

**Part 13:**  
**Reports of doctors rewarded for denying Lyme treatments**

It wasn't just Empire that denied and continues to deny coverage for Lyme treatment beyond 2 to 4 weeks of oral antibiotics.

The following information is from Pamela Weintraub's valuable 2008 book, "Cure Unknown: Inside the Lyme Epidemic." Weintraub wrote that as the number of Lyme cases grew, so did the costs, "and the insurers rebelled. The following quotes can be found on pp. 303-306.

"By August 1992," Weintraub continued, "Prudential, Metropolitan Life, and Blue Cross Blue Shield of New Jersey, among others, had imposed an intravenous antibiotic limit of twenty-eight days."

Empire Blue Cross Blue Shield commissioned one of the top four accounting giants, Deloitte & Touche, circa 1995 to study its profitability. Weintraub wrote, "The problem at Empire, said the accountants, was rooted in corporate culture: Empire reviewers were just 'not aggressive enough' to confront treating doctors and turn down their request."

Weintraub emphasized, "Deloitte & Touche had some solutions.

"One was an incentive plan that paid company employees and physician reviewers as well as treating doctors more when they restricted treatment and turned down claims. From the family pediatrician to the insurance company nurse, success in restricting payouts would mean financial reward.

"As an adjunct to this, Deloitte & Touche recommended focusing on the small number of diagnoses accounting for the greatest outlay: diabetes, heart disease, cancer, asthma, neonatal care, and Lyme disease."

Weintraub pointed out that New Jersey rheumatologist "Leonard Sigal, for instance, consulted for Prudential, Aetna, Blue Cross Blue Shield, Anthem, and Metropolitan Life, passing diagnostic and treatment decrees. His fee was \$560 an hour in 1996, though he worked for a day rate as well. Sigal was not alone: Other top academics consulted, too."

In his testimony under oath against a patient's diagnosis of Lyme, Sigal reportedly admitted that these consultancy fees would "pay for a lot of college tuition, actually."

Other doctors reportedly balked at the new profit-driven policy. Weintraub wrote,

“Despite the potential for personal profit, the company’s longtime physicians lacked the ‘stomach, heart, or will’ to deny so many claims [former Expire executive Dr. Richard] Sanchez said.”

Weintraub summed up that "nurses and doctors who accepted the new order stayed on, and those disturbed by the rules or more sympathetic to the patients did not. It was only the patients who had no choice. The world of managed care had reconfigured medicine around them.

"But unless they were independently wealthy and could pay out-of-pocket," Weintraub concluded, "Lyme patients had nowhere else to turn.”

*Next: Even research by Lyme ‘experts’ contradicts their own official position*