

C.S. Lewis & Co. Publicists

Dear Editor/Producer,

Americans are required to purchase car insurance, and we extend our vehicles' lives with regular oil changes and annual tune-ups. But when it comes to our greatest asset—our health—many of us don't have health insurance, don't get recommended screening tests and interventions, and remain ignorant about our health-care options. Unlike our car, if we don't take care of ourselves, we can't get another.

What's wrong with this picture?

According to **DAVIS LIU, MD**, a practicing primary care physician and an avid health educator, the complexity and fragmentation of America's healthcare system overwhelms most people. Bottom line: We just don't know where to go for answers, advice, and tips that will help us make smart and financially sound healthcare decisions.

Thousands of times a year Dr. Liu helps his patients decide between different medications, tests, treatments, and therapies. He says people are desperate for reliable information, which is why he wrote ***Stay Healthy, Live Longer, Spend Wisely: Making Intelligent Choices in America's Healthcare System*** (Stetho Publishing, \$24.95).

This is the only book we've seen that tackles both the medical and financial perspective of staying healthy. Dr. Liu shares his insider tips on how to select a high-quality health insurance plan; how to make every doctor's visit productive; which healthcare trends are a waste of money; what and who are the various primary care and specialist physicians a person may encounter; how to separate medication myths from truths; and which tests, procedures, and actions must be done to stay well both physically and financially.

Dr. Liu is youthful, brilliant, articulate, and above all, passionate about educating consumers so they can take control of their healthcare decisions and live healthfully to their full potential and prosperously into old age.

A Phi Beta Kappa grad from the Wharton School of Business, Dr. Liu has a unique grasp of the business end of healthcare, in addition to his vast medical knowledge and experience. He has an easy way with the media and live audiences, and can discuss a wide range of topics related to health, from healthcare policy to the latest medical breakthroughs.

Please let me know if you would like me to schedule an interview.

Warm Regards,

Cathy Lewis

Stay Healthy, Live Longer, Spend Wisely

New book shows how to be a smart healthcare consumer, find the right care, and avoid needless costs.

Annually, tens of thousands of patients die prematurely, not due to medical errors, but because basic and well-known preventive interventions are not practiced consistently across the country. Add to that the bewildering number of pharmaceutical products, insurance plans, and alternative therapies, and it's no wonder people feel lost when it comes to finding the best healthcare.

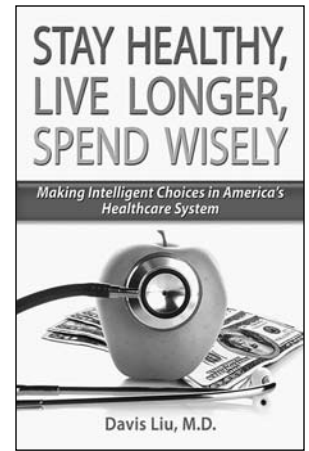
According to **DAVIS LIU, MD**, not making the right healthcare choices today could be the difference between so-so health and excellent health in your future. That's why he wrote *Stay Healthy, Live Longer, Spend Wisely: Making Intelligent Choices in America's Healthcare System* (Stetho Publishing, \$24.95), which provides critical information readers need, to make smart medical decisions and get the most value out of their healthcare dollars.

This consumer-friendly guide provides valuable insider tips on topics ranging from the differences between health insurance plans to interpreting the labels on over-the-counter drugs. Chockfull of the latest health recommendations for your age and gender, great web resources, real-life case examples, quizzes, and handy ingredient charts and glossaries, along with take-home points at the end of each chapter, this resource is the next best thing to having a doctor in your own family.

Learn how to:

- Find the right doctor and health insurance plan for you
- Maximize every doctor visit and hospital stay
- Ask for the right screening tests and interventions
- Skip tests, procedures, and therapies that waste your money
- Spot errors in health insurance bills, and get them corrected
- Avoid being duped by the claims of slick pharmaceutical companies and unregulated supplement makers

As healthcare becomes increasingly expensive, confusing, and difficult to navigate, this book clears the clutter and provides readers with useful information they won't find anywhere else.



Although \$1.2 trillion a year is spent on medical care, many people are receiving more care than they need, many more are receiving less than they need, and many are receiving the wrong kind of care.

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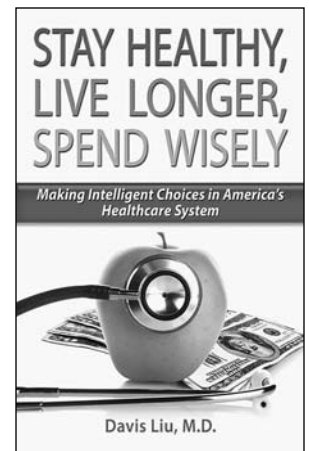
About the Author

DAVIS LIU, MD, is a respected family physician, a healthcare educator and writer, and the author of *Stay Healthy, Live Longer, Spend Wisely: Making Intelligent Choices in America's Healthcare System* (Stetho Publishing, \$24.95)

Dr. Liu is a board-certified family physician who has been practicing with the Permanente Medical Group in Northern California since 2000. Dr. Liu received his medical degree from the University of Connecticut School of Medicine, and graduated summa cum laude and Phi Beta Kappa from the Wharton School of Business at the University of Pennsylvania. He completed his residency training at the Glendale Adventist Family Practice Residency Program.

Dr. Liu's background in business enlivened his interest in the financial aspects of medicine and healthcare policy. He is passionate about teaching consumers how to make informed healthcare choices that not only benefit their health, but are financially smart as well. His opinion pieces have appeared in the *San Francisco Chronicle* and the *Sacramento Bee*, and he has penned frequent reviews for *Medical Software Reviews* newsletter.

As the only physician in his family, Dr. Liu has been reminded many times that his insider knowledge about medicine, new procedures, unnecessary tests, second opinions, and health insurance tricks and traps has spared his loved ones from poor health outcomes and unnecessary expense. He wrote this book in the hopes that it will be, for many healthcare consumers, the next best thing to having a physician-insider in the family.



Although our healthcare system remains the world's most expensive, it provides medical care that lags behind that of many nations, and is increasingly unaffordable to millions of Americans.

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Segment Ideas / Interview Topics

Better Health Leads to More Wealth

Discover the financial benefits of caring for your greatest asset.

In a 10-year RAND study, 25- to 54-year-olds in “excellent health” saw their median net worth nearly double by the end of the decade, to \$128,000, while for those in poor health, wealth actually shrank. Dr. Liu says protecting your greatest asset—your health—may be the savviest financial decision you make. Learn:

- Top ways to extend your working and earning years
- How investing in preventive healthcare can save you thousands
- Why buying health insurance when you’re young and healthy makes financial sense
- Financial pros and cons of Health Savings Accounts
- Why affording health insurance gets harder after you retire

The Pros and Cons of a Health Savings Account (HSA)

Learn whether an HSA is right for you.

Would you be more prudent about when to seek care and what prescription medications and tests to ask for if more of your own money were at stake? That’s the idea behind HSAs. Dr. Liu removes the hype and the myths as he discusses:

- The key features of an HSA
- What type of consumer would benefit most from an HSA
- Who should *not* get an HSA
- How HSAs can save you up to 30 percent on out-of-pocket medical costs

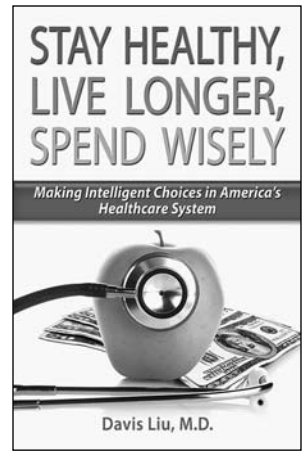
The Real “Two Americas”

Are you a member of the health-educated or the health-ignorant class?

Like it or not, says Dr. Liu, the healthier, more prosperous people in America are also those who understand how to navigate the healthcare system, are informed about health insurance options, and generally know and follow health guidelines recommended by national healthcare organizations. He aims to close this knowledge gap. Learn:

- Best ways to stay healthy *and* mind your wallet
- Where to go for reliable information about vaccines, screening tests, and interventions for your age and gender
- How finding a good family physician boosts longevity
- How to get the most out of every doctor’s visit
- Top facts every healthcare consumer should know about hospitals, insurance, doctors, and medications

—MORE—



A 1996 study at the Mayo Clinic showed that patients remember less than half of what physicians tell them during office visits.

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Mastering the 19-Minute Appointment

An insider shows how to get the most out of doctor's visits.

Take it from an insider: In a typical doctor's appointment, you have about 19 minutes to tell your medical story well, ask smart questions, take notes, and make sure you understand what happens next. Dr. Liu says making each appointment count is your single best strategy for improving overall healthcare. Learn:

- How to craft and tell a brief but detailed medical history
- Patient etiquette dos and don'ts
- Why it's best to tackle four health concerns or less
- How to ask the right questions, which details are most helpful to doctors, and other insider tips
- How to use the mnemonic D.A.T.E. to remember what the doctor tells you

What Every Hospital Patient Needs to Know

Being an educated consumer can improve your hospital stay.

According to Dr. Liu, many consumers take a passive approach to being hospitalized. He says there's a better way. Discover:

- How to "hospital shop" before you need to be in one
- Why one hospital may be better than another, depending on your particular condition
- Typical costs you'll encounter in hospital
- A need-to-know primer on specialists, nurses, emergency medical physicians, and other hospital staff
- How to check your post-hospitalization bill for errors
- How finding a facility that uses hospitalists could improve your stay

How to Be a Smart Medication Consumer

Physician offers tips on taking prescription and OTC drugs.

Every day on television, radio, in print ads, and on the internet, consumers are barraged with ads for over-the-counter and prescription medications to cure what ails us. Don't be seduced by slick marketing, Dr. Liu warns. He offers these tips instead:

- Where to find unbiased info on prescription and OTC drugs
- When to buy brand name, and when to go for generic
- Four questions to ask your doctor about your medications
- How to know if pharmaceutical ads are telling the truth
- Top dosage errors OTC medication buyers make, and how to prevent them

Hospital Facts

- 85% of hospital bills contain errors.
- A day and night in a typical hospital (not including doctor fees, lab tests, and medication) costs \$3,600 per day.
- A great tool to evaluate hospital performance can be found at www.leapfroggroup.org.

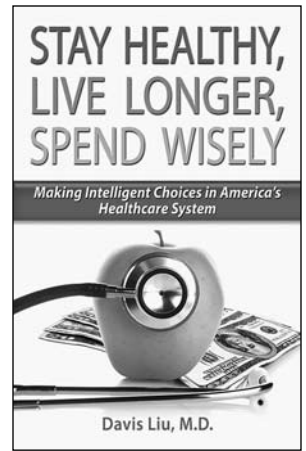
Behind Drug Ads

When you see an ad for a medication, one of the following applies:

- It is brand new.
- It is an existing drug that the FDA has newly approved for another illness or condition.
- It is not generic, and more likely to be expensive.
- It may have many competitors.
- It is a new version of an existing medication about to go off patent—and face competition from a cheaper generic.

Dr. Liu's Ten Tips for Staying Healthy

1. **Keep active.** Engage in moderate-intensity physical activity for 30 minutes at least five times per week.
2. **Maintain healthy weight.** To figure out if you are overweight or obese, calculate your body mass index (BMI). Use the adult BMI calculator at www.cdc.org to find your number instantly.
3. **Don't smoke, and control your blood pressure.** Along with numbers 1 and 2, these precautions will significantly reduce your chances of developing the first four leading causes of death (heart disease, cancer, stroke, and lower lung disease).
4. **Drive cautiously, in a safe vehicle.** Drive sober, wear your seat belt, and purchase a vehicle with a good safety rating listed at the Insurance Institute for Highway Safety (www.iihs.org).
5. **Invest in a high-quality health insurance plan.** Patients with high-quality health insurance plans are healthier, live longer, and get better and more frequent care than the uninsured and those with poor-quality plans. There are decent policies for every income.
6. **Find a good primary care physician or internist.** Studies show that people using a primary care physician rather than specialists were 19 percent less likely to die. Like health insurance plans, there are those who deliver better care than others to keep you living longer to your full potential.
7. **Actively search for disease.** Follow the latest recommended screening tests and interventions for your age and gender from the ADA, AHA, ACS, and USPSTF (details on p. 107 of *Stay Healthy, Live Longer, Spend Wisely*).
8. **Know your health story, and learn to tell it well.** Keep your own medical records and history, and learn how to tell your health story to your doctor efficiently and thoroughly.
9. **Make every doctor's visit count using D.A.T.E.** D—Take notes and ask questions so you understand and remember the (D)agnosis. A—If your doctor requires or recommends (A)dditional testing, x-rays, or procedures, make sure you personally get the results, and your doctor does too. T—Be clear about what the (T)reatment plan is. E—Clarify when you need to return for further (E)xaminations or (E)valuations.
10. **Know what you put in your body.** Learn to interpret the labels of over-the-counter medications. Research, and ask your doctor about, all prescription medications you're taking. Use caution when taking any herbal or dietary supplements; they are not regulated by the FDA, so there's no reliable way of knowing what's really in them.



Vehicle Safety Facts

- In 2002, the death rate for motor vehicle accidents was triple the HIV death rate and 60% of the breast cancer rate.
- The declining death rate in motor vehicles over the past decade was not due to better drivers or improved roads, but to safer cars.

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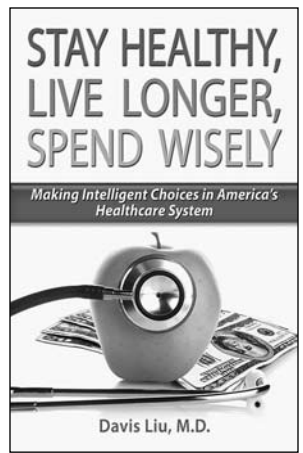
Do You Know How Much Healthcare Costs?

Test your knowledge with this quiz.

Most of us have no idea what healthcare really costs because our insurance pays for it. If you had to pay for it out of pocket, could you? Match each of the following common healthcare procedures or services from the left column with its corresponding price tag, in the right column. See answers at bottom.

- | | |
|--|--------------------------|
| 1. Blood work for cholesterol, blood sugar, or anemia. | a. \$550 |
| 2. Hip replacement surgery (not including doctor fees, lab tests, and medication). | b. \$2,100 |
| 3. A trip to the hospital to give birth by C-section. | c. \$25,000 |
| 4. A day and a night in the hospital (not including doctor fees, lab tests, and medication). | d. \$73,000 to \$110,000 |
| 5. A visit to a primary care doctor (not including lab tests or medication). | e. \$70 to \$150 |
| 6. Ambulance trip. | f. \$3,600 |
| 7. Monitored heart unit room (per day). | g. \$300 |
| 8. Intensive Care Unit (ICU) (per day). | h. \$3,800 or more |
| 9. CT scan of the head. | i. \$6,200 or more |
| 10. MRI of the abdomen. | j. \$775 to \$1,500 |
| 11. X-ray of the knee (two views). | k. \$18,000 |
| 12. MRI of the knee. | l. \$80 |
| 13. Physical therapy visit. | m. \$13,500 |
| 14. Open-heart bypass surgery. | n. \$1,400 |
| 15. Lithotripsy (shockwave treatment for kidney stones). | o. \$75 to \$150 |

Answers: 1g, 2c, 3m, 4f, 5l, 6a, 7h, 8i, 9n, 10b, 11o, 12j, 13e, 14d, 15k



Can Insurance *Save* You Money?

Yes. Hospitals, trying to cover costs, are now charging uninsured patients up to four times more than insured patients.

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Healthcare Facts and Statistics

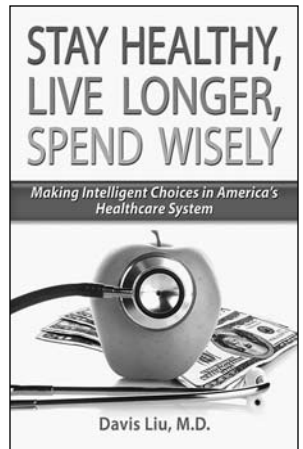
On Health Insurance...

- A comparison of the top 10 percent of health plans discovered variability among plans exceeding 20 percent on preventive quality measures such as screening for breast cancer, advising patients to quit smoking, and offering immunizations for flu shots. (If the safety standards of the various airlines varied by the same percentage, the airline industry would go bankrupt! Variability between the top and average in the airline industry, by comparison, was less than 1 percent.)
- From 2000 to 2005, health insurance premiums have increased 73 percent as compared to inflation (14 percent) and wage increases (15 percent), and they are expected to continue to rise and outpace both.
- 37 percent of Americans are extremely or very confident that they possess enough knowledge to buy health insurance on their own, but twice as many, 78 percent, reported feeling confident in purchasing health insurance after talking to their doctor about health and healthcare.
- Odds are good that in the future you will need medical care, even if you are healthy. The American Cancer Society predicts that a man has a 1 in 2 chance and a woman a 1 in 3 chance of developing a cancer sometime during his or her lifetime. This calculation excludes patients with the more common forms of skin cancer like basal cell cancer and squamous cell cancer. Cancer is America's second leading cause of death.
- The number of deaths incurred because people didn't have health insurance was as high as 18,000 annually—roughly the same number of people dying from diabetes.

On Healthcare Costs...

- In 2005, 1 in 5 Americans reported having an overdue medical bill. Almost 3 out of 10 skipped medical tests, cut medications, or skipped doses due to cost. A majority (56 percent) felt their medical conditions worsened as a result.
- 18 percent of Americans say healthcare costs are the largest expense outside of rent or mortgage.
- A 2003 report noted that 80 percent of employers felt that the cost of a health plan was a very important factor, while only 3 percent felt that *health-care quality* was as important.
- In 2004, for the first time the national average for the total health care premiums paid to cover a family of four exceeded \$10,000.

—MORE—



A review of 20,000 patients from 12 metropolitan areas showed that only 76% of breast cancer patients, 73% of pre-natal patients, 69% of low back pain patients, 68% of coronary heart disease patients, and 65% of high blood pressure patients received the recommended care developed by expert medical committees.

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- Cutting your health costs indiscriminately can hurt your health. A June 2004 report showed that patients with chronic preexisting medical conditions who curtailed their prescription medications because of cost were 76 percent more likely to suffer a significant decline in their overall health, and 50 percent more likely to have a nonfatal heart attack or stroke than those who did not cut back.
- A couple retiring in 2006 will need \$295,000 to fund health insurance premiums and out-of-pocket expenses. For future retirees, the picture is bleak with predictions that health care costs will eat up 20 percent of pre-retirement income.
- Although \$1.2 trillion a year is spent on medical care, many people are receiving more care than they need, many more are receiving less than they need, and many are receiving the wrong kind of care. In addition, preventable and harmful errors are occurring frequently.
- Of the over 45 million Americans who are uninsured, about 6.6 million earn household incomes of over \$75,000.
- One survey noted that 63 percent of patients wanted to discuss out-of-pocket costs, and 79 percent of physicians believed that patients generally wanted to have this discussion. The reality, however, is that just over a third of physicians and only 15 percent of patients ever have this talk.

On Poor Healthcare...

- An estimated 83,000 Americans could avoid premature death each year by following the recommended guidelines from national expert committees, such as the American Heart Association and the American Cancer Society.
- Over a third (36 percent) of elderly patients did not receive the pneumonia vaccine, which would have prevented 10,000 deaths annually. Another 68,000 lives could have been saved if the remaining 35 percent of high blood pressure patients had received appropriate treatment.
- A 2002 article in the *Annals of Internal Medicine* found that a majority of the public still feels that a comprehensive physical examination is necessary, even though recent medical evidence and guidelines do not recommend it.
- In 2002, only 62 percent of women 40 and older reported having a mammogram within the previous year. The number decreased to less than 40 percent in women without insurance.
- Despite being the third leading cause of cancer deaths, the majority of patients do not get screened for colon cancer.
- 1 out of 3 adults has high blood pressure, and a third of those people are unaware that they have it.

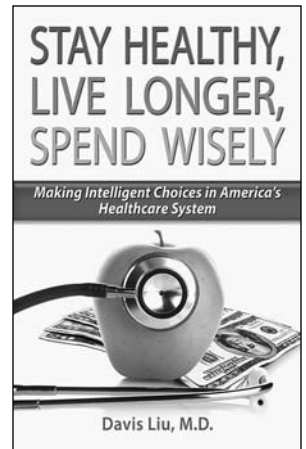
On the Coming Shortage of Primary Care Physicians...

- Only 19% of first-year resident physicians plan on practicing general internal medicine.
- Of those about to complete the 3-year residency program in 2003, only 27% planned to be internists, down from 54% in 1998.
- About 35% of primary care physicians are over the age of 55, with most planning to retire over the next 5 to 10 years.

Note: All studies and findings are cited in *Stay Healthy, Live Longer, Spend Wisely*, by Davis Liu, MD.

Suggested Interview Questions

1. What's the best way to compare health insurance plans?
2. Talk about Health Savings Accounts. What are they, and what are their advantages and disadvantages?
3. What are the differences between for-profit and nonprofit health insurance plans?
4. What type of health insurance policy would you recommend for a person who is between jobs?
5. What type of policy would you recommend for someone who is young, healthy, low income, and uninsured?
6. How do you find the right physician?
7. When is it okay *not* to see a doctor? What do you consider an unnecessary visit?
8. Offer some tips and advice, from a doctor's perspective, on how patients can make the most of their doctor's visits.
9. What sort of screening tests and interventions should people find out about and pursue to optimize their chances of finding and preventing disease?
10. How can you tell if the medication you're taking is the best one available for your condition?
11. What's the difference between a generic medication and its branded counterpart?
12. Where can one find reliable, unbiased information on over-the-counter and prescription medications?
13. You say that many people take the wrong OTC medications in the wrong amounts. Why is this happening, and how can people avoid such potentially dangerous mistakes?
14. What is concierge care and why do you believe it is a waste of money?
15. Why do you not recommend body scans as a screening tool?
16. Are natural products such as herbal and nutritional supplements effective and safe?
17. What are some promising trends in 21st century health care?
18. Explain the new trend of hospitalists. What are they, and how might they benefit hospital patients?
19. Discuss what group visits are, and what type of patient benefits most from this new trend.
20. What is evidence-based medicine, and how are physicians using it to improve health care?
21. What are the top things people should do to stay healthy and prevent illness, disease, and injury?
22. If you could set policy in Washington, how would you "fix" America's health-care system?
23. Why do you like birthdays?



Docs and Drug Reps:

- In 1996, there was 1 pharmaceutical rep for every 18 physicians. Ten years later, there is 1 for every 9.
- A typical third-year med student receives one gift from or attends one program sponsored by a pharmaceutical company every week.

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