



## Health screening

Health screening helps identify the possible presence of an illness or a contributing factor before it becomes a problem. However, not all types of screening are of the same value and can be costly. We explore the issues to help the consumer decide what value screening might have for them.

### AT A GLANCE

Types of screening.

Health insurance cover.

Benefits and drawbacks.

Health screening has become more well known with the help of TV series, such as RTÉ's 'How Long Will You Live' where the participant's health is screened using tests that evaluate heart, liver and lung function, in addition to more commonplace cholesterol and blood pressure monitoring. This helps identify early warning signs of disease, many of which can be corrected through diet and lifestyle changes to bring better health and a longer life. Health screening has even been likened to a 'human NCT'.

Such tests are not just available to those brave enough to entertain us with their less than ideal diet and lifestyle habits. Many private clinics offer health screens.

Health screening can mean basic health checks, such as conducting weight, cholesterol and blood pressure tests that are risk factors in the development of conditions like heart disease and or having a stroke. Other types test for the possible presence of a condition, but do not give a diagnosis. Further investigation is necessary if screening

detects that there may be a problem. The benefits include disease prevention and early diagnosis and treatment.

Screening seems completely worthwhile as it could mean the difference between costly treatments and ill-health or simply dealing with a risk factor through diet and lifestyle changes before it contributes to health issues. But drawbacks have been highlighted. Screening tests themselves will not always bring completely accurate results. False positive results will mean further



recommends that cancer screening programmes should use a test that is proven in its effectiveness and be subject to quality control. The target cancer should be a common form because if its prevalence is low, a national programme is unlikely to be effective.

The National Breast Screening Programme - BreastCheck - provides free breast x-rays (mammograms) every two years to women aged 50 to 64. The service began operating in the Eastern region and is currently available in the North East, East, Midlands, South East and parts of the West and South. Two new units were opened in the West and South in December 2007, but it is expected to take up to 27 months to screen all women in the expansion area. BreastCheck aims to operate nationwide and told *Consumer Choice* that it "remains committed to bringing its screening service to women in the remaining counties at the earliest possible date." Invitations to screening are issued by post. Eligible women are identified from information received from the Department of Health, General Medical Services and private health insurers. However, the lists do not include all who are eligible. Women can self-register online or by calling BreastCheck (see *Useful contacts*).

The National Cervical Screening Programme - CervicalCheck was launched in September 2008. All women aged 25 to 44 are eligible for a free smear test every three years and those aged 45 to 60 every five years. Call CervicalCheck (see *Useful contacts*) or check its website for a list of participating GPs and clinics. Test results will be available to women within four weeks of the smear. The Irish Cervical Screening Programme Phase One previously provided smear tests to women in counties Limerick, Clare and North Tipperary.

The Minister for Health and Children has approved the introduction of a vaccine for 12 year old girls against the human papilloma virus (HPV) beginning in September 2009. According to the Health Information and Quality Authority, infection with HPV is the main cause of cervical cancer in Ireland. CervicalCheck and the planned vaccination programme are part of the national strategy to reduce cervical cancer rates in Ireland.

The 2006 Strategy for Cancer Control recommended the establishment of a national colorectal cancer screening

programme. An expert group has been set up by the National Cancer Screening Service to examine, among other things, the population to be screened, the frequency of testing and the type of test to be used. Its evaluation process is currently underway and it will make recommendations to the Department of Health when its work is complete.

The UK's NHS currently operates a National Colon Cancer Screening service for all adults aged between 60 and 69, through the distribution of home Faecal Occult Blood (FOB) testing kits that detect the presence of blood in stools. If abnormal results are found patients are then offered a colonoscopy.

### Private screening

A wider range of health screening tests can be accessed privately. Many clinics offer health screens from around €150 to €600. What's included varies. More expensive 'comprehensive' health screens can include BMI, blood pressure, cholesterol, blood glucose, blood count, thyroid function, ECG, chest x-ray, lung, liver and kidney function, sight and hearing tests. Some tests are simpler and less expensive to perform, such as blood tests, while others require more costly equipment, such as a DEXA bone scan. For women, often a mammogram or DEXA scan can be added to a health screen at an extra cost. A cervical smear may also be added on, or is sometimes included. Men may be offered the PSA test as part of their comprehensive screen or as an add-on. Less expensive health screens often test combination of BMI, blood pressure, cholesterol, blood glucose, eyesight and hearing. Many pharmacies have also begun operating similar screening tests.

Health screening is eligible for tax relief under the Med 1 scheme, at either 21% or 41%, depending on the rate of tax you pay (see 'Get some relief' in this issue, p414).

### Health insurance cover

Some of the cost of screening can be covered by health insurance. What is covered and how this is administered differs greatly.

### VHI Healthcare

VHI Healthcare covers a certain amount of screening costs for customers aged over 18. An excess of €1 applies. Screening can include any medical test or investigation which is conducted to identify the

unnecessary investigation, along with the added anxiety and stress of potential illness. Tests may also give a negative result, even if the disease is present. Examples of tests that have received some criticism include the PSA test for prostate cancer and the use of the ECG in those without heart disease.

Screening is not an inexpensive choice either. There are some ways the burden can be lessened, by availing of state screening programmes, claiming tax relief and checking if your health insurer may cover some of the cost.

### Cancer screening

National screening programmes are costly to administer. Their overall benefit depends on prevalence of the disease and how easily the risk category can be targeted. The World Health Organisation

## Useful contacts

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## SCREENING TESTS

A complete health screen can include different combinations of the tests described. Other tests not described here may also be included. A screen can also include health lifestyle advice based on a questionnaire identifying issues of concern.

### BLOOD TESTS

**Blood glucose** When we eat carbohydrate foods, they are eventually broken down into glucose. The pancreas produces the hormone insulin which regulates blood sugars. Testing blood glucose levels gives a picture of how well the body regulates blood sugars. The blood test can be carried out after six hours fasting or also without fasting, but this can affect the result. If blood sugar levels are above a certain level it can indicate a risk factor in developing Type 2 diabetes.

**Liver function** A broad range of functions of the liver are tested by checking the presence for the presence of certain substances, such as enzymes, in the blood.

**Kidney function** Measures levels of urea and electrolytes in the blood, which the kidneys regulate.

**Thyroid function** Measures the levels of thyroid hormones in the blood. The thyroid regulates metabolism and the test can detect an under (hypo) or over (hyper) active thyroid gland.

### CANCER SCREENING

**Cervical screen** Does not diagnose cancer but checks for cell changes in the cervix or neck of the womb. A sample of cervical cells are taken and analysed to see if any abnormal cells are present. Abnormal or precancerous cells may become cancerous if not treated early. All women between 25 and 60 should have regular cervical screens (also called smear tests). Women aged 25 to 44 should have a smear every three years, and those between 45 and 60 every five years. Women can now have a free cervical smear within these periods since the launch of CervicalCheck in September (see *Useful contacts*). If abnormalities are found, tests may be carried out more regularly.

**Mammogram** This is an x-ray of the breast that can detect changes in the breast tissue, which may be too minor to detect on physical examination. The earlier changes are detected, the greater the chances of recovery.

**PSA test** Measures the level of prostate specific antigen (PSA) in the blood, which can indicate a higher prostate cancer risk. However, elevated PSA levels can be a result of other factors, such as stress and are often higher in older men (see 'Prostate health', *Consumer Choice*, October 2007, p383). If PSA is raised, the patient may then go for a biopsy to see if cancer cells are present. The value of the PSA test has been questioned. According to the Irish Cancer Society, for every 100 men with raised PSA, only 30 have cancerous cells in the prostate and PSA levels can be normal even when cancer cells are present. The 2006 Strategy for Cancer Control in Ireland recommended that prostate cancer screening should not be introduced as a population based programme at present.

**Colorectal screening** A Faecal Occult Blood (FOB) test identifies if blood is present in stools. If cancerous growths are present in the bowel they can bleed. This test doesn't indicate cancer, but could indicate the presence of swollen veins or polyps in the bowel. If blood is present, a further referral may be made for a colonoscopy, which looks at the lining of the bowel using a small tube with a tiny camera attached.

### HEART HEALTH

**Blood pressure** This is a measure of the pressure of blood against blood vessel walls or how hard your heart has to work to pump blood

around the body. It is measured by two readings, one when the heart contracts, and another when the heart relaxes. Normal blood pressure is usually around 120/80. The reading can be affected by stress or anxiety, so one high reading doesn't always mean there is a problem.

**Cholesterol** This is a naturally occurring fat in the blood of which there are two types, LDL or bad cholesterol and HDL or good cholesterol. LDL can build up on artery walls, causing them to narrow and restricting blood flow. HDL, on the other hand, assists the removal of LDL from the body. Total cholesterol levels should not be greater than five. The ratio of HDL to LDL can also be tested, which is best done when the patient has been fasting for twelve hours. LDL shouldn't be more than three and HDL one. Triglycerides are another type of fat. When they are at high levels in the blood they have been linked with heart disease. This may also be measured in conjunction with cholesterol testing.

**ECG or Electrocardiograph** Uses sound waves to get a picture of the heart functioning. Its benefit has been questioned in cases where there are no symptoms such as chest pain or an existing heart problem. It may not always pick up a heart condition, even if one is present. In healthy people an underlying problem may only appear when the heart is exercised. An ECG can also be conducted after heart rate is raised after the patient walks or runs on a treadmill. This tests how well the heart deals with extra pressure and is commonly called a 'stress ECG'.

### OTHER TESTS

**BMI or Body Mass Index** This method is commonly used to calculate a healthy weight. It is based on the amount of weight we carry for our height. A healthy BMI ranges from 20 to 25. A BMI of 26 or above is determined overweight and 31 or above obese. A BMI of 19 or under indicates underweight. BMI ratings are a crude indicator of a healthy weight and does not take into account the person's build and level of activity. There are many BMI guides, and online BMI calculators are available. If you've calculated your number and are unsure about its relevance, talk to a health professional, such as your GP or a dietician, before making diet and lifestyle changes.

**Bone density** The DEXA scan is an x-ray that measures bone density, or the amount of calcium laid down in the bones. The scan can measure the risk of osteoporosis, a condition where the bones thin and are weakened making them fracture more easily. Risk factors linked with developing osteoporosis include low body weight, family history of the condition, smoking or high alcohol use, inadequate calcium or vitamin D intake. It is more commonly associated with post-menopausal women, as oestrogen levels drop in the body, but can also affect men and younger women.

**Glaucoma test** The testing machine blows a small puff of air into the patients open eye to measure pressure in the eye. If glaucoma is present, there is often an increase in pressure in the eye that can eventually lead to damage of the optic nerve and eyesight deterioration.

**Lung function** Often measured using a spirometer to test how the lungs function by breathing into the instrument at rest, after a deep breath etc. It measures the lungs' air capacity and how long it takes for air to move in and out of the lungs.

**Urine test** Simple dip stick test that highlights the presence substances such as blood, protein and white blood cells in urine. It's sometimes referred to as urinalysis by screening providers.



## SEXUAL HEALTH

There are many different sexually transmitted infections (STIs), which are caused by specific bacteria or viruses. Some are much more common than others. Chlamydia is the most common STI worldwide.

The HSE recommends that it's good sexual health practice to have an STI screen regularly. This can be done by your GP and involves blood tests and swabs from the genital area. A number of STI clinics exist nationwide, which offer free and confidential STI screening. Contact the HSE Infoline or see [Healthpromotion.ie](http://Healthpromotion.ie) for services in your area.

presence or susceptibility to a particular disease, such as allergy testing, cholesterol, blood pressure, breast and smear tests. Screening must be performed by a GP or Consultant in their own rooms or a VHI approved outpatient centre.

On the VHI Lifestage Choices policies First Plan, First Plan Plus, Family Plan and Family Plan Plus, if day to day medical expenses are taken out at level one VHI will cover up to €100 (or at level two €200) of screening costs every two years.

VHI's Forward Plan offers an increased level of cover, paying up to €250 every two years on level one and €350 every two years on level two.

VHI's HealthSteps Silver plan provides cover for screening of up to €100 every two years and the gold plan €200 every two years.

Under Hospital Plans A-E and Plans A-C Option a cervical smear and mammogram are covered under outpatient cover subject to annual excess.

### Hibernian Health

Hibernian Health covers some screening costs as part of its policies' lifestyle benefits. Hibernian's Me, I and We plans partly cover screening costs from €35 to €180 on a range of tests provided by approved providers, Charter Medical Group and EHA.

A standard health screen provided by Charter Medical costs €130, of which Hibernian will pay €35. The executive health screen costs €580, of which Hibernian will pay €180. Kidney, liver and lung function, blood pressure, cholesterol, BMI and blood glucose testing are included in the standard screen, while the PSA test, thyroid function, cervical smear, and DEXA scan are also included in the executive screen. Contact Hibernian Health or Charter Medical for the exact details.

Hibernian policy holders can also claim screening costs through EHA GP practices. EHA provides a standard health

check which includes cholesterol, blood pressure, BMI and urine analysis. The screen costs €85, of which Hibernian will pay €35. EHA executive health screens can include an ECG, hearing test and stool analysis. They cost €300, and Hibernian will pay €100. A pharmacy health check which tests BMI, blood pressure and cholesterol can be accessed at a select number of pharmacies nationwide. It costs €65, of which Hibernian will pay €20.

In addition, Hibernian will pay €250 towards the cost of the cervical cancer vaccination through Charter Medical Group. The full cost is €610. Hibernian's Day to Day Me plan does not cover screening.

### Quinn Healthcare

Quinn Healthcare covers screening as part of outpatient benefits on its policies. Claims must be made at the year's end, and screening is covered only at Quinn healthcare approved centres. Check with Quinn for details of local providers.

On the FamilyCare and PersonalCare policies, half the cost of health screening is covered every two years, once all claims on outpatient benefits don't exceed €7,650 annually.

The €7,650 annual limit on outpatient cover also applies to the HealthManager, HealthManager Starter, HealthManager Silver, HealthManager Gold. The tests included under these policies are sports health screen, executive health check, cervical screen and PSA test every two years. It will pay the full cost of a mammogram and DEXA scan.

The sports health screen includes a physiotherapist's examination and can include tests such as lung function and ECG. The executive health check can include liver and kidney function, stress ECG, blood count, blood glucose, DEXA scan, a PSA test, cervical smear and mammogram if appropriate. The full cost of colon cancer screen is also covered every five years, subject to clinical indicators based on family history of colorectal cancer or polyps in the bowel. Contact Quinn for the exact details.

Quinn's Essential starter, Essential, Essential Plus, and Essential Gold policies cover screening once all claims on outpatient benefits don't exceed €6,400. The full cost of mammogram and DEXA scan is covered under these plans, as well as a colon cancer screen every five years, subject to certain clinical indicators.

Other screening services are covered, subject to an outpatient excess (see 'Health Insurance', this issue, p405). These include a women's cancer screen of up to €30 per year, prostate blood test of up to €20 per year and sports health screening of up to €150 every two years. Essential Gold also covers an executive health check at an approved centre of up to €100 per year. Screening is not covered under the Essential Starter policy

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### HEALTH INSURERS

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## choice comment

The benefit of some types of health screening is clearly greater than others. Benefits also depend on the individual. Family history of the presence of certain diseases, or other lifestyle disease risk factors can indicate where greater precaution should be taken. Consumers may then opt to have specific illnesses screened for. A general health check, measuring illness risk factors such as cholesterol, blood pressure, weight and blood glucose is a good idea. However, when the benefit of screening aspects of health such as the general functioning of our lungs, liver and kidneys is unproven in healthy people, having a total health check may need more consideration. National screening programmes are carefully planned and evaluated. Private screening can be expensive and often seems to include a random collection of numerous health tests. Screening also plays on the idea of prevention is better than cure, but if the value of certain tests is uncertain, what they can potentially prevent also becomes questionable. Screening is one tool in preventative medicine that can highlight the possible presence of an illness or a factor that could contribute to its development in the future. The rest is up to us and whether we actually correct our lifestyle to reduce the risk.