



## THE HEARTLAND INSTITUTE

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### Patients Get Direct Access to Lab Tests

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One of the most basic aspects of health care reform is getting consumers to take more responsibility for their own wellness and disease prevention. In early May, a company called [MyMedLab.com](http://MyMedLab.com) launched a new, direct-to-consumer lab test program designed to help them do just that.

"Consumers are partly responsible for the quality of care they receive," said CEO David Clymer, noting that periodic wellness screenings can improve a patient's health. Patients willing to take greater control have access to an increasing array of medical tests to assess the state of their health. Direct medical testing can help them avoid costly health problems by identifying conditions early. They may read the results themselves and then discuss them with their doctor, particularly when the test results indicate cause for concern.

[MyMedLab.com](http://MyMedLab.com)--a 13-year-old company based in Missouri--uses the Internet to help consumers obtain information on the state of their health, at prices 50 to 80 percent lower than they would pay for physician-ordered tests at a clinic. After registering and paying online, consumers can stop by one of 1,100 affiliated collection points near local medical centers across the United States to have blood drawn or provide other types of samples.

"Our number one goal is to make our service easy to use," Clymer said. "I do not want to give you a result you cannot understand."

#### Routine Testing Simplified

Patients can choose among more than 1,500 different tests available through [MyMedLab.com](http://MyMedLab.com). However, most patients will likely pick one of the packages of popular screening tests that are especially suited to common health conditions they can easily understand, such as high cholesterol.

"We try to steer people toward wellness screenings," Clymer said. "Our service is for people who have routine testing needs."

The service already has several fans in the world of consumer-directed health care. Rob Stehlin, founder of Cashdoctor.com--an Internet site that connects consumers directly with a variety of health care providers in their geographic area--is recommending to all the agents who work with him that they should direct consumers in need of tests to MyMedLab.

"The most affordable health care is a system we do not have to use because we are healthy," Stehlin explained. "Annual labs allow for consumers--in conjunction with their health care professionals--to identify conditions that could lead to problems in the future."

### **Bundles Decrease Costs Further**

A bundled package of tests provides detailed information at a cost much lower than ordering the tests individually. Tests are conveniently grouped by age, sex, and family history.

For instance, men over 40 years of age have the option of ordering a package designed just for them, which includes a general health screen consisting of a complete blood count, 30 separate blood-count subcategories, and a prostate-cancer screening. At \$85, the cost is \$55 less than if the tests were ordered individually, Clymer said, and they would easily carry a "list price" of \$300 to \$500 if ordered through a hospital lab or by a physician's office.

Men under 40 may prefer to order the same battery of tests without the prostate-specific antigen test, for \$75. A general health screen with 30 blood counts can run as little as \$45, and those purchasing online through the automated system save an additional 10 percent.

### **'Made for HSAs'**

Of the thousands of lab tests in existence, a few categories are FDA-approved for over-the-counter use. Do-it-yourself kits, which started with home pregnancy tests and ovulation predictors, have proliferated over the past few years and now include tests for drug screenings, cholesterol, colorectal cancer, HIV, and diabetes. Some are used to collect specimens that must be mailed to a lab that performs the test, while other kits report the results within minutes.

Patients who are aware of the health screenings recommended for their age group can order many of those tests themselves, for far less than a clinic would charge. The difference: Patients typically have to pay out of pocket for tests they seek out themselves, whereas doctor-ordered tests are more likely to be reimbursed by insurers. Patients with health savings accounts (HSAs) and flexible spending accounts, by contrast, can use them to pay for self-ordered lab tests.

"[MyMedLab.com](http://MyMedLab.com) was tailor-made for HSAs," Clymer said, explaining that when people are uninsured, underinsured, or paying the bill with an HSA, they have an incentive to look for a laboratory that charges less than their hospital or clinic.

## 'Cost- and Health-Conscious'

Beverly Gossage, an HSA specialist and co-director of Olympic Financial Marketing--an independent insurance agency based in Overland Park, Kansas but licensed in 35 other states--agreed.

"As HSA specialists, we recommend [MyMedLab.com](http://www.mymedlab.com) to our clients because HSA owners are cost- and health-conscious," Gossage said. "They often want to have wellness lab work completed as part of an annual exam, and at [MyMedLab.com](http://www.mymedlab.com) the fees are reasonable, the client doesn't need to set an appointment or be referred by a physician, the [testing] sites are conveniently located, and the results are available the next day."

Some disease-specific tests do not lend themselves easily to consumer interpretation, such as the CA 125 blood test used to detect ovarian cancer. But many do, Clymer said, particularly those associated with wellness. For instance, a man does not need a doctor to interpret a prostate-specific antigen test unless the results are above the normal range, and patients can easily monitor their own cholesterol profiles between doctor visits.

Some of [MyMedLab.com's](http://www.mymedlab.com) patients order tests solely for their own information, while many discuss the results with their physician. Even those patients who do not discuss test scores during office visits may benefit at some point in the future from having a personal health record showing how the results of periodic wellness screenings have changed over time, Clymer said.

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### For more information ...

MyMedLab <http://www.mymedlab.com>

Cashdoctor.com <http://www.cashdoctor.com>