



Episode 188: Saunacast: How we Took Control of Our Healthcare and Insurance (& Saved Money)

Child: Welcome to my Mommy's podcast.

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Hi, and welcome to the Wellness Mama Podcast. I'm Katie.

Heather: And I'm Heather.

Katie: And we are sitting in a sauna right now, and excited to chat about taking control of your family's healthcare and saving money in the process. Because this is something that we both navigated for a long time, not very well at first, and had to learn a lot of things the hard way. And we're hoping that maybe you can learn from our experience and save some of that time and money that we had to go through.

Heather: Yes.

Katie: So basically, the reason this became an issue for both of us is, within our families, we both faced health problems that were either obscure a little bit or not widely known, or that we had to use alternative methods to fix. And we had to navigate how to do that when it wasn't the standard medical care norm, like standard of practice. So for me, I've talked about it before, but with my thyroid problems, it took me eight years almost and that many doctors to finally get answers and to figure out what was going on. And I had to find those doctors myself. Because I did, I started with going to a primary care doctor and to my OB and kept getting told like, "No. Your levels are a little low, but they're normal and it's nothing to worry about." But I was reading, if you have average to low numbers on a regular thyroid test, you actually are clinically showing symptoms.

Because the averages are created by people who are typically elderly populations or people who already suspect they have thyroid problems.

And so it's not a true average of like, "What would a healthy 22-year-old's thyroid look like?" It's someone who's already showing some kind of clinical issue because that's who's getting tested. And even knowing that, I was having trouble going to doctors and saying, "I want to run these labs. I want to pay you money to run these labs." And they would always want to just start with one. And if that was normal, they didn't ever want to go down the cascade. No one ever tested my antibodies until, finally, I found a doctor who knew a lot more about thyroid and was willing to do that. And so that for me was the very beginning of, kind of, trying to embrace figuring out how to navigate that on my own because I wasn't getting answers from traditional medicine. And Heather, I think you had a similar experience pretty early on.

Heather: Definitely. Well, my first child, my daughter, started showing signs of tooth decay, even though I had eaten a very traditional diet when I was pregnant with her and she had eaten all whole foods her entire life. And I was, honestly, just completely...Well, I mean, at first, I felt huge amounts of guilt, but also wondering what I had done wrong or what had gone wrong. And ultimately, after a lot of searching, what I realized is I had a genetic mutation that had altered how nutrients were utilized, and absorbed in my body. And that had partly played a role while I was pregnant, but also, you know, I'd passed on a part of that mutation and it was altering nutrient uptake. And so, you know, for us, there was that. And then, you know, my husband had had some ongoing health issues that we kind of worked through.

We'd done some gut healing diets. But it felt like no matter what we did, we were having trouble getting to the root of that as well. And it seemed to have a genetic component that we didn't fully understand. And since most of the medical model is really focused on solving or dealing with symptoms, my objective, which was to get to the root of the issue and to find a path to wellness and figure out how to keep my family thriving and, you know, working to boost the function of certain parts of the body that maybe didn't function optimally because of genetic mutations...That wasn't the same goal that the doctors that we started with had. And so it took me a while to find a doctor who had that same mindset, that we were working toward wellness. We were not just working to avoid a particular symptom or to try to solve one little piece of the puzzle.

Katie: Yeah, definitely. I think that was a huge key in mine as well. And for me, I started making my own health changes and, kind of, trying to gauge things that were working and things that weren't. And then, the next step in this process for me was my third child was born via C-section, and I did not know at that point what I know now about the microbiome and seeding and passing on bacteria. And he was born in a very sterile environment and immediately transferred to the NICU, where I couldn't even touch him for a week. And he started exhibiting symptoms as soon as he started eating solid foods of, like, mild autistic symptoms, and also horrible eczema on his face and obvious gut issues. And all of the conventional advice that I was getting from the doctor, from the pediatrician was, "Just put something topical on the skin, and he'll probably grow out of the behavioral stuff and there's nothing to worry about there."

And as a mom, I was like, "It's not normal that my kid has these, like, crusty bleeding patches on his face." And so that was the next thing I started researching of, "Is there something I can do at home that would help him? Or are there practitioners that could help him?" And that led me eventually into GAPS and into understanding the gut microbiome in a much deeper way. And he's now completely neurotypical. He is developmentally exactly where he's supposed to be, and his skin is fine. But that was a long two-year process, and I think that

was another moment in our life that really cemented that we, as parents, have so much power, but also so much responsibility. That unfortunately, I wish it was as simple as we could just outsource that to a doctor and get the answers we want, but that very rarely seems to be the case.

And I know we've both heard from so many of you who have had similar experiences and have had to pretty much navigate and be on the frontlines, and fight for your child or for yourself, or for your husband, on the frontlines yourself. And I know we've navigated that too, and we've found some things that have been really helpful in that process and wanted to just share some more actual, practical, and logistical stuff today.

Heather: Yeah, absolutely. You know, I think the thing I look for most and the thing I love most about our doctor is that he values and trusts a mom's instincts. Because there is nobody that is watching the details like a mom. And when a mom says something is off, you can trust that it's off. Even if she hasn't found a way to articulate it yet, there's almost always something there. And I think it takes just time to figure out...Not almost, there is always something there. It takes time to maybe figure out exactly what it is. But trusting a mom and knowing that, you know, a 5 to 15-minute exam is not a replacement for the experience of a mom that's living, you know, day in and day out with a child, who knows everything about them and is trying to relay that and get help. Like, I think that when you find a doctor that respects that, honors that, and is really willing to listen, that you can form a partnership that can work toward, you know, getting things better.

Katie: Yeah. That's so key. I think so many other cultures throughout history have been so much better about listening to gut intuition and to, especially, a mother's wisdom, and we've gotten away from that because we want to be able to just trust doctors. And it's not that simple until you can find, like you said, someone who is truly a partner. And I think that's, if anything, what I wish I could help shift in the medical community. Because at the end of the day, I think doctors across the board, you don't get through that many years of school and that much extended education without actually caring about what you're doing and caring about your area of expertise and caring about your patients. And I know many doctors who are just as frustrated by not having enough time with their patients as the patients are.

But I feel like that the medical community right now, it doesn't really set doctors up for success in that or, like, let them be able to be partners in healthcare with someone. Because it's such a short amount of time that you see a doctor, you can't really work through your questions and they can't really give each patient as much time as they want. Which that was part of what led both of us, I know, to finding, definitely, alternative methods of both our primary care doctors and also of insurance. And that's what we wanted to go deep with you guys on today. Because early on, I know for both of us, there was a tremendous amount of cost of trying to figure all this out. We were getting all these lab tests and genetic tests, and working with specialists, many of which were not covered by insurance and many of which were very expensive.

And I know now, we've both kind of ended up in similar, sort of, complementary methods of navigating this that have saved a ton of money, but also allowed us to pursue some of the more alternative and natural options while still being overseen by a doctor. So do you wanna maybe go into how you switched from, like, a kind of traditional insurance, traditional doctor into the system you have now?

Heather: Yeah. So we definitely, definitely, went through a lot of our savings trying to solve some of these issues. Especially, with my husband, like the gut issues and trying to get to the root of things. And we sort of bounced from doctor to doctor just trying to get somebody who felt like a good match, but also just because it was a frustrating process, to say the least. What ended up working for us was a really interesting hybrid

model. We ended up finding a doctor that we loved and that we felt like was really passionate about caring and helping. You know, he cared for his patients, and he wanted to help his patients. But he was as frustrated by the insurance model as anyone else. So he started a subscription model where, basically, we pay a monthly subscription. So our family pays a monthly subscription to his office, and we can call him or text him, or anything.

If we have questions, or we have an issue, or something arises, he is immediate-...I mean, he's almost always immediately available. He gets back to us within a day. They've provided amazing care for us. And if we don't need it, then, you know, just don't use it. But it's a low, kind of, monthly fee. And that has been amazing just to have, basically, a doctor on call. And so that's kind of wellness-oriented. And then, what we also did is we went with, instead of our older insurance which basically covered nothing related to wellness, I mean, everything we did was kind of just out of...It just wasn't covered. So we went with Samaritan, and they have been really good to us about just covering things that are...When we're addressing a particular issue, we have gone through them to get help covering those needs.

So that's kind of what we're doing, sort of a hybrid model. So we are monthly members with this doctor. And if we don't use it, we don't get reimbursed because there isn't, like, an illness associated with it. But if we do need it that month, then we submit it to Samaritan, and it usually gets covered.

Katie: Yeah. We've taken a really similar hybrid approach. And like I said, it took a lot of years, in fact, especially to find kind of that concierge doctor that you talked about. And I know yours is already super-busy and...

Heather: Yeah.

Katie: ...can't take many new patients. So we couldn't work with him. But then, I found a company that does something really similar that's much more widely available. So it's called "SteadyMD," and that's what we're using now for primary care doctors. And for anybody listening, if you want to find out about it and specifically see the doctors that I've vetted and recommend, it's [steadymd.com/wm](http://steadymd.com/wm) for "Wellness Mama," and it'll, like, show you the actual doctors and the qualifications. But just like Heather, with your experience, I've found doctors who understood functional medicine, who understood genetics, and the same way you were paying a set amount per month. So for us, it's \$100 per person for each, my husband and I. But then, they have a pediatric add-on that's, I think, like \$20-something a month that covers all of our kids.

Heather: Yes. So similar where the larger your family, the more savings. Yeah. That's great.

Katie: Yeah. So it's, for our family size, incredibly inexpensive. And we have now two doctors that we can both reach out to at any point via text or email, or video chat, or phone call, any time of day. And like your doctor, they don't have to take on as many patients that way, so they are actually more familiar with your medical history. When you call them, they know what's going on. They don't have to ask you a dozen questions. It's not like going into Urgent Care and you have to give them your entire medical history. And I know for us and for you too, there have been cases where the kids had something minor and you're like, "I don't think we need to take them in, but I'm not sure. I wanna just be reassured." And you can just call the doctor or video chat the doctor and be like, "Hey, does this need stitches?" or "Is this allergic reaction from this bee sting something to worry about?" or whatever the case may be. Or, "Is this a spider bite, or is this just an infected mosquito bite?" or whatever it is. It saves so many Urgent Care visits.

Heather: Definitely. We have been on vacation and this is the thing I love about SteadyMD and this model, is you don't actually have to be there. And then, you actually save so much more time because you don't have to haul yourself into an office. There are a lot of things, like, you can resolve with a phone call. Not to say there aren't times that you want to be in the office. You definitely do. But it has just been a huge timesaver, but more than anything has saved me a lot of worry.

Katie: Yeah, absolutely. And that's a huge key. I feel like in today's world, we get groceries delivered, everything comes in two days from Amazon, and yet, like, we still have to go sit at a doctor's office for like two hours to see a doctor for five minutes, which is crazy. So this way, we have much more. And also, it's invaluable just them knowing your medical history and the fact that, like you did, you found a doctor who specialized in what you needed at the time, like what specific knowledge you needed that doctor to have, and we did the same thing. With SteadyMD, they have, like, thyroid-specific doctors or athlete-specific doctors, or doctors that are for those with diabetes or heart disease, that that's their specialty is actually helping reverse that but from a medical side. And they understand the integrative side as well, so they're not gonna think you're crazy when you're like, "So here are all the supplements I'm taking. And oh, I like to water-fast and..."

Heather: Yeah.

Katie: Yeah. And also, the other part that I know we've talked about so much just between us is how much money it saves. Because I look back to when we were first married, we had traditional insurance through my husband's job, and we were not making very much at all. I think we were making well under \$30,000 a year. And of that, every month, \$800 came out for insurance because I was child-bearing age and could have babies and did. And the crazy part is we still had like a \$5,000 deductible.

Heather: Right.

Katie: And they only covered 80%. So every kid cost several thousand dollars just for them to be born and sometimes did not even meet the deductible. And if we did, we still were coming out of pocket so much and spending so much. And now, I think, if I'm remembering the numbers, like, SteadyMD for us is a couple hundred a month. I think it's similar for your doctor. Samaritan, I think, is around like \$400 and something for...

Heather: My husband does that part.

Katie: I know, it's...Mine too. It's for sure under \$500.

Heather: Yeah.

Katie: So it's definitely cheaper. But also, the cool thing about something like Samaritan...So there are several of these. I don't know how all of them work. I only know Samaritan. But you can submit any kind of need, and you're technically considered self-paid because you're not sending money in to a system. You're sending money every month to an actual person, which we should maybe explain this a little more before we go on.

Heather: Yeah. Sorry. It's a health sharing. It's not exactly, like, an insurance, but it's an alternative to insurance that you can do. So it's a health sharing account that's faith-based, and you can send money in. And I'll let you cover the details on how that works.

Katie: Yeah. And before we go on too, I know that there are others. I'll make sure it's linked in the show notes. There's a new one coming out. When you're listening to this, it should be this month, and it's called "KNEW Health," K-N-E-W. And it's healthcare sharing, but it's not faith-based.

Heather: Right.

Katie: So if you aren't coming from a Christian perspective, there are still options.

Heather: Or will be.

Katie: There will be, yes. Samaritan is faith-based, so you do have to, like, sign something saying that you have certain beliefs before you can join. And you're technically considered self-paid when you go into a doctor's office or a hospital because you're paying, and then you're getting reimbursed, not by Samaritan, but by actual people, which is my favorite part. Because every month, you actually get to send money to someone. And you also get something that says like, "This is what they're going through. Please, pray for them," and our kids always like to make pictures to send to them or cards. And I just feel like that's a really cool reminder of an important aspect of community and that we're all in this together, and it lets you feel like you're actually helping someone who directly needs it versus just throwing money into a system.

But because of that, so many hospitals and doctors' offices offer a self-paid discount. So I know, for instance, our first experience actually using Samaritan was in 2012, I believe, when my husband, out of nowhere, like, was totally fine and then, a few hours later, his appendix had ruptured. And so we were in the hospital for that, got discharged a couple days later, and he was feeling worse and worse, not better and better, and, like, super-pale and could not walk. And I took him back and the doctor was like, "Oh, you have a secondary infection," that was C. diff and some kind of flesh-eating thing.

Heather: So no big deal at all, right? Just C. diff and flesh-eating bacteria?

Katie: Right.

Heather: Oh my gosh.

Katie: Just near death and 10 more days in the hospital including, like, drains and antibiotics every four hours, and all these things. And when we left, the bill was like \$132,000. But here's the crazy part. So I negotiated, before we left, there was a 79% immediate self-paid discount at our hospital, which knocked it down a ton.

Heather: Wow.

Katie: And then beyond that, if you could pay that day via cash or credit card, it was another 20% discount. And since we had been using Samaritan, we'd been putting any extra money that we could into just a savings account to have in case there was ever a medical need. So we were able to pay that day, and then submit it to Samaritan and get the full part reimbursed. Because the cool thing with healthcare sharing, at least with Samaritan, is if you are able to get a discount, that counts toward what would kind of be, like, the co-pay. So the most you'll pay for an approved medical need is \$300. But if you get at least \$300 in a discount, you don't even pay that part. So we ended up getting fully reimbursed for that.

The bill ended up being so much less than it could have been to begin with, and that same thing has been true with our last two children when they were born. Samaritan encourages whatever birth method you're most comfortable with, but they are definitely fine with covering home birth or birth center, or even a hospital birth or a midwife doctor. So for us, our insurance would never have covered home birth and Samaritan did. And because, just like the hospital, the midwife gave a cash discount if you paid, we were completely reimbursed for the birth of our last two children. We didn't even pay \$300.

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Heather: Another thing I love about them is that they cover...I won't say off-label uses, but like if there's a therapy out there, sometimes the therapy, in the insurance world, it's only approved for like three things. But it actually has more applications that can help more people. But it's just not, I guess, approved in that way. And so there's actually a lot more flexibility in what they've been willing to do. They're just a little more open-minded in terms of, I guess, if a doctor thinks that the treatment is viable and can help a particular, you know, situation, then they're more willing to consider it.

Katie: Yeah. That was our experience as well and why, I'm sure for you too, it's so valuable to have a practitioner or doctor who understands the more holistic model.

Heather: Right.

Katie: Because if they're willing to recommend it, Samaritan is almost always willing to cover it, assuming that it's, like, a logical treatment, which has let us be able to use things like alternative methods in...So my husband developed SIBO as a result of all the antibiotics from the surgery and the steroids. And in his recovery from that, we were able to use a lot of alternative methods recommended by a doctor who knew what they were



talking about, and Samaritan was cool with that. Which, definitely, I feel like that is harder to navigate, especially with a doctor who only has, you know, 10 minutes to see you.

Heather: Yeah. And that is, I think, where we got our biggest savings is just, we were going to do that stuff anyway, so it's really great to have it covered.

Katie: Yeah, absolutely. So I feel like this is very much, kind of, probably the future of medicine, but it's still somewhat fringe right now. And I know when I first heard of, like, healthcare sharing and concierge medicine, it was such a diversion from the normal insurance model that I was just so worried that like, "What if we're not actually covered? Or what if something goes wrong?" And just our experience has been completely the opposite. And especially those times when we actually did have a medical need, or we had a baby, we were reimbursed for the expenses, but they came with, like, "Congratulations" cards or, like, "Get Well Soon" cards. And just I feel like we've talked so much, and I think it's always worth mentioning the importance of community. And this is just one way that I found to, like, build that community as well, and to feel like you're part of a community and supporting others.

Heather: I totally agree. And I also feel like, we have had this experience with our healthcare providers too, mostly our one doctor that we work with most, is just it's like the old-fashioned, like, home model, where like you have the one doctor in the town and he cares for the people. Like, that's how it feels to talk to him. Like, he knows your name. He knows all of your family members' names. He knows how old your children are. And, like, those details that most doctors just literally don't have the time to take in anymore are right there at the forefront. And so I always feel like when we talk, that he's seeing a bigger picture. And those bigger pictures actually can play a huge role in how you care for a patient and, like, you seeing the patient's bigger needs and, like, supporting them through all kinds of things.

I know, you know, when my husband was dealing with some things with his health, that his doctor, our doctor, stopped the conversation and looked at me, and was like, "How are you doing with this?" checking with me. Knowing that, you know, as somebody who's part of the process, like, just making sure that I'm taking care of myself as my husband is in recovery, and those kinds of things. So there's community all around, community that we share in caring for each other, and then also in maintaining or fostering stronger relationships with our care providers than has been accessible to us for the last couple of decades it feels like.

Katie: Yeah. I think that's a great point. It's like going back to the old-school, like, country medicine doctor...

Heather: Yeah.

Katie: ...like Dr. Quinn Medicine Woman. Except for the difference is it's...

Heather: You can email them.

Katie: Yes. Or text them. Because how many of us, like, we do everything via text anymore? And we can just text a picture of something. But also, I feel like the cool thing for the doctors too is they have so much more bandwidth because they're not working insane hours. They're actually seeing their families. They're technically on call more often, but they called less.

Heather: Right.

Katie: And so they have just more margin in their life to actually, like, be able to think through health problems. Like, I've had my doctor come back to me with stuff and be like, "Hey, have you ever tried this?" And he was just thinking about it in his...

Heather: Totally.

Katie: ...off time because...

Heather: Yes.

Katie: ...he has the time to think.

Heather: Absolutely. We've had the same experience. And, you know, our doctor has five children. And when he gets to see them, I mean, he's getting, like, the refreshment and the why is constantly renewed for him. And I think that's so valuable. He comes back to work with his why in place because he loves his family, and he knows that the families he cares for are, you know...I don't know. It makes that connection stronger.

Katie: For sure. And, I mean, to go back, I know one of my biggest questions in the beginning was the financial side. Because I felt like we were paying so much for insurance, and I was ready to let go of that, but I wanted to make sure we were covered as well. And I will actually type out a breakdown of the cost in the show notes of this at [wellnessmama.fm](http://wellnessmama.fm), so you can see how much money we've saved in that tradeoff between...You do have to pay for anything that's under \$300. So if you're just going in for, like, a well child visit or a minor thing at Urgent Care, you're still going to pay for that. But with something like SteadyMD or your doctor, if it's something that can be seen remotely, like if you're child has strep or ear infection, or whatever, the doctor can evaluate that and tell you if you need to do something or not. And at least in my case, they'll usually tell me to do something alternative like, "Definitely, don't do antibiotics. Do this instead." And that's coming from a doctor.

So you do have to pay for anything under \$300 with Samaritan at least, but anything larger is covered. And I feel like, even with that, since we don't go to the doctor very often because we're typically pretty healthy, that saves so much money.

Heather: Oh, it has definitely saved us money. My husband handles most of this stuff, so it's like I'm a little thin on the details here. But I know that, you know, we sort of have, like, a part of our budget that is directed toward play, like, family experiences and, you know, medical stuff. And I just know that once we switched, we had a lot more that we could set aside for family experiences because we were just spending so much less on medical stuff or more holistic therapy-type stuff.

Katie: Absolutely. And again, I'll put the breakdown in the show notes. But I know from, like, not only are we saving money month to month on the whole insurance and doctors side, but just like you, we had kind of a line item on the budget devoted to that. And now, what we're saving totally covers the expense in better food, that we always try to prioritize quality food as a cost because we know that reduces healthcare cost. And also things, like, now, as it's fall and we're gearing up for flu season, it covers things like making a lot of elderberry syrup and making sure the house is stocked with vitamin C, and we have...

Heather: We've got our apple cider.

Katie: Exactly.

Heather: Yeah.

Katie: And like essential oils in the diffuser, and even things like having air filters and water filters in the house. Like, those are things that contribute to our health, and we have much more margin to be able to afford those things because we're not spending as much on healthcare we don't need.

Heather: Right.

Katie: And I think that's the key. I don't think it's a perfect fit for everyone. It's definitely not a panacea. And if you work in a job where you have amazing insurance, and everything is 100% covered, it may not make sense for some people. But I know for us, especially, as entrepreneurs or people who try to do things against the norm sometimes, once in a while, a little...

Heather: Just a few times.

Katie: ...ha...

Heather: Although, actually, over the last two years, I'm like, "Oh my gosh, so much of what we do is now mainstream."

Katie: I know. I love that. I feel like, I know both of our experiences, over a decade ago, when we started this journey for both of us, nobody was talking about this kinda stuff. Like, you could not buy coconut oil in a grocery store when we first...

Heather: No.

Katie: ...started this. We were like...There was just a black market for grass-fed meat.

Heather: I was driving, like, 45 minutes to meet people in a parking lot to buy, you know, like, my meat and, you know, dairy, and stuff like that because it wasn't sold in grocery stores. You couldn't find it. And you definitely could not have it shipped to you.

Katie: No. And now, it's so mainstream. And like, even the doctors that we're working with understand so much more about genetics that didn't even exist 10 years ago, much less that anybody understood it. Or they understand supplementation based on your genetic needs and methylation, and just all these new things. So unfortunately, we do live in a world where, I know, like, we've both written about and talked about before, there is so much plastic and there are so many negative inputs that you're getting all the time. But now, I do feel like with technology and with things like these new things, being able to control your healthcare, we can at least feel like we can do battle effectively against all these negative inputs.

Heather: Yeah.

Katie: Yeah. So again, like, we'll put all the links in the show notes. I think the one we both use is Samaritan Ministries. You guys can google that. And actually, if you want to sign up and you use Heather's name, I think there's kind of, like, some kinda cool...Like, they sort of put you together based on referrals or something. There's some benefit to that, just saying who you're referred by. So if you use Heather Dessinger as your referral and then, hopefully, like, we'll get to, like, be a little connected with you for that. And we'll also put links in the show notes to places you can get things like lab tests from home.

Heather: Oh, yeah. Because that's definitely something you can do on your own. And obviously, you need people to help you sometimes interpret those. But sometimes, if you know what they mean and you just want to track things over time, it can be really helpful to run those. So we have a post on what you can run at home to kinda keep tabs on your health.

Katie: Yeah. And I'll include all those links. I know, if you want to do it totally from home, there's one called EverlyWell now, that they send you a kit, you do a lab test based on a finger prick at home, and you send it back. You don't ever have to go anywhere. Beyond that, there's others that will be linked in the post that you can actually find a lab in your area and just order the labs, print out the form, go in, they draw them, and they send you the results. Which that also did not exist 10 years ago, when all of this started. So now, you have the ability to order your own labs. Or I know if you work with a doctor, like either of the ones we work with, they can order labs for you. And they're usually so much less expensive to go through an independent lab like that versus a hospital or...I remember, probably, like, 10 years ago now, I just wanted to get my vitamin D tested because I was pregnant. It took forever to find someone who would actually test it, and it ended up costing like \$500 just for a vitamin D test. And insurance wouldn't cover it because, obviously, vitamin D is not important during pregnancy. It's only linked to every positive birth outcome, but...

Heather: Yeah. Wow.

Katie: Yeah. So grateful for that.

Heather: Yeah. It's almost like you have to play this special game where you have to match the lab test with some possible diagnosis or something. And it's like, it sorta just feels like it's really hard to figure out. Especially, if you're dealing with something that's stressful for you, it's just, it's so much more...I don't know. It's just, it's so much better of a feeling to just be able to say, "Let's work toward wellness," instead of like, "Let's try to tie all of this to the right diagnosis codes so that it'll get covered." That's not anything that any person needs to be focused on when they're trying to get well.

Katie: Yeah, absolutely. I think, if anything, that's been just the biggest mental shift and to be able to go to a doctor who understands that you've done research on this too, and that you're not just, like, making up some diagnosis, like, to feel actually respected by the doctor. And, like, I've gone to him and been like, "I think I might have this kind of issue going on based on my genetics, and this lab result came back like this," and he's like, "Yeah. That definitely sounds like it could line up, but let's do one other test or..." I feel very much like I have a partner in my health versus being, like, just told, "No. You don't have a problem," which was my experience for so many years, or if there is a problem, "This is the only solution that I'm gonna allow based on the insurance." There's just so many more options on the table now. And thankfully, I know we're both in places where our family doesn't get sick very often now, and our kids are really in, like, great places for the most part. And I'm so grateful for that. But it's also good to know that if anything does pop up, you know, we've always got...

Heather: Yes, definitely.

Katie: ...people in our corner. Well, again, all of those links will be at [wellnessmama.fm](http://wellnessmama.fm) in the show notes, and you can ask us follow-up questions there if we did miss anything. I'll also make sure to include a cost breakdown just because it really took...I did a lot of research on that side to see if we could afford it, and it

saved us so much money. And I'll also link to the new non-faith-based one for anybody who is interested in checking that out as well. The cool thing about that one, just a quick note, is it's based on health and wellness instead of faith. And so the screening to get in actually involves, like, people who care and know about health and wellness, which means typically they spend less on medical care anyway.

So they're working on keeping that one very inexpensive and easy to use. Or Samaritan Ministries, you can google that one, and that's been wonderful for both of us. And as always, we really appreciate you guys sharing your most valuable asset, which is your time, with us. And just, your time in being here, it means so much to us. And we hope to see you again on the next Saunacast. We're gonna go get some cool air now, because we're drenched. But thanks for listening, and we'll see you next time.

If you're enjoying these interviews, would you please take two minutes to leave a rating or review on iTunes for me? Doing this helps more people to find the podcast, which means even more moms and families could benefit from the information. I really appreciate your time. And thanks, as always, for listening.