

A sunburst graphic with numerous thin, light gray lines radiating from a central point behind the text.

Healthy Moms Podcast

BY **Wellness Mama**[®]
simple answers for healthier families

Episode 174: How to Save Money and Get Better
Healthcare With SteadyMD

Child: Welcome to my Mommy's podcast.

This episode is brought to you by Dry Farm Wines. If you follow me on Instagram you probably already know how much I love these wines. But after a recent trip to Europe, I am even more convinced that these are the only wines I will drink anymore. Here is the deal. Many conventional wines have added dyes, sugars, commercial yeast, fish bladders and some other unsavory ingredients. But even organic wines can have high amounts of sugar, in fact more than soda, they can have commercial yeast that are not gut friendly, or really high amounts of alcohol. I recently visited small family vineyards in Italy, and I got to see firsthand what makes a wine truly natural, and it goes so far beyond organic or biodynamic. In fact, these farmers would have been offended if you had called their wines just organic. These wines have to be made with native, natural yeast so they are actually a great source of living beneficial bacteria. The vineyards cannot be irrigated, thus the name Dry Farm, so the alcohol and sugar content are low and Dry Farm Wines lab test every batch of wine for different factors including alcohol at 12.5% or less, low to no sugar so they are all keto-friendly, only naturally occurring sulfites in low levels and so much more. So what does that mean? For me, it means that, while wines use to gives me a headache, I can drink these wines and feel amazing the next day. If you want to try them and I know that you'll love them as much as I do, you can get an extra bottle of wine for just a penny with any order at dryfarmwines.com/wellnessmama.

This podcast is brought to you by kidslovetoswim.com. I recently found this and absolutely adore this course, and I had to share it with you. We all know how important water safety is and how kids can drown in just minutes or seconds in a small amount of water, and especially if they don't know how to swim. In fact, the inability to swim is one of the biggest factors linked to drowning. This is such an important issue, it's a bigger risk for kids to drown in water than playing alone outside or walking to school by themselves. In fact, two children die every single day from accidental drowning, it's a horrible and big important issue. And for this reason, swimming is so much more than just a sport, it's a vital life skill that all of us need. But, I get it, it can be super intimidating and scary for kids. You already teach your kids their ABC's and how to ride a bike and what foods help their body grow, and now you can teach them to swim safely at home with this online course. You get the skills of a certified water safety instructor and lifeguard and parent. And he teaches you in just five simple steps and in only 14 days how to take your kids to swimming proficiency in a fun engaging way that will increase their water ability drastically, and also their bond with you. Go to kidslovetoswim.com to find out how.

Katie: Hello and welcome to "The Healthy Moms Podcast." I'm Katie from wellnessmama.com and I am so excited in this episode to get to share with you something really cool that I have been involved with for over a year and that now I get to even help in an advisory capacity because I am here with Yarone Goren who is helping pioneer the future of healthcare in a way that lets us as patients have more input and participation into our own healthcare. Yarone is the cofounder of SteadyMD which is a healthcare startup that offers really high quality and adorable primary care completely online.

Like I said, I'm serving as an advisor for this company to help create options that are awesome for moms and families. And what I love is that it has basically taken the old school, country friend-doctor approach and brought it into the modern era where we can now access our primary-care doctor any time of day through our phone, even through video chat. We're gonna delve into it a lot more, but if you want to check it out right now you can go to steadymd.com/wm to check out how the system works and see all the doctors. But Yarone, welcome and thanks for being here.

Yarone: Thanks Katie, really glad to be here and really glad to have you involved.

Katie: I'm so glad to be involved. I know many of you listening may have heard parts of my story where it took me literally years and almost a dozen doctors to finally find answers for my own healthcare and this was after I was doing a ton of research. I had a pretty good idea of what the problem probably was and I couldn't get a doctor to test me for the things that I thought were probably wrong. I was going to doctors and saying, "I'm willing to pay cash out of pocket, please run this test." And they would say no.

And it was so frustrating and disempowering which is why, when I found you guys I, was so ecstatic because I

think you guys are filling a really important need and I think that we are facing a lot of problems, obviously, it's no secret. We're facing a lot of problems in the healthcare industry right now and there's frustration on both the side of the doctors and the side of the patient and there's so many struggles and I feel like you guys have really tackled a lot of that, the SteadyMD. So, I'd love to hear first and foremost, kind of, how the idea of SteadyMD came to be and if you could just walk us through the basics of how it works.

Yarone: Sure. Well, you know, I think you summarized it correctly. I think we've, kind of, all been there. You know, many months of, kind of, resisting going to the doctor, finally making that doctor's appointment, maybe waiting several weeks to actually see the doctor, kind of making that appointment weeks and weeks out.

Then you're waiting in the waiting room, often it's a drab place filled with sick people, not the most comfortable place to hangout. Then we get that dreaded clipboard. You got to fill out all your info and your insurance and your, you know, past medical background and so on. Then you see the nurse or the physician's assistant, then you're waiting in the exam room and then finally see the doctor, maybe spend five minutes or so with the doctor, you're not sure how much it's gonna cost. You're, kind of, waiting for that surprise bill. And then if you have follow-up questions, you know, on your drive home or later that day or whatever, there's not really a convenient way to reach back out to the doctor. You'll get walked and tackled off by the receptionist or the nurse or the PA.

And then, you know, for so many of us who take a hands-on approach to our health, you know, for those of us who are reading Wellness Mama, searching Google or, you know, actively participating and engaged in our health. This is...it's super unsatisfying and, you know, the experience with the traditional medical system is just so cold and so transactional. We started SteadyMD, really, to address that. We had that type of experience as patients. And as we dug into the system, we came to recognize that a lot of doctors are pretty unhappy with the system too. It turns out that the typical primary-care doctor has about 2,500 patients. Not exaggerating, I'm not inflating the number it's, kind of, often, commonly stated number, somewhere there, that 2,500 patients.

They're seeing about 25 to 30 patients a day. They usually get reimbursed by the insurance company, about \$70 per patient visit. So, these are some of our best and brightest young people. They go to medical school. They, kind of, work their tails off. They accumulate hundreds of thousands of dollars in student-loan debt, you know, it's really expensive to become a doctor. And then they realize, in order to pay their bills, to make a living, to work for the hospital or even work for themselves, they've got to see about 25 to 30 patients a day and they're not really able to provide care in the way that they intended or expected.

Certainly, the case with the young doctors, they're the proverbial, you know, frogs thrown into the boiling water. They're, kind of, jumping in and looking around and thinking, "What the heck is this? This is not what I wanted to do." The doctors have been around for a long time, this kind of system crept up on them. And so that's the situation for both the patients and the doctors, it's pretty unsatisfying and we set out to change it in a really super-simple way. We thought to ourselves, you know, we want to, kind of, go back to the old school country-doctor, kind of, how you stated in your intro there. We want to create a really warm, engaged, collaborative...and I love that word, collaborative, relationship between one patient and one doctor. That's it.

So, our SteadyMD doctors have a limited number of patients, about one-fifth of the number of patients of a traditional primary care doctor, that's about 5x more time to listen to you and pay attention to you. It's a completely new kind of medical service. It's completely online, which is a little weird for a lot of folks. They, kind of, scratch their heads and they wonder, "Wait, how is this gonna work?" But we pair you with a doctor, a doctor who, kind of, gets you, who's part of your life. A doctor with a limited number of patients...as I said before, way more time to listen to you and pay attention to you, and really gets to know you, your personal medical history, your family medical history. Your doctor is available to you anytime via text, phone and video chat.

Every conversation, you can quickly and easily continue where you left off and it's a completely different type of relationship with the doctor, one that most of our patients have never had before. It's totally collaborative. It's

totally informal, almost as if one of your buddies from school or from childhood became a doctor. You're texting with them, kind of, informally, whenever stuff comes up. And our mission as a company is to make that type of, kind of, high quality, high attention care available and affordable to millions of Americans. And we're really excited about it...and you've been a patient for a year. I'd love to hear maybe later in this call some of your personal experience with that, happy to get into a little bit more about, kind of, how it works and how you get started as a patient too.

Katie: Absolutely. I think...like I said in the beginning I think this is gonna be an amazing resource for moms and families especially because if anyone has trouble getting to a doctor and having free time to do that it's moms. And you're so right about the traditional healthcare system. I think it's important to say that...I know you feel the same way. I have many close friends who are doctors and I have only respect for doctors. Anyone who's made it through that many years of schools, an incredible human being, and you really do have to care about people to do that so I'm not ever going to, you know, put down doctors and I know that many of them are equally frustrated with the system that we're in.

And that's why I love that you guys had done this because you just, instead of, kind of, getting in the weeds about all the problems in the healthcare system which there's plenty of people talking about that, you guys just, kind of, thought outside the box and took in a completely new approach that benefits both the doctors and the patients and that takes advantage of technology.

So, from my personal perspective, many listeners know I have Hashimoto's and it took me years to get that diagnosis and even then I work with doctors out of the state all the time because I couldn't find any local doctors who actually understood the condition completely and so I was already, I'm totally onboard with the idea of working with doctors online and now, thanks to technology, they can do that via Skype or phone.

And I thought you guys have simplified it even further. But I think what the real advantage with you guys and why I love it so much is, it's just an app on my phone and I can essentially text or talk to my doctor whenever I want. And he already knows my history which has been the great part because whenever I've had like minor stuff that's come up this year or even I just wanted to run labs to get a metric on something, I could just text him and ask him and he would do it and I would have results within a couple of days and then we could talk about it.

And, from my experience, these doctors, like you said, they're very collaborative. So, my doctor in particular, I love talking to him because he doesn't just say, "This is what you need to do. Here's," you know, "my five-minute thing and here's your prescription." It's, "Let's talk about what this lab means. And, "I know that one of your goals is to," you know, "continue to lift heavy weights and to add that to your regimen, so how is this gonna impact that and what is your nutrition look like?"

I never had doctors that really understood that, that were asking "What's your sleep? What's your nutrition? How's your stress level?" Because like you said, most doctors don't have time for that and I get it. They're facing an uphill battle too. They just truly don't have time to spend an hour with every patient to delve into all of this. And so that's the brilliance of it.

And I know that now, it's also been a huge help for my kids...that's another one that I want to mention to moms because even though it doesn't take the place of normal pediatric care, there is definitely a very hands-on aspect to that. It's awesome for those times in the middle of the night where I'm like, "Is this kid sick? Do we need to go in somewhere or is this something to worry about? Is this fever too high?" Or even just kid fall off their bike, does this need stitches or does it not? You can snap up a picture or get on video chat and the doctor can answer that question. So, from that perspective, it's actually saved us a lot of money because I have my doctor in my pocket versus having to go to urgent care or wherever to get that opinion.

So, I'd love if you could go a little deeper on kind of how the technology works and how you guys developed that and I know that there's also a pediatric piece that I want to go deep on because that's new and super

exciting.

Yarone: Sure. And I think you brought a really good point. This idea of your doctor, kind of, in your pocket, I just want to be clear, it's the same doctor every time. It's not a random doctor, it's not a nurse, it's not a PA, it's not a bunch of doctors that are available and, kind of, the first available one, kind of, picks up your message or your call or your video chat, it's not that at all. It's a relationship with one particular doctor.

And that part is super important. Some folks out there might have heard of these on-demand doctor apps. You might get it through your health insurance or through your employer. Those things are like Uber, you press the button and you're instantly connected with a doctor and always a random doctor. Someone who doesn't know you, never met you before, doesn't know your personal medical history, family medical history, doesn't know the name of your kids, your spouse, just knows very basic information about you, whatever you put into your profile.

And it's convenient if you're laid up in bed and you have sinus infection and you know exactly what you need or you have a strong opinion what you need but it's not a substitute for proper care. It's not a long term relationship with a doctor who becomes part of your life. SteadyMD is so very different. With respect to your family, I just want to touch on that for a second before I, kind of, get further into how it works.

I know exactly what you mean, Katie, it's my number one use case of SteadyMD. I'm married. I'm 38 years old. I'm gonna be 39 here in September. I've got three kids. I'm always using SteadyMD about my kids...not at all as a substitute for the pediatrician, like you said. These kids need very in-person physicals and we found that pediatrician...the model pediatricians work under is vastly better, it seems, than primary care doctors. The pediatricians are happier on average and the patients of pediatricians are happier on average. There's better access and so on.

But, when it's a Saturday, and my daughter wakes up and her toe is swollen because she was stung by a bee the night before and we're...my wife and I are looking at each other thinking, "Should we make the appointment? Should we drive," you know, "30 minutes to and from the pediatrician's office? Should we," kind of, "basically waste half of our Saturday in order to," kind of, "just get an opinion or just snap the picture, send it to my SteadyMD doctor?"

And, literally, 60 seconds later, he says, "Yup, it looks fine. Put some ice on it. If the swelling gets worse, let me know." And that reassurance to know that a doctor is available for you, he's right there, he's in your pocket. The doctor didn't ask, you know, who's Chloe, how old is she, what happened to her, what's the situation. He already knows all that stuff. He knows my family and he knows, kind of, what's going on with us. And it's so hard for me to explain. It's a completely different type of discourse between you and your doctor when it's not purely transactional, when you're not, kind of, forced to come in and see the doctor again to get, say, your lab results because that is the only system the doctor has to get paid.

In the case of SteadyMD, it's \$100 a month. It's a 12-month membership, like a gym, and the doctor is there and available to you and now I'll jump into a little more into how it works. So, when you get started, you come into our site and we've got a variety of categories. And it turns out that the internet is really, really good at this, you know, connecting people with very specific, kind of, needs, interests, conditions. Thrive Market did this really, really well, really great friends with those guys, in fact, all three Thrive Market founders have invested in SteadyMD and my friend, Nick Green is one of the cofounders there. He really set us in this direction and I really appreciate it.

You can come to you site, if you happen to identify as a weight lifter or as a power lifter or as a runner or as a cyclist or if you have Hashimoto's or thyroid condition or diabetes or an increasing number of, kind of, conditions that we support, you can come in and we'll hook you up with a doctor that's perfectly aligned and attuned to your life. So, again, it's not a random doctor. Further, it's a doctor who really gets you, who understands what you're going through, who has a limited number of patients, and, kind of, understands the

things that are important to you. And it starts with a one-hour video chat where you really get to know the doctor and the doctor really gets to know you. The doctor will do a full review of systems, head to toe, ask you all about your family medical history and your personal medical history, and that's the start, of course.

And then, we'll retrieve all your records from past doctors and hospitals, with your permission, of course. And from that day forward, that same SteadyMD doctor is your doctor available to you anytime, text, phone, video chat. Blood test and other labs, those are done in your local area at Quest, LabCorp, or whatever other convenient place. Your SteadyMD doctor instantly gets all the results. Prescriptions are sent to your local pharmacy or wherever you may be when you're traveling which is a cool feature. And if and when you need to be seen in person by a specialist, we'll help you find one in your area who takes your insurance and then often, we'll schedule the appointment for you. We'll follow-up with you afterwards and, like I said, it's like having a doctor friend or maybe a quarterback for your health, someone who oversees and manages all your care.

As I said before, I said \$100 a month, it's actually \$99 a month, 12-month membership, like a gym, cancel any time in the first 30 days if you feel like it's not right for you and there's no additional fees or copays, that's it. Flat \$99 a month, period. And Katie mentioned the pediatric offering, we're just about to roll that out more formally. There will be an additional fee for that, another flat fee but aside from those flat fees, there's no other fees, now surprise bills, no copays.

I want to be clear, we don't take insurance. It's, kind of, a direct pay from the patient through us to the doctor and it's a much more direct financial relationship between you, the patient, and your SteadyMD doctor without involving big insurance companies or health systems. And I think that's important and I really believe in what Katie said earlier, which is, you know, it's like, we're looking to, kind of, re-imagine and reinvent the way primary care works in this country.

And we're kind of coming in through the side door. We are not really involving insurance companies and large hospitals and health systems, just a really great direct, collaborative relationship between you, the patient, and a doctor who gets you and is aligned with your life. That's it. It's super simple and the purpose of technology in this case is not to, you know, help the doctor see more patients, you know, more nurses and more PAs so that the doctor can, you know, bill as much as possible. None of that, just a rich, collaborative engaged relationship between one fleshy human being and another. That's it.

Katie: Exactly. I think so much of what you just had is so important and I think for me the huge thing has been that having this doctor, like you said, who understands me, understands my perspective on health and also knows my medical history. So when I text him something about my kids or even me, he starts with things like "I know you like to avoid any kind of antibiotics or fever reducers or whatever unless they're absolutely necessary, so let's try this," or whatever. He's already on board with that approach. I'm not going into the doctor with a fight which was...from my previous experience, when you go into a doctor, like you said, you wait for so long and then you see them, you have five minutes and you're trying to run through all these questions and also you already, kind of, know the things you are not gonna be okay with as far as treatment and then you have to explain that to them, all within five minutes, and it's just not even possible.

But I think another super important thing that I know you are completely onboard with and I want to talk about it a little bit more as I think that things like SteadyMD really represent the changing tide in healthcare which is that patients get to become their own, not only advocates, but directors of their own healthcare. And I think...I know you and I have talked about this but I think that's gonna be so pivotal to really improving the system as a whole across the board because now we do have access to information. And I know I spent a lot of time in PubMed researching health conditions and understanding it and now I have a doctor who's collaborative, who understands that I do my research and doesn't talk down to me and that lets me have better healthcare and lets him probably get to spend last time and he doesn't have to explain all these things to me because I've read them and I think, like I said, I think the cool part about this is that it's indicative of this changing tide in healthcare that's so needed because, from what I'm seeing, we know the statistics. We're seeing higher rates of diseases across the board and all the experts seem to be pointing to that the future of this is gonna be we

need more personalization and more variation than the current system allows for because we have all these added inputs into our lifestyle that, for instance, our grandparents and great grandparents didn't have to face.

And so we have to take a more proactive approach to our own healthcare to, kind of, counteract that. And I think it's just one of the limitations of the current system. But let's speak about that a little bit more, just being able to direct your own healthcare and what that means for us as patients but also for the industry because, like I said, this is one of those things you guys are pioneering and one of the things I'm so excited about.

Yarone: I think we're seeing so many things out there. You're seeing, you know, DNA testing, you're seeing these, kind of, home testing kits for a variety of conditions and all kinds of stuff. I'll talk about a personal experience of mine. I'm a recreational runner. I live here in the suburbs of Los Angeles and I love trail running in the Santa Monica mountains, and just like you, Katie, I, you know, I'm really involved in my own health.

And I didn't run for about 10 years and I finally, kind of, got back into it, and of course, went too hard and too fast and I injured myself right away. And I started studying online about proper running form and I found the Wellness Mama equivalent for runners and I read all about proper running form and stride length and cadence and running shoes and heel to toe drop in running shoes and really, really spent a lot of time. I went on and read it and read about the running community and I was literally reading it every night and I started, kind of, reading all the latest research as it relates to being able to run and, kind of, do that into old age. That was my goal, like how can I run forever.

And I read a lot of folks saying, "It's impossible," "Running is not sustainable into old age, you're gonna grind your knees down," which I came to believe was not true at all and so on and so forth. And so, I came to my local primary care doctor and I told him, "Hey, you know, I've been experiencing this pain on the bottom of my foot right under my second metatarsal." And I even knew some of these medical-ish terms as a lay person. I'm not a doctor at all. I'm an entrepreneur with background in starting disruptive businesses. But I came to him with some info. I said, "Hey, I've got this pain in the bottom of my toe. I think it might be a Morton's neuroma. I've been really working on my running form." I'd started talking about stride length and cadence and my running shoes and I started showing on my shoes and explaining and I could see his eyes glazing over.

Even if he wanted to hear me out, he didn't have time. The feeling I got was, "Oh, gosh, here's another patient with his crack pot theories about, you know, what's going on with him and so on." His solution was to take a big needle and inject steroid into the place where my foot was hurting and, kind of, kick me out the door.

And it was totally, completely unsatisfying. And that's what a lot of us are facing. We are personally involved in our healthcare. We're reading Wellness Mama, we're reading, you know, Chris Kresser's book. We're reading Robb Wolf. We're reading stuff on Facebook and Instagram.

It's not perfect. We're not doctors. We're not medical professionals. We don't know everything but we have some idea or an opinion and, most importantly, I think, we're engaged, we care. And our belief is that if we hook you up with a doctor who kind of cares in similar ways as a fellow runner, as a fellow cyclist, as a fellow triathlete, as a fellow vegan, it's not superficial. Some people say, "You know, Yarone, does it really matter?" Like, so what if my doctors also a runner, so what if I'm doctor is a triathlete, so what if my doctor, you know, like me also squats 400 pounds?

Well, I think it matters. I think it matters because you feel a personal connection, you feel like that person gets you, and it, kind of, perpetuates this engagement that you have in your own healthcare, this personal responsibility that you take. And then so, in a week, when you notice some weird thing on your skin, you'll take a picture and send it to the doctor and say, "Hey, what's up with this?" Or, you know, something happens with your kid. You know, my son, four-year-old, got a little rash on his skin and we're looking at it and it got a little worse later in the day and we're like, "What the heck is this?"

So we send it. It turns out he had hand-foot-and-mouth, kind of common virus. And then exactly a month,

about month and a half later, just two days ago, my wife looks at his fingernails and goes, "What the heck?" Like his fingernails look weird. It looks like his toenail wants to come off and on his fingernails he's got this weird lines on it. And we take a picture and we send it to the SteadyMD doctor and he immediately makes the connection, "Oh, that's a result of the hand-foot-and-mouth. About a month or so later you see this weird growth on the toenails and on the fingernails."

This type of relationship that I've got with my SteadyMD doctor is because he gets me. He's my kind. He's my person. He's a fellow runner or fellow cyclist or fellow triathlete or whatever it is that you're into. So, my point is personal engagement, personal responsibility in your health is super important and a doctor who's aligned with that, who gets you, who you feel emotionally connected with is something that was never before available to most Americans. You know, it's hard enough to find a doctor in your hometown that's available, that you like, who takes your insurance, but further, a doctor who, kind of, gets you and, you know, reads the same blogs and thinks about things in the same way, nearly impossible and we're working to give that to, kind of, all pockets of the country.

We are available on all 50 U.S. states. We have to deal with the headache of licensing our doctor in each U.S. state, so we're, kind of, overcoming all of, you know, obstacles that are in our way to, kind of, make this happen and it's coming together really well. Thousands of people have signed up from, kind of, every U.S. state and we're growing quickly.

Katie: That's awesome and another...you were reminding me of something else that was also a recent experience with you guys, which is, you mentioned, like, if there's a skin issue. Well, where we live it takes at least six months to get in to see a dermatologist and that's if you have a referral. And so if you have like a mole or something, you want to get it checked, it's good luck getting it in time because they're just booked, that's what it is down here.

And the other day on SteadyMD, it came through on my app and it was like, "Hey, skin check reminder. Here's how to do a self-assessment of your skin. And if you have anything that looks like this, this, or this, take a picture and send it to me and if we need to find the referral to someone there, we can do that and if not I can answer questions." And that's just one example of how, a) they're being proactive and reminding me of these things I should be doing anyway, but also instead of having to go in and wait six months to ask, is this something that I need to have, you know, seriously check or looked at. They can answer that day because of a picture. So just things like that. I feel like it's really changing the way even I interact with my healthcare which has been super awesome. And, like you have had those experiences with my kids and is this something I need to worry about, do I need to go in for this or not. And that's been so awesome.

Yarone: Just to add on for a moment. I totally agree with you, the proactive piece we're trying to get even better at, we've got this vision of, kind of, programming for each of our members. You know, August might be skin month, September might be about your eyes, October might around your blood work. And we, kind of, want to put all of our patience on a, kind of, calendar. We're experimenting with sending all kinds of connected devices, pulse oximeter, blood pressure cuff, an otoscope which is great for checking ears and throats, there's this great inexpensive USB otoscope I've been using with my kids. It takes the most incredible pictures of the ear drum, by the way, which, you know, a quick little check of like "Hey, should we go in to see the ENT?" Or, "Hey, do we definitely have an ear infection here or what have you?" So convenient, so quick to check.

But these proactive things we found are really important. You know, most people, kind of, put it off, don't really think about it but if we're your quarterback for, kind of, overseeing and managing your care and we send you that skin check message and, you know, you find the time to do it, that can be really effective. Exactly one year ago, we sent that message out...we sent it just now but we sent it a year ago and we caught a melanoma in one of our patients. They wouldn't have ever made an appointment to see the doctor who could get it checked out. Who wants to deal with that three-week hassle to maybe, possibly check this thing out that may or may not be anything but they quickly snap the picture, send it to the doctor, our Dr. Ender, kind of, scratched his head and said, "You know, this doesn't really look right." Immediately booked him an appointment with the skin

doctor and did a test on it, melanoma, and removed it.

And so I'm really proud of that and there's gonna be a lot more of that. So, I feel like, you know, I'm a parent, I've got three young kids, I'm, kind of, in my late 30s, I feel like I owe it to myself and my family to take care of my health long term. And I feel like I never before had a system for doing that. I had health insurance and I paid an obscene...I was paying \$1,600 a month with Blue Shield. I can't even believe it, absolutely crazy.

And I don't even know what I get. Every time I show up to the doctor I get a surprise bill and, even me as a pretty educated person, I think I'm pretty smart, I couldn't really figure out what's going on with the billing and reaching the deductible and all that stuff, super confusing. And I never really felt taken care of. And now, I actually have a doctor friend, he's in my pocket, he's available anytime, his response is, like, obscenely fast, almost too fast and it's really, really, really convenient. You know, I feel, as I said, I, kind of, feel taken care of, I feel like I owe it to myself and my family and I finally have, kind of, a system in place that's practical. So I thought those are important to note too.

Katie: Absolutely, and I can actually share my personal take on that too. I haven't written about this yet although I will be writing about it soon. We basically made the decision a couple of years ago to completely change the way our family does healthcare and that included for us getting rid of the traditional insurance system and taking a much more active approach. And so for us, that's a combination of SteadyMD and a healthcare sharing option which, I'll link to the one that we use in the show notes and I know there's lots of options.

But the crazy part for us is, not only have we saved a ton of money, I feel like we're getting drastically better healthcare and I don't feel like I am hesitant to, like, ask the doctor if I actually have a medical question because there's not that cycle of, "I'm not gonna be able to get an appointment and then I have to sit there for two hours and then they're not really gonna answer my question anyway." So I feel like I'm so much more involved and I already was pretty involved. But I wanted to kind of just bring that part up and I'm glad you did too, the money side because I know for a lot of people this isn't something you may necessarily think of just off the top of your head that, I'm gonna go pay money out of pocket to have a one on one relationship with the doctor.

But for us, the puzzle piece that made that a no-brainer financially was, between that and healthcare sharing we now have direct access to our doctor. And then we have this healthcare sharing that pays for the big stuff when we actually do need to go in to somewhere local or to a hospital where if there's, you know, a broken bone or an emergency or we have a baby, the healthcare sharing covers that. And obviously, I would go to a midwife or gynecologist or OB/GYN if I was pregnant but SteadyMD covers everything else. And so, I just wanted to bring that up. I'm sure you have other patients who say the same thing, but I was shocked because we're saving over half of what we would have been paying with traditional insurance back. I think it's way less than that. I know for sure it's less than half and we're getting much better care.

Yarone: How much do you think you're saving a month, how many, like in hundreds of dollars, like we're talking hundreds of dollars, right?

Katie: Absolutely. I think, for our whole family with traditional insurance it was at this point, like, \$1,200 or more per month and that's with a really high deductible. And now, it's just SteadyMD plus...I want to say out health care insurance is, like, \$400. So, that's a huge savings every month. And then one tip, what we do is we put that extra money into a health-savings account, so when those big events do happen we have money ready to go and the tip there is if you have healthcare sharing, you can go into the hospital, they don't really understand that model, so you just say, "I'm self-pay. I'm gonna pay today."

A lot of places they give you up to an 80% discount right off the top because they don't have to deal with the insurance companies and that whole system. And so we just keep money set aside and then HSA for those instances. And between the three of those, we save so much money. We don't ever even use that whole account because we don't need it.

Yarone: That's amazing. That's, like, \$600, \$700 a month. That is a huge amount of money for most of us and that's really, really, really significant. So, this is a really important topic. So, just to be clear, SteadyMD is not a substitute for health insurance. If you're gonna become a SteadyMD member, we'd love to have you, we'd love to have you as a patient, we think you'll have a great experience, we think you'll finally have a system, kind of, overseeing and managing all your health. But you should also have a health-share plan- like what Katie has- or a traditional health insurance plan- at the very least catastrophic coverage.

So what I did, a little different than you Katie, I downgraded from a Blue Shield Gold plan to, I think, a Silver or a Bronze plan. I want to say I saved about \$400 a month and then, add on, SteadyMD, \$100 a month. So I'm still saving hundreds of dollars a month and actually getting something, you know, the doctor I'm connected with.

And it actually saves me a bunch of copays too because I don't also have to go to the traditional primary care doctor and pay the \$39 or \$40 or whatever it is copay every time. So, one thing and everyone can do, they can become a SteadyMD patient, they could either reduce their traditional health insurance from say Gold to Silver from Silver to Bronze, at least maintain catastrophic coverage or they can go with the health-share plan like Liberty Health or Sedera Health or whichever one Katie uses. That eliminates all of your primary care copays, like, zero, none, like no copays at all. It eliminate a lot of the surprise bills from the health insurance companies.

And then, like we said before, you actually get something, a real relationship with the doctor who's part of your life. And it's hard for me to explain all this because most people aren't used to paying, kind of, out of pocket for one on one relationship with the doctor, like you said, Katie. And so we're trying to get clever about how to do all this, how to explain it to people, and, you know, with your help, on platforms like this we will reach more and more people.

Katie: And I think what you just said is super important and I think you guys do that by default. So, you said, like, it's kind of uncommon for people to want to pay out of pocket for this and I think it's actually really important to do that because I know for me, even when I was early in my journey of trying to find out what was wrong with me, I had to pay out of pocket in the beginning because my insurance didn't even cover a lot of the tests I wanted to have at different times to see what was wrong.

And I know from my own experience, my mindset changed. You take a lot more ownership for your health when you do have to pay out of pocket a little bit because you're invested in it and you're not just...and so I feel like that was an important mental shift for me and even more so now that, like I said, we're totally directing our own healthcare between you guys and healthcare sharing even though we were saving money because it is coming out of pocket and it's not just something we take for granted. I am so much more invested in being active in that and obviously, with my background in nutrition and health, I am very active in that anyway but I just feel like that was an important mental shift and I wanted to bring that up and you guys probably see that across the board.

But when we do have to invest in anything in our life, anything, not just health, we just tend to put more effort into it and to care more about it because we are personally invested in it. So, I think subconsciously or maybe it's on purpose but I feel like that's an important distinction with you guys and I think, not only is it beneficial, I think it's actually really good that we have to invest because it changes our mindset.

Yarone: I love that. I'm an entrepreneur, I really believe in personal responsibility. I, kind of, take everything into my own hands and I love that we're creating a system that, kind of, supports that. For those of us that want to, kind of, take charge, that are sick and tired of, kind of, being subjected to the existing system, you know, I just...

I see, like, a montage in my mind of like sitting around in the waiting room and like driving to and from the

doctor and like calling and talking to the crabby, you know, receptionist who's like, you know, strangely not that polite about, you know, when to book a date and time and all these things. So many of us that had, like, a strangely, oddly, uncomfortable, unpleasant experience with the medical system and, you know, and we're trying to change that here and we're doing it in a really, really simple, practical way. And I love that, the whole notion of personal responsibility. I think it's great and we are, kind of, empowering folks to keep running with that.

Katie: Exactly.

This episode is brought to you by Dry Farm Wines. If you follow me on Instagram you probably already know how much I love these wines. But after a recent trip to Europe, I am even more convinced that these are the only wines I will drink anymore. Here is the deal. Many conventional wines have added dyes, sugars, commercial yeast, fish bladders and some other unsavory ingredients. But even organic wines can have high amounts of sugar, in fact more than soda, they can have commercial yeast that are not gut friendly, or really high amounts of alcohol. I recently visited small family vineyards in Italy, and I got to see firsthand what makes a wine truly natural, and it goes so far beyond organic or biodynamic. In fact, these farmers would have been offended if you had called their wines just organic.

These wines have to be made with native, natural yeast so they are actually a great source of living beneficial bacteria. The vineyards cannot be irrigated, thus the name Dry Farm, so the alcohol and sugar content are low and Dry Farm Wines lab test every batch of wine for different factors including alcohol at 12.5% or less, low to no sugar so they are all keto-friendly, only naturally occurring sulfites in low levels and so much more. So what does that mean? For me, it means that, while wines use to give me a headache, I can drink these wines and feel amazing the next day. If you want to try them and I know that you'll love them as much as I do, you can get an extra bottle of wine for just a penny with any order at dryfarmwines.com/wellnessmama.

This podcast is brought to you by kidslovetoswim.com. I recently found this and absolutely adore this course, and I had to share it with you. We all know how important water safety is and how kids can drown in just minutes or seconds in a small amount of water, and especially if they don't know how to swim. In fact, the inability to swim is one of the biggest factors linked to drowning. This is such an important issue, it's a bigger risk for kids to drown in water than playing alone outside or walking to school by themselves. In fact, two children die every single day from accidental drowning, it's a horrible and big important issue. And for this reason, swimming is so much more than just a sport, it's a vital life skill that all of us need. But, I get it, it can be super intimidating and scary for kids. You already teach your kids their ABC's and how to ride a bike and what foods help their body grow, and now you can teach them to swim safely at home with this online course. You get the skills of a certified water safety instructor and lifeguard and parent. And he teaches you in just five simple steps and in only 14 days how to take your kids to swimming proficiency in a fun engaging way that will increase their water ability drastically, and also their bond with you. Go to kidslovetoswim.com to find out how.

Katie: And, I mean, just another quick follow-up to what you said earlier, even though there is an out of pocket cost for SteadyMD, I feel like I have actually saved at least that much every month just because where we are it's actually \$150 to get into urgent care if you have a question or something. And so now I'm not having to pay that if I have a quick question with one of my kids. And, like you said also, then I have direct contact of my doctor and don't have to pay that copay either. So I just wanted to touch on that.

Yarone: That's a great point if I can jump in. Most people...this is, kind of obvious, but I want to state it clearly, most people don't have a doctor in the traditional sense. They don't have a doctor as a part of their life. That old school, country doctor does not exist for most Americans. A doctor who knows you and knows your family and knows your name and your kids' names and maybe your brother and your uncle and, kind of, knows the whole family story, that, like, you know, that image of the leather briefcase and they come to sit by your bedside, that's, like, long gone. And so, as a result, they go to urgent care or emergency room but mostly urgent care, and you've noticed they're popping up everywhere, on every street corner, in every CVS, in every Walgreens, there's an urgent care.

And as a result, you see a random doctor, whoever happens to be available, knows nothing about you and your personal medical history and your family medical history, and that's what we all have mostly. And you're right, there's a copay with that too. So, what we're offering is a real relationship with the doctor, that's not so easy to find. And I think that's an important point, the substitute here, if you're being honest with yourself and you ask yourself, "Do I really have a system for my health? Am I really in charge of my health? Do I have a doctor? Do I have a guide? Do I have someone who's, kind of, there for me?" And the answer for most of us is no because all we really have is, kind of, the urgent care in the street corner when we're sick or hurt.

And again, convenient when you know exactly what's up. But what if, by having that urgent care system, we're waiting weeks or months or years before we check out the minor stuff or what if we're telling ourselves, "You know, it's not worth it. I don't want to pay the copay. I don't want to deal with the hassle of going to see the doctor."

So, another way of saying what we're doing here is we're, kind of, eliminating that hassle and making it really easy for you to just fire off a question. And your SteadyMD doctor may not respond instantly, this doesn't have to be, you know, instant response. He or she may get back to you in an hour, two. Might just be a question like, "Oh, I just read this in New York Times," or, "Hey, I just read this on wellnessmama.com," or "Oh, I was just Googling about this and that." And they, kind of, give you feedback in context as it relates to you and your life. That's totally different than what most of us have and now contrast that with just urgent care. It's very different.

Katie: Definitely. And another point on my mindset, not to keep, you know, saying the same thing over and over but I feel like another super important thing whether you join SteadyMD or you don't, the mindset piece here is super important because, with SteadyMD but with any doctor like because I'm going on SteadyMD and I am choosing my doctor and then I'm initiating that contact, the mindset is I've hired you and you are an important piece of my healthcare but I hired you because I'm directing my healthcare.

I think that's a really important mental shift for so many people and the fact that the SteadyMD doctors respects that and they see you as an equal partner in your healthcare and that they want your input and they want you to take that personal responsibility, that piece is missing in so many of the conventional medicine models right now and I feel like that's such an important thing because I think many of us are used to when I was for years and very frustrated by this mindset in a lot of medical settings of they are the expert and you are not supposed to ask questions, you're just supposed to do what they tell you because there's no time to ask questions.

And so I think that alone that mindset of whether you're using SteadyMD or any doctor, specialist, you see, it's that mindset of taking ownership and saying, "I am the primary advocate for my own health and I am hiring you to be a partner in this but I'm still gonna be actively involved." And I love that you guys have made that so primary in the app and in your interaction with patients because I've never felt like I was being talked down to or being told what to do by my SteadyMD doctor. It's very much a partnership. He asks me questions. He respects my opinion on things. And this is just so different from any experience I've had with the medical model.

Yarone: I love that. I love that. And that's what we wanted as founders of this company and as patients, that's how we wanted to be treated. My background is in usability and user-experience design and human factors and human-computer interaction. Basically, how do you design an instrument to make life easier for a person? How do you design software or an app or a mechanical device that, kind of, makes life easier for someone? And, I think we came into this saying, "Okay, what will be an ideal experience for the patient?" Forget the system. Forget how insurance companies make money. Forget how hospitals and health systems make money. Forget, you know, how doctors are typically paid. Like, let's take a step back. I'm the patient, what do I want? What's ideal?

We thought video chat would be really important and it is, definitely at the beginning to, kind of, create that

bond between the doctor and the patient but it turns out, after that, most people want to text, securely text their doctor. Why? Well, look at your own phone right now, would you rather call your husband or quickly text him? Would you rather, you know, call your friend, interrupt their day, have them pick up, they're, kind of, in the middle of something, or just text them and they'll get back to you at their convenience? So, we're trying to create that collaboration between the doctor and the patient using tools that the patient is most comfortable with, most familiar with, wants most. And that's been our perspective.

We want the patients to feel empowered. So many of the things that we are unhappy with in the healthcare system are, kind of, old artifacts of the system, of the health insurance companies, of the hospitals, the way doctors get paid and all that. And by, kind of, putting all that aside, we were able to reimagine the experience. And it's not perfect to be clear, you know. You know, your SteadyMD doctor never meets you in person. That's a weird thing. I'm, kind of, looping back to it now. It's a weird thing for a lot of people.

But what's the alternative, going to a local urgent care, seeing a random doctor someone who doesn't know you? So here, it's kind of online anytime with the same doctor who really knows you, who's, kind of, part of your life, who's there with you on vacation, who's there with you when your kids get hurt, who's, kind of, there all the time, kind of, online anytime, in person when you need it via the traditional system of, you know, lab testing and specialists and everything else. So I think it's a vast improvement, it's not perfect but we're, kind of, marching towards a, kind of, a better overall system and solution for most people, we think.

Katie: Definitely, like I said that's my hope is that this is the start of a big trend of a change in the healthcare system and at the very least, it's letting people at this point take control of their own healthcare and be actively involved, which I think is super, super important. And Yarone, I know we're friends in real life, I can't believe that our time has already flown by so quickly but as we start to wrap up, obviously I want to remind everyone that if you are interested in checking this out you can go to steadymd.com/wm for Wellness Mama and find out about how to connect with a doctor directly.

I'll share more of my story in the show notes as well at wellnessmama.fm along with the links to how I made it work for our family. But Yarone, I'm curious, I'd love to ask at the end, what is a piece of advice that you wish everyone could know? This episode will reach a couple of hundred thousand people and so you'll at least get to that many and I have an idea of what it might be but I can't wait to hear your answer.

Yarone: I think I'll loop back to what I said before, I think this is the one piece of advice that most people don't realize. It's not obvious. It's a little different than what most people are doing out there. And the advice is you can save money and get better care. And I'm not just saying it because I'm a cofounder of this company.

As I said, I think we all need a system. We owe it to ourselves and our families to be happy and healthy long term. And ask yourself, what are you doing? What are you doing to actually manage your health long term? And I submit to everyone who's listening, here's a realistic system. It's available right now to everyone in the country. You can save money and get better care. Downgrade your health insurance, save 200 bucks, 300 bucks a month, move to that health-share plan, save hundreds of dollars a month if you qualify for one.

Sign up for SteadyMD, 100 bucks a month for yourself and another 100 bucks a month for your spouse. We're gonna add the pediatric offerings soon. We'll take care of young kids, we'll take care of older kids, again, not to replace pediatrician. But, the one piece of advice, you can save money and get better care. And if you don't like it, I would love to hear from you. We'll improve it, it's a 30-day trial, you don't have much to lose and I would love your feedback.

If you have questions, if you're not sure, if it's right for you, please, you can email me personally, yarone@steadymd.com Y-A-R-O-N-E, or message our support or live chat with our support or give us a call. We really want to tune this thing up for, Katie, for your audience. Our belief is that you reach a lot of people that this is perfect for and if it's not, then I want to hear about it and I want to tweak it and tune it and improve it so that it's exactly what everyone needs here. And again, the goal is to realistically improve healthcare for

millions of Americans.

Do it in a way that's achievable right now without massive healthcare reform, without, you know, reimagining the way health insurance works or hospitals work. We can do this ourselves. And it's pretty simple, just connect these doctors, great doctors with, kind of, patients, Make sure that the doctors and the patients are really aligned in their thinking, in their needs, in their interests, and it's been so successful for the relatively small number of patients that we've got right now. And, Katie, I really appreciate you having me on the show here and I think with your help, with your advice, and the support of others we're really gonna grow this thing and make a big dent and improve a lot of lives.

Katie: Absolutely. And like I said, it's something I've been involved with for over a year and have been really excited to get to be in an advisory capacity with you guys and to make sure that it's an amazing resource for families and for moms especially and I'm definitely a grateful user myself and I'm glad I get to finally share it with all of you guys listening. But, Yarone, thank you for your time. You're a startup founder and I know that's a busy life, so I really appreciate you being here and sharing with us and spending time.

Yarone: My pleasure and I look forward to seeing you in person soon, too.

Katie: Thank you and thanks to all of you for listening and I hope to see you again next time on the "Healthy Moms Podcast."

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