

## Health Insurance vs. Health Care

Americans in general are very independent. We need our own houses, rooms, cars and space. We like to make our own decisions and have choices. Then why do we let insurance companies tell us when we can go to the doctor and how often we can go? If we want to do something other than what our insurance company tells us we are allowed to do, it seems unaffordable. I firmly believe that if there is something your family needs, it should be affordable.

Many doctors secretly wish that they could run a cash payment office instead of filing insurance. However, because so many people rely on their insurance company to tell them where to go for care, if a doctor is out of network many people will not choose them. Insurance companies require billing, reports, time and energy. If a doctor's office is going to file insurance, then they usually need to hire extra staff to handle the extra workload. This in turn drives up the amount of the visit for the patient. So pretty soon you cannot afford to go to a doctor unless you have insurance because the fees are so high because they take insurance! It is a vicious cycle that needs to be stopped.

Some doctor's offices offer a discount if a patient pays cash instead of using insurance. Some offices, like ours, are cash only practices. We keep our fees lower so that it is the choice of the patient how often they want to come in for care and how many of their family members will also be under care. We, like some other offices, offer family discounts and other programs to make necessary healthcare affordable.

When we let the insurance company make health decisions for us, we may not be getting what we actually need. Just because something is not covered under the plan we have been given does not mean that it is unattainable. I strongly encourage everyone to seek out the best care possible whether or not there is insurance involved. If insurance will cover it, then use insurance, but if it is not covered, don't give up hope.

The health of our families is too important to let insurance companies have final judgment over what we do. Everyday we help people in our office live healthier lives even though they do not have insurance. We also help people who do have insurance, but prefer our care or have chosen our office because they have such a high co-pay or deductible that they cannot afford to use their insurance. It is vital that we keep our freedom to make health care decisions and not let anyone else take that away. For more information about health care ask your doctor or go to [www.VibrantSpine.com](http://www.VibrantSpine.com).

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