

HealthStyle Today

REAL HEALTH CARE IS NOT ABOUT INSURANCE



Amandha Vollmer is a Holistic Health Practitioner and Doctor of Naturopathy from Canada. Her website yummy.doctor has many resources to get you started in your own journey of health and wellness the natural way. Don't let the website name fool you. She also has a great sense of humor as you will see here.

Things MDs Say - Sunday Funnies
These are from real events.

-Amandha Vollmer

[<video>](#)

INSURANCE CONTRACTS SHOW ME YOUR CARD

"Hello, do you have your insurance card?" says the medical office worker.

"yes" you reply and hand it over, after all you pay a lot of money to have that [card](#)...

INSURANCE PAPERWORK FORMS & RELEASES

Form 1: demographic information, medical release and insurance information.

Form 2: basic health information, family history, concerns, habits, medications and previous care.

INSURANCE NETWORKS CLINICS AND DOCTORS

MultiPlan's PPO **network**, is the **largest** independent primary PPO in the nation. It provides health plan members with seamless access to healthcare services whether they seek care in their backyard or across the country. [PHCS Network](#)

ARE YOUR CLOTHES MAKING YOU SICK?

Most of the polyester used in textiles is polyethylene terephthalate, abbreviated as PET. According to studies, 80% to 85% of PET contains a substance called antimony which is a carcinogen. It is known to be toxic for the heart, lungs, liver, skin, and can create serious health complications.



3 THINGS TO KNOW ABOUT YOUR MEMBERSHIP PACKAGE & INSURANCE CARD

- **Read your membership materials carefully:** You may need them when you see a doctor or if you call your insurance company with questions. If you don't understand the materials you got, call your health plan and ask them to explain.
- **Review your insurance card:** It shows your member and group numbers, your plan type, and a phone number to call for questions about finding a doctor or what your plan covers.
- **Store your insurance card in a safe place:** If someone else uses your insurance card or member number to get prescription drugs or medical care, they're committing fraud.



Glossary of billing and insurance here [Mayo](#)

INSURANCE NETWORKS

[Plan Types](#)

- **Exclusive Provider Organization (EPO):** A managed care plan where services are covered only if you use doctors, specialists, or hospitals in the plan's network (except in an emergency).
- **Health Maintenance Organization (HMO):** A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.
- **Point of Service (POS):** A type of plan where you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. POS plans require you to get a referral from your primary care doctor in order to see a specialist.
- **Preferred Provider Organization (PPO):** A type of health plan where you pay less if you use providers in the plan's network. You can use doctors, hospitals, and providers outside of the network without a referral for an additional cost.



If you travel within the US or are a snow bird, understand your insurance contracted network otherwise you may incur excess expenses because you did not use an in-network provider. Travel insurance is good a bet when traveling to other countries.

Forms we are offered at the Doctor's Office.

Form 3: [HIPAA Notice](#) and Privacy Practices.

Patient Tracking Sheet – a medical record used by doctors to track a patient's status as they receive treatment.

SOAP (an acronym for **subjective, objective, assessment** and **plan**.) Has a long history of documenting the care patient's receive. As trends move these notes and records are going online known as EMR or electronic medical records and fast becoming part of your digital ID.

What health data is being collected using SOAP?

[More Forms](#) and procedures to process patients by clinic or practice. There is no real standard except the provider is required to collect a minimum of your NAME, ADDRESS, PHONE, DOB

Other forms may include; proof of identification, medical symptoms questionnaire, medical records from other providers or services, consent forms and lifestyle questionnaire.

This is your health under contract.

On the other hand, as a cash payer or non-insurance card holder, most of the documentations and network limitations above do not apply, there are no contracts. And in the end, the cash payer pays about the same as the insurance card holder but without the premiums. So when they ask you, "can I see your insurance card?", you reply, "I have no health contracts, I am a cash payer, what is your fee?" [Procedure price look up](#) is a good reference point to know if you getting a fair and transparent cost estimate. If this sounds like work, that's what freedom feels like, it doesn't come easy but you get used to it.

After all this are you....

More Healthy? Happy? Less Stress? Is it worth it? What would you change?

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<https://calendly.com/amy-nielsen>
MINUTES to get started.