes
- Why are lifestyle inventions not used more often?
 - Unwilling patients ("too hard")
 - Unwilling doctors ("too hard" to convince patients or not convinced themselves)
 - Uninformed doctors
- 1998 Ornish study showed that it is possible
- Given the high costs of standard medical treatments, there is potentially a lot of money to work with to engage with patients on lifestyle/wellness approaches



Why Cover Expensive Medical Treatments That Don't Work?

Benefits of Whole Food Plant based diet

Carl Turissini, M.D, FACC October 17, 2017





Disclosures Conflicts of interest





Mortality and Economic Cost of Medical Intervention

Table 1: Estimated Annual Mortality and Economic Cost of Medical Intervention

Condition	Deaths	Cost	Author
Adverse Drug Depatiens	100.000	¢40 billion	
Adverse Drug Reactions	106,000	\$12 billion	
Medical error	98,000	\$2 billion	IOM(6)
	445.000	0	
Bedsores	115,000	\$55 billion	Xakellis(7), Barczak (8)
Infection	88.000	\$5 billion	Weinstein(9), MMWR (10)
Malnutrition	108,800		Nurses Coalition(11)
Outpatients	199,000	\$77 billion	Starfield(12), Weingart(112)
Unnecessary Procedures	37,136	\$122 billion	HCUP(3,13)
Surgery-Related	32 000	\$9 billion	
	02,000	\$5 Dimorr	
Total	783,936	\$282 billion	





Death associated with 17 risk factors

A Risk factors and related deaths

Risk Factors

Dietary risks Tobacco smoking High blood pressure High body mass index Physical inactivity and low physical activity High fasting plasma glucose High total cholesterol Ambient particulate matter pollution Alcohol use Drug use Lead exposure Occupational risks Low bone mineral density Residential radon Ambient ozone pollution Intimate partner violence Childhood sexual abuse



Disability percentage associated with 17 risk factors



Disability-Adjusted Life-Years, %

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Death from Heart disease and Stroke





Heart disease and Stroke Incidence





Diabetes incidence





When low risk is actually high risk





Obesity Trends* Among US Adults CDC's Behavioral Risk Factor Surveillance System 1991-2003

(*BMI≥30, or ~ 30 lbs overweight for 5'4" women)









Obesity 2013-2014

Obesity
37.9 % adults

Overweight70.7 % adults



CDC.gov



Chauncy Morlan (1869-1906)





Chauncy Morlan (1869-1906)

Toured Europe and America with Barnum and Bailey Circus



The Additional Costs and Health Effects of a Patient Having Overweight or Obesity: A Computational Model

Saeideh Fallah-Fini^{1,2}, Atif Adam¹, Lawrence J. Cheskin¹, Sarah M. Bartsch¹, and Bruce Y. Lee ¹

Objective: This paper estimates specific additional disease outcomes and costs that could be prevented by helping a patient go from an obesity or overweight category to a normal weight category at different ages. This information could help physicians, other health care workers, patients, and third-party payers determine how to prioritize weight reduction.

Methods: A computational Markov model was developed that represented the BMI status, chronic health states, health outcomes, and associated costs (from various perspectives) for an adult at different age points throughout his or her lifetime.

Results: Incremental costs were calculated for adult patients with obesity or overweight (vs. normal weight) at different starting ages. For example, for a metabolically healthy 20-year-old, having obesity (vs. normal weight) added lifetime third-party payer costs averaging \$14,059 (95% range: \$13,956-\$14,163), productivity losses of \$14,141 (\$13,969-\$14,312), and total societal costs of \$28,020 (\$27,751-\$28,289); having overweight vs. normal weight added \$5,055 (\$4,967-\$5,144), \$5,358 (\$5,199-\$5,518), and \$10,365 (\$10,140-\$10,590). For a metabolically healthy 50-year-old, having obesity added \$15,925 (\$15,831-\$16,020), \$20,120 (\$19,887-\$20,352), and \$36,278 (\$35,977-\$36,579); having overweight added \$5,866 (\$5,779-\$5,953), \$10,205 (\$9,980-\$10,429), and \$16,169 (\$15,899-\$16,438).

Conclusions: Incremental lifetime costs of a patient with obesity or overweight (vs. normal weight) increased with the patient's age, peaked at age 50, and decreased with older ages. However, weight reduction even in older adults still yielded incremental cost savings.

Obesity (2017) 25, 1809-1815. doi:10.1002/oby.21965

Original Article_

EPIDEMIOLOGY/GENETICS

TABLE 3 Incremental average direct medical costs, productivity losses, and total societal costs incurred per year for obesity or overweight vs. normal weight, as well as obesity vs. overweight for different initial ages

Starting age of patient	Obesity vs. normal weight	Obesity vs. overweight	Overweight vs. normal weight
Third-party payer costs			
20	\$311 (\$309-\$314) ^a	\$198 (\$195-\$200)	\$114 (\$112-\$116)
30	\$393 (\$390-\$396)	\$238 (\$235-\$240)	\$155 (\$153-\$158)
40	\$589 (\$585-\$593)	\$337 (\$333-\$341)	\$252 (\$248-\$256)
50	\$906 (\$899-\$912)	\$462 (\$455-\$469)	\$444 (\$438-\$450)
60	\$1,106 (\$1,098-\$1,114)	\$438 (\$428-\$449)	\$668 (\$659-\$677)
70	\$1,304 (\$1,292-\$1,315)	\$344 (\$328-\$359)	\$960 (\$946-\$974)
80	\$1,386 (\$1,371-\$1,400)	\$269 (\$247-\$291)	\$1,117 (\$1,097-\$1,137)
Productivity losses			
20	\$322 (\$319-\$326)	\$197 (\$193-\$201)	\$125 (\$122-\$128)
30	\$423 (\$418-\$428)	\$226 (\$221-\$231)	\$197 (\$192-\$201)
40	\$698 (\$691-\$706)	\$310 (\$302-\$318)	\$388 (\$381-\$396)
50	\$1,267 (\$1,255-\$1,279)	\$419 (\$406-\$433)	\$847 (\$834-\$860)
60	\$1,924 (\$1,906-\$1,942)	\$406 (\$383-\$428)	\$1,518 (\$1,497-\$1,540)
70	\$2,487 (\$2,461-\$2,513)	\$248 (\$213-\$283)	\$2,239 (\$2,206-\$2,272)
80	\$2,049 (\$2,021-\$2,077)	\$0 ⁶	\$2,089 (\$2,048-\$2,129)
Societal costs			
20	\$630 (\$624-\$636)	\$391 (\$385-\$397)	\$239 (\$234-\$244)
30	\$804 (\$797-\$811)	\$459 (\$452-\$467)	\$345 (\$339-\$352)
40	\$1,293 (\$1,282-\$1,303)	\$650 (\$638-\$661)	\$643 (\$632-\$654)
50	\$2,176 (\$2,159-\$2,193)	\$885 (\$866-\$904)	\$1,291 (\$1,274-\$1,309)
60	\$3,030 (\$3,005-\$3,055)	\$836 (\$804-\$867)	\$2,194 (\$2,165-\$2,224)
70	\$3,806 (\$3,772-\$3,841)	\$596 (\$548-\$644)	\$3,210 (\$3,164-\$3,257)
80	\$3,443 (\$3,404-\$3,481)	\$235 (\$175-\$295)	\$3,207 (\$3,152-\$3,263)

^aAverage (95% uncertainty interval). ^bThe 95% uncertainty interval contained zero and is thus not statistically significant.

Disconnect

- Survey 1,234 American adults
 90% say their diet is healthy
 52% somewhat healthy
 32% very healthy
 - 5% extremely healthy



Disconnect

- Survey 1,234 American adults
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 - 5% extremely healthy
 - 0.5% actually met criteria for healthy diet



Disconnect

- Survey 1,234 American adults
- •90% say their diet is healthy
 - 52% somewhat healthy
 - 32% very healthy
 - 5% extremely healthy
 - 0.5% actually met criteria for healthy diet
 - Only 37% described themselves as overweight



Influence of "Modern Agriculture"

Year	Sugar (yearly per capita)	Animal (yearly per capita)
1830	15 pounds	Rare
1910	40 pounds	100 pounds
2007	160 pounds	220 pounds



The Standard American Diet



Chimpanzee--our closest relative

- Diversity
 - 102 species of plants
- Fruit
 - Figs
 - Clumps—one or two fruits on any day
- Meat
 - 9 days per year
 - <3% of total calories
- Termites and ants
 - Chitin exoskeleton



DP Watts, et al, Amer. J of Primatology, Volume 72, (2) Feb

Evolution


Modern Evolution



Coronary disease among soldiers killed in Korean war

- 300 autopsies
 - First 100 cases age was not recorded
 - Oldest patient was 33
- 200 autopsies with age recorded
 - Average age 22.1 years
- 77.3% had gross evidence of coronary disease
- 15.3% had > 50% stenosis



Early Atherosclerosis is Present in Virtually All Americans

Strong JP et al. Prevalence and extent of Atherosclerosis in adolescents and young adults: Implications for prevention from the Pathobiological Determinants of Atherosclerosis in Youth Study, JAMA 1999 Feb 24; 281:727-35

2876 subjects>50% ages 15-19 had fatty steaks



Bogalusa Study

Longitudinal study children in Louisiana
100% of 10 year olds had coronary fatty streaks
LDL cholesterol –number 1 risk factor



If diet is so obvious...



SOCIETY OF ACTUARIES

REITERATION Sick individuals and sick populations

Geoffrey Rose

Rose G (Department of Epidemiology, London School of Hygiene and Tropical Medicine, Keppel Street, London WC1E 7HT, UK). Sick individuals and sick populations. *International Journal of Epidemiology* 1985;14:32–38.

Aetiology confronts two distinct issues: the determinants of individual cases, and the determinants of incidence rate. If exposure to a necessary agent is homogeneous within a population, then case/control and cohort methods will fail to detect it: they will only identify markers of susceptibility. The corresponding strategies in control are the 'high-risk' approach, which seeks to protect susceptible individuals, and the population approach, which seeks to control the causes of incidence. The two approaches are not usually in competition, but the prior concern should always be to discover and control the causes of incidence.

The Determinants of Individual Cases

To confine attention in this way to within-population com-



International J of Epidemiology 1985; 14: 32-38

Adventist Study Compared with regular meat eaters

Diet (n=31766)	Heart Disease	Stroke
Vegans (n=753)	-26%	-30%
Lacto-ovo vegetarians (n=23,265)	-34%	-13%
Fish eaters (n= 23750)	-34%	+4%
Occasional meat (<1/week) (n=8135)	-20%	-3%



Circulation. 1992; 86:406-13

Adventist 2 (2002-2009)

	All Cause	Ischemic heart	Cardiovasc disease	Cancer	Other
All (73,308) deaths	2560	372	987	706	867
Vegetarian	0.88	0.81	0.87	0.92	0.85
Nonvegetarian	1	1	1	1	1
Men Vegetarian	0.82	0.71	0.71	1.02	0.83
Men Nonvegetarian	1	1	1	1	1
Women Vegetarian	0.93	0.88	0.99	0.87	0.88
Women Nonvegetarian	1	1	1	1	1

JAMA Intern Med. 2013;173(13):1230-1238











Dean Ornish

• Near vegan diet

- Very low fat diet
- Stress management (meditation)
- Exercise
- Group therapy

• Results

- 82% regression of heart disease
- 91% decrease in angina
- 50% reduction in cardiac events/4 years



Caldwell B. Esselstyn, Jr., M.D.

- 12 year longitudinal study
- 44 patients all with coronary disease
 - Majority on statins and aspirin
 - 20--standard diet
 - 24--Low fat, Plant based (6 dropped out)
- 8 years prior to study
 - 18 patients: 49 cardiac events
- 12 years follow up
 - Standard diet—45 events
 - Low fat, Plant based



Esselstyn CB Jr. The Am J of Cardiology 1999 August 1; 84:339-34

Caldwell B. Esselstyn, Jr., M.D.

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 - Low fat, Plant based—O events



Esselstyn CB Jr. The Am J of Cardiology 1999 August 1; 84:339-34

TABLE I Lipid Profiles of 18 Patients Following a Very Low Fat Diet									
	At Five Years					At 12 Years			
	Patient	Total Cholesterol (mg/dll)	LDL (mg/dll)	HDL (mg/dll)	Triglycerides (mg/dll)	Total Cholesterol (mg/dll)	LDL (mg/dll)	HDL (mg/dll)	Triglycerides (mg/dll)
	1	137	91	28	108	138	85	30	128
	2	136	82	33	167	138	73	33	175
	3	130	72	37	127	145	78	37	143
	4	124	58	33	206	Deceased	-	-	
	5	110	65	29	97	112	64	30	96
	6	142	75	52	78	148	80	41	109
	7	140	77	43	117	154	86	40	155
	8	150	63	32	362	161	77	30	351
	9	146	90	40	91	160	89	41	93
	10	130	76	41	72	145	90	44	99
	11	112	48	31	188	114	48	33	180
	12	137	92	26	113	140	90	27	133
	13	168	85	64	78	162	84	68	65
	14	170	98	38	254	159	87	45	183
	15	124	72	32	104	139	85	35	119
	16	129	62	26	226	145	70	27	246
	17	137	81	39	68	161	100	48	60
	18	143	88	35	113	151	102	29	103
	Mean	137	76	39	143	145	82	38	143



Coronary angiograms of the distal left anterior descending artery before (left bracket) and after (right bracket) 32 months of a plant-based diet without cholesterol-lowering medication, showing profound improvement. Used with permission from Dr. Caldwell B. Esselstyn, Jr. (Source: Prevent and Reverse Heart Disease by Dr. Esselstyn.)



Figure. Angiographic images of the distal right coronary artery in a 54-year-old male patient at baseline in 1987 (left) and in 1992 after 5 years on a very low-fat diet (right). The lesion regressed by more than 30% (1.21 mm).



Non randomized experience

• 226 patients

Coronary disease—196 (17 non compliant)
Primary prevention—30 (5 non compliant)

• Follow up 3.75 years

- 17 non compliant—13 cardiac events
- 179 compliant -1 event (stroke)
 - 97% had improvement or resolution of angina
 - 76% lost weight (average 18.6 lbs)

Recurrent Major Cardiac events

Percent incidence 4 years





The Journal of Family Practice. July 2014 Vol 63, No 7 p.257

Nitric Oxide

- "Molecule of the Year"
- Nobel prize
- Vasodilatation (nitroglycerin)
- Inhibits:
 - smooth muscle contraction and growth
 - Platelet aggregation
 - Leukocyte adhesion
- Impaired:
 - Atherosclerosis, Diabetes, Hypertension
 - Animal protein and fat

Brachial artery tourniquet test

Indirect measure of Nitric oxide
Impaired by single fatty meal
Stayed impaired for > 12 hours



Vogel RA. Clin Cardiol. 1999;22(6 suppl):II34–II39.

Gut bacteria

L-Carnitine

- Non essential amino acid
- Found in all meats & eggs
 - Red meat more than chicken & fish
- Converted to TMA by gut bacteria
 - Converted to TMAO by liver

• TMAO

- Marker of atherosclerosis in humans
- Induces atherosclerosis in animals
- Vegans and Vegetarians make no TMAO when fed L-Carnitine



CV Events of Individual Patients (n=56)



Plant based basics





Whole food Plant based diet basics

- No Animal products (beef, chicken, fish, eggs)
- No dairy (milk, cheese, yogurt, butter)
- Whole food (minimally processed)
- Complex carbohydrates
 - Avoid sugar
 - Whole grains
- Vegetables
- Legumes
 - RDA Protein 0.8 mg/kg/day
 - No need to calculate
- Fruits
 - Several servings/day
- Fats
 - 10-15% of total calories

Plant based benefits

- Prevent, arrest & reverse heart disease
 - Leading cause of death
 - 80% diet related
- Reverse Type 2 Diabetes
 - 24 million Americans
 - Glucose intolerance—80 million Americans (40% high school)
- Cancer prevention
 - Second leading cause of death
 - 80% diet related
- Improve hypertension

Plant based benefits

- Weight reduction
- Decreased cholesterol
- Erectile dysfunction
- Reduced inflammation
- Reduce osteoporosis
- Cure constipation
- Gastrointestinal reflux
- Diverticular disease
- Kidney disease
- Improved performance
- Environmentally friendly

So you have two choices. We could perform triple bypass surgery, where we take a vein out of your thigh, and open up your chest so we can sew the vein onto your coronary artery. This costs more than \$100,000 and will keep you laid up for at least two months.

> Or we could put you on a vegan diet.

A vegan diet? Gee, Doc, that sounds pretty extreme.

This meme is based on a quote from Dr. Caldwell Esselstyn.

Myths--calcium



Myths--Milk

- D galactose—causes osteoporosis
- Milk in teen years –9% incidence of hip fractures later in life for each glass/day
- Women increased heart disease, cancer, & death with each glass/day
 - 3 glasses/day doubles mortality over 1 glass/day
- Men increased mortality and 141% increase in prostate cancer with 3 glasses/day



Protein: Horses --100% Plant Based





Sensational at 70-Plus

An Interview With Jim Morris, Mr. America and Bodybuilding Legend



No meat. No Problem.

Ed Bauer Vegan Bodybuilder

Protein?

Torre Washington Vegan Bodybuilding

Vegan athletes



J Hypertens. 2015 November; 33(11): 2231–2238. doi:10.1097/HJH.000000000000222.

Long-term intake of animal flesh and risk of developing hypertension in three prospective cohort studies

Lea Borgi, MD^a, Gary C. Curhan, MD, ScD^{a,b}, Walter C. Willett, MD, Dr.P.H^c, Frank B. HU, MD, MPH, PhD^{b,c}, Ambika Satija, BA^c, and John P. Forman, MD, ScD^{a,b}

^aRenal Division, Brigham and Women's Hospital, Boston

^bChanning Division of Network Medicine, Department of Medicine, Brigham and Women's Hospital and Harvard Medical School, Boston

^cDepartments of Nutrition and Epidemiology, Harvard School of Public Health

Results—Compared with participants whose consumption was <1 serving/month, the pooled hazard ratios (HR) among those whose intake was \geq 1 serving/day were 1.30 (95% CI: 1.23-1.39) for total meat (a combination of processed and unprocessed red meat), 1.22 (1.12-1.34) for poultry, and 1.05 (0.98-1.13) for seafood. Seafood was associated with an increased risk of hypertension in HPFS and NHS II, but not NHS I. Consumption of any animal flesh \geq 1 serving/day was associated with an increased hypertension risk (pooled HR=1.30 [1.16-1.47]).

Conclusions—Long-term intake of meat and poultry were associated with increased risk of hypertension. In contrast to our hypothesis, we found a weak but significant trend towards an increased risk of hypertension with increasing seafood consumption.

hazard ratios (HR) among those whose intake was ≥ 1 serving/day were 1.30 (95% CI: 1.23-1.39) for total meat (a combination of processed and unprocessed red meat), 1.22 (1.12-1.34) for poultry, and 1.05 (0.98-1.13) for seafood. Seafood was associated with an increased risk of hypertension in HPFS and NHS II, but not NHS I. Consumption of any animal flesh ≥ 1 serving/day was associated with an increased hypertension risk (pooled HR=1.30 [1.16-1.47]).

Conclusions—Long-term intake of meat and poultry were associated with increased risk of hypertension. In contrast to our hypothesis, we found a weak but significant trend towards an increased risk of hypertension with increasing seafood consumption.

Vegetarian diets and incidence of diabetes in the Adventist Health Study-2

	BEEF	POULTRY/FISH	DAIRY/EGGS	Diet group	BMI ²	Diabetes	Hypertension ⁴
NON-VEGE	-	0.00	10.00	Nonvegetarian	28.26 (28.22, 28.30)	1.00	1.00
SEMI-VEGE	-	S	10.0	Semivegetarian	27.00 (26.96, 27.04)	0.72 (0.65, 0.79)	0.77 (0.72, 0.82)
PESCO-VEGE	NONE	Car	10.17	Pescovegetarian	25.73 (25.69, 25.77)	0.49 (0.44, 0.55)	0.62 (0.59, 0.66)
LACTO-OVO	NONE	NONE	10.0	Lactoovo- vegetarian	25.48 (25.44, 25.52)	0.39 (0.36, 0.42)	0.45 (0.44, 0.47)
VEGAN	NONE.	NONE	NONE	Vegan	23.13 (23.09, 23.16)	0.22 (0.18, 0.28)	0.25 (0.22, 0.28)
				P*	0.0001	0.0001	0.0001
				n = 89,224.			
KEYWO	ORDS	Abstra	ct Aim: To ev	aluate the relations	ship of diet to incident	t diabetes among r	ion-Black and
the pat pes	ere app tern m sco veg	eared to noved fro etarian t	be an in m non-v o lacto	ovo vege	al protection to semi-vection tarian to vector and 2.	on as die vegetaria egan	tary (ks) ic, ic, ic, ic, ic, ic, ic, ic, ic, ic,



		Multivariat Relative Ris	ported diabetes also ns. The association ion were apparently ight, other selected	
Outcome	Meat Consumption	Male	Female	ssociations between r in males than in
Self-Reported	<1 day/wk (vegetarian)	1.0	1.0	
Diabetes	1+ days/wk (non-vegetarian)	1.7(1.2,2.4)	1.4(1.1,1.8)	
Prevalence				per cent of the
(1960)	<1 day/wk	1.0	1.0	have non-insulin
	1-2 days/wk	1.4(0.9,2.3)	1.1(0.8,1.6)	robably maturity
	3-5 days/wk	1.5(0.9,2.5)	1.2(0.9,1.8)	to insulin depen
	6+ days/wk	2.7(1.6,4.6)	2.3(1.6,3.3)	to insuin-depen
^b For prevalen physical activity (fo	ce data, the regression model included r males only), and frequency of use of	d age, per cent d meat, eggs, and	esirable weight, milk.	death certificates betes mellitus as a b. The underlying
	Outcome Self-Reported Diabetes Prevalence (1960) ^b For prevalen physical activity (fo	Outcome Meat Consumption Self-Reported <1 day/wk (vegetarian)	Multivariat Relative Ris Outcome Meat Consumption Male Self-Reported <1 day/wk (vegetarian)	Outcome Meat Consumption Male Female Self-Reported <1 day/wk (vegetarian)

Does a Vegetarian Diet Reduce the Occurrence of Diabetes? TABLE 6—The Association of Meat Consumption with Diabetes Based

Taiwanese Vegetarians and Omnivores: Dietary Composition, Prevalence of Diabetes and IFG

Polytomous logistic regression adjusting for age, body mass index, family history of diabetes, education, leisure time physical activity, smoking and alcohol, showed that this vegetarian diet was negatively associated with diabetes and IFG in men (OR for diabetes: 0.49, 95% CI: 0.28–0.89; OR for IFG: 0.66, 95% CI: 0.46–0.95); in pre-menopausal women (OR for diabetes: 0.26, 95% CI: 0.06–1.21; OR for IFG: 0.60, 95% CI: 0.35–1.04); and in menopausal women (OR for diabetes: 0.25, 95% CI: 0.15–0.42; OR for IFG: 0.73, 95% CI: 0.56–0.95).

computer Science, University of British Columbia, Vancouver, Canada, 7 Department of Family Medicine, College of Medicine, Tzu Chi University, Hualien, Talwan, 8 Department of Internal Medicine, Buddhist Hualien Tzu Chi Hospital, Hualien, Talwan, 9 Department of Internal Medicine, College of Medicine, Tzu Chi University, Hualien, Talwan

Abstract

Introduction: Vegetarian diets have been shown to improve glucose metabolism and reduce risk for diabetes in Westerners but whether Chinese vegetarian diets have the same benefits is unknown.

Methods: We evaluated the association between diet and diabetes/impaired fasting glucose (IFG) among 4384 Taiwanese Buddhist volunteers and identified diabetes/IFG cases from a comprehensive review of medical history and fasting plasma glucose.

Results: Vegetarians had higher intakes of carbohydrates, fiber, calcium, magnesium, total and non-heme iron, folate, vitamin A, and lower intakes of saturated fat, cholesterol, and vitamin B12. Besides avoiding meat and fish, vegetarians had higher intakes of soy products, vegetables, whole grains, but similar intakes of dairy and fruits, compared with omnivores.


Taiwanese Vegetarians and Omnivores: Dietary Composition, Prevalence of Diabetes and IFG

We did not analyze subtypes of vegetarians (vegan, lacto-ovo-, or pesco-), as the AHS-2 did, since most of our vegetarians were of lacto-ovo type, with a small number of vegans (n = 69), and there were no cases of diabetes found within the vegan group.

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Public Health Numerican 15(8), 1437-1441

Egg consumption and the risk of type 2 diabetes mellitus: a case-control study

Variable	Cases		Controls				
	n	96	n	%	OR*	95% CI	P
Egg consumption							
<1 egg/week	36	15.38	115	24.57	1.00	· · · · · · · · · · · · · · · · · · ·	
1-1-9 eggs/week	78	33.33	161	34.40	1.76)	1.04, 2.98	
2-2-9 eggs/week	64	27.35	114	24.36	1.97	1.12, 3.46	
3-4-9 eggs/week	40	17.09	60	12.82	2.56	1-35, 4-85	
≥5 eggs/week	16	6.84	18	3.85	3.38	1.35, 8.49	
						1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.001

*OR adjusted for BMI, family history of diabetes, smoking and education level.

tOR adjusted for BMI, family history of diabetes, smoking, education level, morning exercise and plasma TAG level.

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We found that consumers of \geq 5 eggs/week had three times greater risk of type 2 diabetes mellitus than those eating <1 egg/week.

Calorie Density

The amount of calories in a given weight of food

• "high calorie density" has a lot more calories in a small amount of food

•"low calorie density" has a lot less calories for the same weight of food

•Foods with a low calorie density are more filling, and nutrient dense



Calorie Density



One giant cinnamon bun 480 calories Multiple servings of fruit and vegetables 480 calories

800 calories



One cup cashews



6 baked potatoes





Adapted from: A Common Sense Approach to Sound Nutrition by Jeff Novick MS, RD



forksoverknives.com

Why is Plant based nutrition not prescribed regularly?

• Knowledge

- Only 25% of Medical schools offer a nutrition course
- USDA—Nutritional guidelines
- Conflicting studies (often sponsored by industry)

• Attitude

- The majority of physicians surveyed
 - Did not discuss nutrition because they didn't want to deprive their patients
 - Did not trust their patients to change eating habits
- Time

• Reimbursement

Facing the Facelessness of Public Health: What's the Public Got to Do With It?

We have known, but we have not managed to care. At least not care deeply enough to turn what we know into what we routinely do.

Were we to do so, we could eliminate 80% of all heart disease and strokes, 90% of all diabetes, and as much as 60% of all cancer.⁶

Nor will we, until we face facts. The facts are that public health is faceless, and it is faces—and names—that evoke passion. Because passion is the one-word answer to how do we fix what is most badly broken in public health—the toll of lifestyle-related chronic disease—passion is indeed among our objectives. How do we get there from here? backyard in Midland, Texas, in 1987.3

And from 1998 to 2005, we were substantially fixated on the drama of Terri Schiavo and her family. Just one family wrestling over irreparable brain injury and the fate of one woman. As surrogate evidence for the power of that drama, type "Terri Schiavo" into Google, and more than 400,000

Questions:

cturissini@partners.org Eat2cure.org



BOOKS

Prevent and Reverse Heart Disease By Caldwell Esselstyn, Jr

Dr. Neal Barnard's Program for Reversing Diabetes By Neal Barnard

Food Rules Omnivore's Dilemma By Michael Pollan

Cookbooks

Forks over Knives—The Cookbook By Del Sroufe

Prevent and Reverse Heart Disease Cookbook By Ann Crile Esselstyn

Happy Herbivore By Lindsay Nixon

The Plant Pure Kitchen By Kim Campbell

EAT TO CURE RESOURCES

WEBSITES

Forks over knives www.forksoverknives.com The Engine 2 diet https://engine2diet.com/ Caldwell Esselstyn, Jr. www.heartattackproof.com Physicians Committee for Responsible Medicine www.pcrm.org Fat Free Vegan http://fatfreevegan.com Happy Herbivore http://happyherbivore.com Jeff Novick RD http://jeffnovick.com Michael Greiger, MD Nutritionfacts.org The Plantrician Project www.plantricianproject.org Environmental Working Group Www.ewg.org

DVDS

Forks over Knives Fast Food (by Jeff Novick) Engine 2 Kitchen Rescue Food, Inc

APPS

Fooducate Forks over Knives My Fitness Pal Is it Vegan? 21-Day Vegan Kickstart (pcrm)



Plant based food pyramid

Main Inside Heading



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Phone: 555-5555 Fax: 555-5555 E-mail: someone@example.com

Why Cover Expensive Medical Treatments That Don't Work?

Ken Beckman, ASA, ACAS, MAAA, CFA October 17, 2017





What can Health Care Payers (insurers, self-insured groups, Medicare, Medicaid) do to encourage treatment using Whole Food Plant-Based Nutrition?



Why Whole Food Plant-Based Nutrition is not being used as Medical Treatment

Non Sequitur by Wiley Miller



© Wiley - All Rights Reserved. November 19, 2014 from <u>www.gocomics.com</u> http://www.gocomics.com/nonsequitur/2014/11/19



Issue #1 (patients):

Fact that most chronic conditions can be reversed is not widely known



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Fact that most chronic conditions can be reversed is not widely known

Solution:

- Require patients be advised of plant-based treatment option before nonemergency procedures such as bypass/stents/bariatric surgery
- Deliver a direct message to all insureds:

"Did you know that diabetes, heart disease, hypertension, obesity, rheumatoidarthritis, erectile dysfunction, etc. can be reversed without drugs and surgery and no negative side effects without counting calories?"



Examples in Practice

Non-profit health plan/medical group¹

Kaiser Permanente journal article: "[p]hysicians should consider recommending a plant-based diet to all their patients, especially those with high blood pressure, diabetes, cardiovascular disease, or obesity."

• Traditional insurer

• Self-insured groups

¹Philip J. Tuso et al., "Nutritional Update for Physicians: Plant-Based Diets," *Permanente Journal* 17 (Spring 2013): 61-66. "The Plant-Based Diet: A Healthier Way to Eat," Kaiser Permanente, https://share.kaiserpermanente.org/wp-content/uploads/2015/10/The-Plant-Based-Diet-booklet.pdf



Issue #2 (providers):

- Focus is on managing chronic conditions with medication compliance, procedures and preventative tests that do not address the underlying cause
- Lack of monetary incentives for providers to prevent & reverse chronic disease



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Solution:

Incentives for physicians/others based on value patients receive (their health)



What about Current Value Based Initiatives?

Healthcare Effectiveness Data and Information Set (HEDIS) – used by 90% of health plans to "measure performance on important dimensions of care and service"

CMS uses HEDIS to improve "care quality" and assist in "making patients healthier"¹

Examples of HEDIS measures ² :	Normal Readings:
Controlling High Blood Pressure:	
% of Hypertensive patients with BP < 140/90	< 120/80
Comprehensive Diabetes Care, HbA1c Poor Control:	
% of Diabetics with A1c>9% or failed to have A1c recorded	<7%

These measures do not provide incentives to achieve optimal patient health.

¹ http://www.ncqa.org/hedis-quality-measurement/what-is-hedis; https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/Value-Based-Programs/MACRA-MIPS-and-APMs/MACRA-MIPS-and-APMs.html ² https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityMeasures/Downloads/ACO-and-PCMH-Primary-Care-Measures.pdf; http://www.heart.org/HEARTORG/Conditions/HighBloodPressure /KnowYourNumbers/Understanding-Blood-Pressure-Readings_UCM_301764_Article.jsp#.WUl2H2jyuUk; http://www.diabetes.org/living-with-diabetes/treatment-and-care/blood-glucose-control/a1c/



How to Measure Patient Value = Improvement in Health

(1) Use Change in Objective Clinical Measures

- BMI
- Cholesterol
- BP
- A1c
- CRP
- Endothelial function
- TMAO
- (2) Relate Measures to Claim Costs

(e.g. 1% change in A1c = \$1000 of claim cost)



Actuarial Patient Value Model:

Financial Incentives Based on Improvement in Patient Health

	Treatment Year					
	1	2	3	4	5+	
Diabetic Patient with HbA1c of:	9.0	6.5	6.5	6.5	6.5	
Expected Total Health Spending:	\$15,000	\$7,500	\$7,500	\$7,500	\$7,500	
PCP Share of Health Spending:	\$1,500	\$750	\$750	\$750	\$750	
Incentive Payment to PCP:		\$2,000	\$2,000	\$2,000	\$2,000	
Net Savings Relative to Year 1:		\$5,500	\$5,500	\$5,500	\$5,500	



Ways for Providers to Educate Patients

Integral part of entire primary care practice

Barnard Medical Center Ethos Health

• Single Site Seminars

Cleveland Clinic Wellness Institute (Dr. Caldwell Esselstyn) Montefiore Health System (Dr. Robert Ostfeld)

Multi-Site Centers

Complete Health Improvement Program (CHIP)

Online



Why Do Actuaries Need to Get Involved?

- Bring an unbiased perspective
- Experts in developing sustainable financial security systems
- Key role with payers; payers can facilitate large scale implementation



Nathan Pritikin:

"All I'm trying to do is wipe out heart disease, diabetes, hypertension, and obesity."

https://www.pritikin.com/home-the-basics/about-pritikin/38-nathan-pritikin.html

