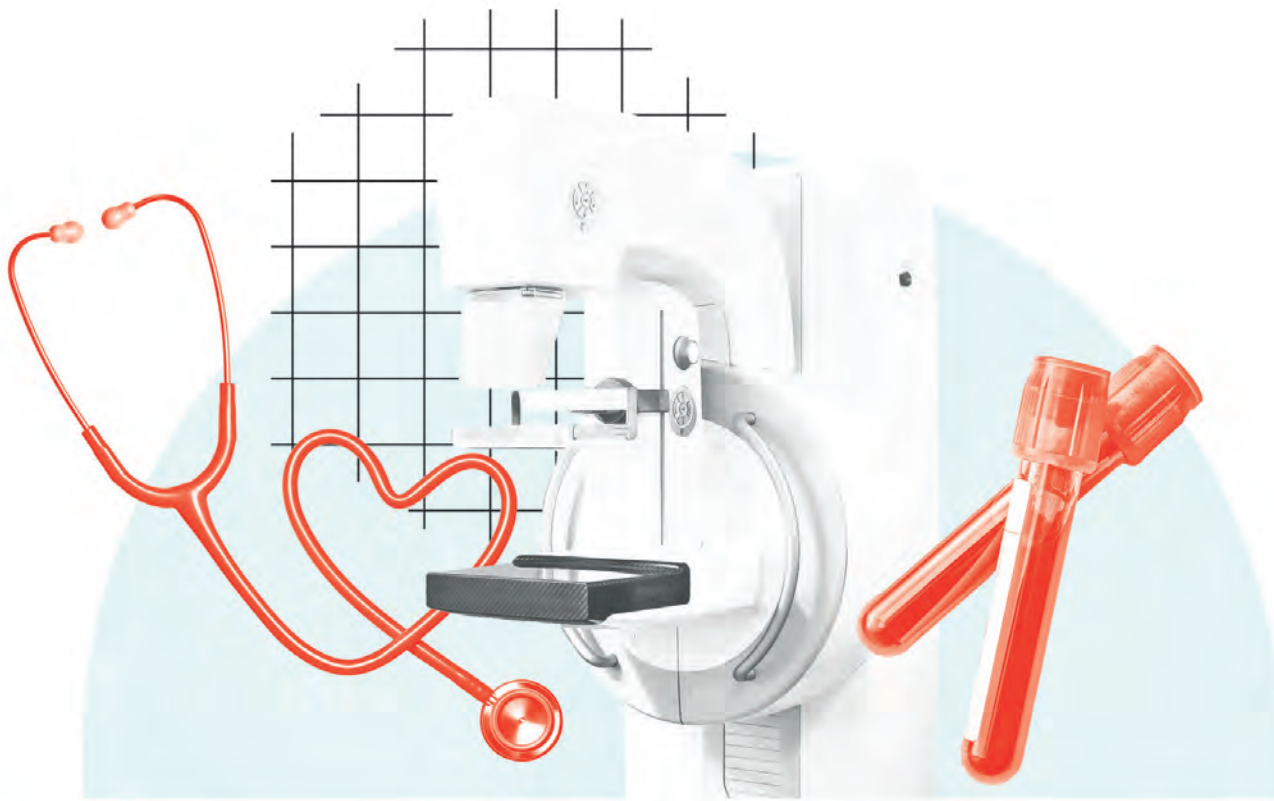




SCREENINGS

TO GET AFTER OPEN ENROLLMENT

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You've selected your health insurance before the open enrollment deadline. So what's next? • Utilizing your benefits for health screenings makes sense. In the same way that delaying tune-ups can affect your vehicle's performance, delaying physicals and other screenings can affect your health. USA TODAY spoke to several health care professionals on when and how often to get vital screenings.

Benefits and risks of health screenings

Health care screening exams can detect diseases and medical conditions in individuals who don't have any symptoms.

Dr. David Cutler, a specialist in family medicine at Providence St. John Health Center in Santa Monica, California outlined both the pros and cons of these tests.

The upside

- **Early detection:** Screenings can identify health conditions in their early stages when treatment is often more effective. Early detection may lead to better outcomes.
- **Prevention and intervention:** Some screenings can identify risk factors or pre-clinical stages of a disease, allowing health care professionals to implement measures or interventions like lifestyle modifications, medication, or further diagnostic tests.
- **Peace of mind:** For individuals concerned about their health or with a family history of certain conditions, screenings can provide reassurance. Negative results can alleviate anxiety and promote overall well-being.
- **Public health benefits:** Population-level screenings can help identify trends, risk factors, or patterns of diseases within communities. This information can guide public health interventions, policies, and resource allocation for effective disease prevention and control.

The risks

- **False-positive results:** Screening exams may detect abnormalities that require further evaluation but are ultimately benign or not clinically significant. False-positive results can lead to unnecessary anxiety, additional diagnostic tests, and potential complications or side effects from those exams.
- **False-negative results:** Screening exams are not 100% accurate and may miss certain conditions. False-negative results can provide a false sense of security, delaying diagnosis and treatment. It is essential to understand the limitations of screening tests and consult a health care professional if any symptoms persist.
- **Overdiagnosis and overtreatment:** Some screening tests may identify conditions that may never cause harm or would not have progressed to clinical significance. This can lead to overdiagnosis where individuals are treated for conditions that may not require intervention, exposing them to unnecessary risks, side effects and costs.
- **Potential harm from follow-up tests:** Additional tests or procedures are necessary for confirmation or further evaluation when screenings detect abnormalities. These tests can carry unique risks, such as complications from invasive procedures, radiation exposure, or adverse reactions to contrast agents.
- **Resource allocation:** Widespread population-based screening programs can strain health care systems, escalating costs, and reducing the availability of health care profes-

sionals as well as access to follow-up services. Allocating resources to screening programs may also divert resources from other health care priorities.

For women

Depending on your age, family history and gender, certain screenings may be particularly important. But annual physicals are a good idea for employees across the board.

"In general, annual physicals will help with early disease detection where treatment is easier and often successful," said Dr. G. Thomas Ruiz, an OB-GYN at MemorialCare Orange Coast Medical Center in Fountain Valley, California.

For women specifically, the leading cause of death for women is heart disease, followed by cancer, according to the CDC. Lung, breast and colon cancers are the most deadly for women, so early detection through screening provides the best outcomes.

"Our best preventative screening exams are the pap, mammogram, and colonoscopy," Ruiz said. "Tobacco abuse is the leading cause of lung cancer, so discussing smoking cessation is essential. Thanks to pap smears, cervical cancer is rare in the United States."

Dr. Ruiz recommends the following screenings for women.

- **Mammograms:** Screening for breast cancer should begin annually at age 40 and every two years from age 50 through 65.
- **Colonoscopy:** A screen for colon cancer begins at age 45, and if there are no polyps, they are to repeat every 10 years.
- **Pap smear:** This is a screening for pre-cancerous and cancerous cells on the cervix; if the pap is normal, from age 21 to 30 paps are every three years. From 31 to 65, paps should be every three to five years with or without HPV testing.
- Other optional screenings based on individual history include tests for chlamydia and other STDs, hepatitis B and C, and uterine

cancer. Optional screenings will differ based on medical history, risk factors, age, and health status.

Having a health care professional you can trust is crucial. Patients can have candid conversations about current medical concerns during an annual exam. These conversations can lead to the ordering of additional testing since an individual's medical history, risk factors, and personal preferences also should influence the type of screening exams received and their frequency.

Age, health status, prior testing, and many other factors also can impact the decision to pursue certain screening evaluations.

For men

Like women, maintaining average body weight, exercising, and eating healthy is prudent for men. Getting regular health screenings ranging from physicals to dental check-ups is a good habit to establish in your 20s since regular doctor's appointments will become even more essential with age.

Dr. S. Adam Ramin, a urologist and oncologist at Urology Cancer Specialist in Santa Monica, California, made various recommendations for men according to age.

- **30s:** Focus on cholesterol, blood pressure and diabetes screenings. While these health indicators may be seemingly unrelated to a risk of prostate cancer, they can be, especially as men get older.
 - **40s:** Add an annual prostate exam to other calendared health checks. This is especially important for those with an increased risk of developing prostate cancer
 - **50s:** Continue receiving an annual physical and screening for prostate cancer.
- If you have health insurance, you shouldn't have to worry about the cost of these various screenings. Many plans, including Medicaid and Medicare, consider screenings to be preventative care and cover them at no additional charge as part of an annual exam.

