

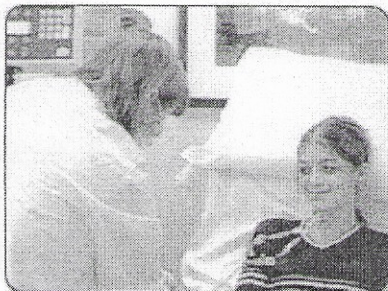


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NIGHTLY NEWS

WITH TOM BROKAW

Debate over experimental treatments



Nightly News

Insurance industry says treatments not proven enough to pay

Who should pay — you or your insurance company — for expensive experimental health treatments that could restore your health? NBC's Jim Avila reports.

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By Jim Avila
NBC NEWS

Nov. 12 — Who should pay, you or your insurance company, for expensive health treatments that could restore your health, but are still experimental? It's one of the trickiest questions of modern medical breakthroughs, especially because insurance companies ultimately pass their costs along to all of us.

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Jim Avila
NBC CORRESPONDENT



Health Care

FORTY-SEVEN years ago, a mechanical pump kept Johnny Watson alive during open heart surgery. Though it is commonplace today, it was pioneering and experimental surgery in 1955.

"I was the sixth person to receive the surgery on this machine," says Watson. "I was the third person to live."

For nearly five decades, Watson has been a walking advertisement for experimental surgeries.

Medical procedures are tested in clinical trials sanctioned by the National Institutes of Health. More than 4,500 are underway in the United States today, many of them not covered by insurance. The industry says it is cautious and denies payment because they have not been thoroughly proven effective.

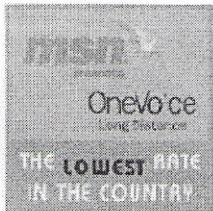
"There is this view that the newest is better than the oldest," says Don Young of the health insurance association of America. "And that may be true sometimes, but it's certainly not true a lot of other times."

Christy Tubman says that new is better in her case. She has raised \$75,000 in donations and grants for her experimental stem cell procedure to cure Crohn's Disease, an eventually fatal illness that made her feel like knives were stabbing her stomach.

"I've spent the last decade or more in a hospital bed, and that's no more," says Tubman.

Jackie Rocha suffers the same stomach pain, has been through 15 different medications without stem cells. The next step is removal of her gastro-intestinal system. But her insurance company has denied coverage three times.

"There's a clause in the contract that says they don't pay for investigational, experimental... and it goes on and on and on," says Rocha.



That, say doctors, is the problem. Experimental is a non-technical term. The surgery Rocha needs has been performed successfully six times in FDA sanctioned clinical trials, but the long-term testing won't be complete for five years.

"We've taken people who have failed everything with horrible disease and a lot of suffering," says Dr. Richard Burt of Northwestern Memorial Hospital.
"And, you know, they've become clinically normal."

But these are incomplete results that America's insurance companies often say are not good enough, even if they sometimes keep patients alive for decades.