

What Your Medical Insurance Doesn't Cover: Time for a Reality Check!

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Abstract: There are much better ways to deal with chronic, degenerative diseases than the approaches used in traditional medicine. With the modern marriage of functional medicine [\[1\]](#) and enlightened self-care, sufferers are finding true solutions to reversing and even healing chronic conditions. These conditions traditionally just get worse over time and often require a lifetime of drug administration—and sometimes surgical procedures to extend life. Yet, when these sufferers wish to take advantage of the benefits of functional medicine, they find that their medical insurance won't pay for it. Why? Because the healing and reversal of chronic diseases—and most important, prevention—are not the primary goals of traditional medicine under today's medical insurance model of healthcare. This article explains why this is so and what your options might be for a greater quality of life.

Diabetes, cardiovascular disease, thyroid dysfunction, cancer, obesity, autoimmune problems, and so forth: these are chronic, degenerative diseases we see all around us, whether we currently suffer from such conditions or not. Those who *do* suffer, however, often express much surprise and enthusiasm when they learn about the sound, healthy ways to heal and transform their chronically stressed bodies, minds, and lives for greater well-being. They've heard about the opportunities of *functional medicine*¹ combined with enlightened self-care, opportunities to reverse and even heal their ailments.

As a wellness doctor, I've had personal contact with thousands of such sufferers at my talks, online, and in my office. They've learned that such disease reversals can spare people who are proactive and self-reliant from a lifetime of misery. Seeing that this is possible, they want in! But their enthusiasm often wanes when they find out their medical insurance will not cover the professional support services that make such healing and rejuvenation possible. I have to tell them the sad truth:

Your medical insurance will not cover effective treatment protocols that prevent or reverse chronic, degenerative illnesses if those protocols hurt the profits of drug companies, medical technology companies, hospitals, or the medical insurance industry itself.

Chances are good you're expecting one thing for your insurance money and getting something very different. You're *hoping* for vibrant health and a high quality of life but are instead getting pharmaceutical Band Aids, drug side effects, and sympathetic pats on the shoulder that never get to the heart of your problems. So your misery and fears continue.

Have you paid any attention to the drug commercials on TV? Have you noticed that the words "heal" or "reverse" are never spoken? Yet, the commercials mention "symptom relief" every time (along with a long list of toxic side effects that consumers *hope* to avoid). There you have it. Your medical insurance supports symptom relief as its primary goal. It tries to make you feel less bad and perhaps extend your life for business reasons. But it doesn't seek to remedy underlying causes or prevent future ailments. This means your insurance contributions are not paying for wellness care or prevention.

Let's be clear. Powerful lobbies and huge corporate interests shape the insurance model of traditional medicine. These interests intellectually distance themselves from broken bodies, souls, and heartache. Oh, yes, they will occasionally cook up publicity that makes them sound benevolent and community focused, but that's part of their advertising business model.

These corporate interests decide what services your medical insurance will support. The decisions always center on profit, control of the population through government regulation, and long-term self-survival. That should be no surprise. We're talking about a huge, intricate business with many bureaucrats to influence and investors to satisfy. But you need to know that the business decisions behind the medical insurance model *severely* limit your healthcare or prevention choices. Indeed, the choices available to you come from a book of diagnosis, treatment, and drug codes that the American Medical Association controls with an iron fist. If the codes in the book don't cover the treatment services you really need in order to heal and rejuvenate, your insurance won't pay for them. And prevention is not even on their radar screen.

With ever-growing fervor, the same corporate interests that influence the medical insurance business are spending advertising billions to convince you, the government, and your doctor that their codebook and pharmaceuticals are the only legitimate game in town for treating chronic, degenerative illnesses. What's more, if your doctor is a part of the insurance system, wants to be paid, and doesn't wish to risk losing his or her license to practice, then allegiance to the AMA's Book of Codes must become his or her religion. In that book, Big Pharma provides the manna from heaven.

These same corporate interests engage themselves in expensive promotions, influence peddling, fear tactics, and blatant ridicule of nonconformists in order to keep you and me from looking elsewhere for effective health systems and drug-free lifestyles that boost our quality of life. I'm talking about approaches, protocols, and lifestyle improvement training (as promoted by functional medicine) that prevent the onset of chronic disease. And if already afflicted, reverse, or even heal these conditions. Our bodies can once again function as they should because toxic drugs are not metabolically attacking them any longer. Yet, since corporate control is so deep and widespread, we don't always see the light. Here's a prime example.

Modern researchers have learned that the many common drugs used to "control" diabetic signs and symptoms actually harm patients over time because they raise insulin levels or allow high levels to persist, unabated. But continuously high insulin levels lead to even further insulin resistance! The body is crying, *"Enough! This steady insulin bath is harming me."* According to Dr. Ron Rosedale, MD, one of the foremost researchers in the world on the effects of insulin and leptin resistance:

"I have been incensed about the traditional medical treatment of diabetes for decades. Diabetics have been told that they can eat meals multiple times daily that turn into sugar and even sugar itself, as long as they take enough insulin to lower their blood sugar. The importance of limiting the intake of sugar and foods that turn into sugar has been almost totally ignored. There has been virtually no recognition that high insulin levels are at least as much of an insult to a person's health as high sugar levels."[\[2\]](#)

So what's the traditional remedy for insulin resistance in diabetics? More insulin to overcome the resistance, of course! This has been turning insulin-resistant diabetics (type-2) into insulin-deficient diabetics (type-1) by harming the ability of the pancreas to continue insulin production. And it has been turning type-1s into type-2s by administering too much insulin and creating the body's resistance. The marriage of type-1 diabetes with type-2 is now called type-3 diabetes, a serious "double whammy" that is becoming an epidemic.

Dr. Rosedale calls this type of disease progressions DIE, or Doctor Induced Exacerbation. In common lingo, your doctor's treatments are making you sicker—all because old-time medicine still considers diabetes to be a high blood sugar disease rather than a high-insulin-level disease. Both create damage, but chronically high insulin levels are what cause one's metabolic balance to go haywire and lead to all types of side effects, including uncontrollable weight gain.

But what would happen if your MD suddenly began to help you treat or reverse diabetes with insulin-lowering dietary changes and other *non-toxic* approaches that permanently lower both insulin resistance

and insulin levels? Prescribed exercise, for example. And what if many other MDs did the same thing? Why, diabetic drug profits would go up in smoke! Of course, that's unlikely to happen on a large scale under today's Book-of-Codes insurance system, although some forward-thinking MDs are willing to "work around" the book with trusted, self-reliant patients.

With precious few exceptions, medical insurance supports narrow types of diagnosis and treatment for those who have "fallen out of wellness" and have little clue about what primary prevention means. Sure, you'll find provisions in your insurance contract called "preventative care," but if you read your policy closely, you'll see that the contract's preventative care doesn't *prevent* sickness at all. Rather, the care consists of procedures that screen for the onset of conditions that drugs and surgery can treat! That's not prevention. It's early intervention. There's a big difference.

Let's face it. If primary prevention of chronic diseases were part of the insurance model, it would hurt lifetime profits. Therefore, the model doesn't support primary prevention. In a perverse way, however, even that is slowly changing. There's a growing prevention movement in this country, despite the pressures of the medical model. The special interests aren't stupid and are seeking ways to profit from it. Their approach? Establish monopolies sponsored by government regulation (think "FDA") that further limit dietary and supplement choices or create huge economic barriers to competition. Ultimately, you and I bear the higher costs and may even find ourselves legally deprived of access to protocols that work.

To be fair, your insurance card may give you access to some of the finest doctors in the world for dealing with acute care such as the diagnosis and treatment of certain hard-core genetic conditions, trauma, or short-duration illnesses in need of urgent attention. For such harrowing situations, I want traditional medicine in my corner—and I do carry an insurance card for that purpose. I certainly don't recommend that you burn yours! But I have a different strategy than most. My deductible is large, giving me savings. In turn I invest the savings, and more, in *true* prevention—the kind that supports a lifetime of high vitality, drug-free, disease-free living. It's the kind of prevention that actually *lowers* lifetime costs while delivering more of the quality of life we are individually capable of achieving.

So, getting back to the original concern about insurance coverage. The money you hand over to your medical insurance company pays the fees of the doctors and facilities that work under the "sickness insurance" [3] model. But that model will not pay my fee as a wellness practitioner. It does not welcome my diagnostic or treatment protocols even though they have proven to be extraordinarily effective for self-reliant individuals. With the AMA in charge, the insurance model prohibits nearly every facet of true prevention or wellness practice.

If you are suffering from one or more chronic, degenerative diseases, or you are worried about what might be down the road for you (a diagnosis of pre-diabetes, for example), you must decide what you *really* want to happen in your life. You should to ask yourself some tough questions about insurance and more. It's time to "get real." Here's a sample of such questions:

- *"How much value am I getting from the large medical insurance fee I am already paying? Am I getting healing? True prevention? Disease-reversal? How much has that fee gone up over the years? How much have I been paying out-of-pocket, above the fee? And how quickly have those out-of-pocket expenses been rising?"*
- *"How much higher will my out-of-pocket expenses for drugs likely go? Am I willing to pay for those drugs for the rest of my life, even as their costs continue to escalate? And am I willing to pay for additional drugs to quell the known and unknown side effects of drugs I'm already taking?"*

- *Do any of these insurance and out-of-pocket costs look as if they will be shrinking any time soon? Is there anything on the horizon that makes it look like I'll be getting more for my money than I am today, especially considering that greater and greater numbers of people without means to contribute are able to "benefit" from the system? Also, considering that medical costs are escalating faster than almost any other category in the economy.*

"Most of all, how do I feel about my answers to the above questions? Has my quality of life improved or diminished since I was diagnosed and treated according to the Book of Codes?"

If you want to break the unconscious pattern of dependence and bondage to a so-called healthcare system that in reality performs sickness care that may even make you sicker, you'll need to step out of the dark and take control of your health. This will require that you become your own wellness advocate and adopt a new lifestyle that follows the principles of functional medicine and enlightened self-care. You will have to make an investment in both self-reliance and money for prevention. After all, you are no longer a 20-something, and Mother Nature will not support you as though you are. With your practitioner's wellness guidance plus a rejuvenation approach tailored for you and not your disease symptoms, you'll enable yourself to heal naturally and build strength for the future years.

Remember this. The primary reason people begin to "fall out of wellness" after age 30 is that it's Mother Nature's way—unless we outsmart her by creatively releasing the innate healing abilities that were so obvious in our youth. Today, these abilities can and will be easily overwhelmed by stress buildup. This means we cannot continue to live a fall-out-of-wellness lifestyle with all its mistakes. It means we need to work with health professionals who can help us reverse course instead of continue to "ride the conveyor belt to a living hell." It means we can't be afraid to take personal responsibility for our health and adopt the greater levels of enlightened self-care that make that possible.

But ... you always have a fallback. The insurance companies and traditional "healthcare" system are more than happy to "treat" those who have fallen out of wellness and don't mind living a depleted life full of compromises and loss of vitality, probably for decades. We make our choices.

[1] Personally tailored medicine that deals with *primary prevention* and *underlying causes of chronic disease* rather than simply removing or masking symptoms once they arise; emphasizes true healing, treatment of the person rather than a disease, and a partnership of joint responsibility between doctor and patient, with the patient carrying most of the load; embraces the most current science in diagnosing early abnormalities that eventually lead to chronic illness; uses botanicals and other forms of nutritional supplementation rather than pharmaceutical agents that create high levels of stress damage; keeps people from becoming high-risk disease candidates in the first place.

[2] <http://articles.mercola.com/sites/articles/archive/2005/08/16/doctors-cause-diabetics-to-die.aspx>

[3] Sickness insurance is called healthcare insurance in the same fallacious vein that death insurance is called life insurance.