1st Edition
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- From a Declaration of Principles jointly adopted by a Committee of the American Bar Association and a Committee of Publishers and Associations.

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Dear Healthy for Life U participant,

All of us at Healthy for Life U would like to begin by saying, welcome! The first step in transitioning into the world of healthy living is choosing to invest your time in learning. Congratulations on making that choice!

The passion we have at Healthy for Life U was sparked by circumstances that many of you can relate to. We have had struggles with health problems and have endured the loss of loved ones. In most cases, these problems and losses could have been prevented. These circumstances inspired us to research and learn more about the body, and motivated us to discover the truth. It is in loving memory of those we have lost, and our compassion for those who struggle with health problems, that we created the Healthy for Life U Master Your Health. The course will empower you with knowledge about the wonderful creation of the body and the amazing intelligence with which it was designed, giving our bodies the ability to heal themselves. Created in the image of God, we have the potential to experience great health and the richness of life God desires for us.

The Healthy for Life U team has years of experience in medical, lifestyle, supplementation and whole food education. We have spent years working with patients and clients, seeing amazing results with health improvement and disease resolution.

We couldn’t be more excited for you! Whether you are seeking to learn more about health and healing or working to resolve health issues currently affecting your body, this course will be of great value to you. Healthy for Life U will help you build a strong foundation of health for you and your family!

The Healthy for Life U team
My personal passion for health started when my mother was diagnosed with acute leukemia when I was 7 years old. After four years of treatments and fighting, my mother passed away in my father’s arms, on the edge of her hospital bed, as I looked on.

After her death, I became interested in the human body, health and disease. Throughout my childhood, I was also morbidly obese, weighing almost 290 pounds as a high school senior. These factors drove me to seek further information about the body and research how it really worked. Even though I participated in strength training, track and played football, my weight was out of control and I didn’t feel well. I was told I would be heavy for the rest of my life because my family was heavy. I have since developed my own program based on research and lost nearly 100 lbs. in five months. I have been recognized nationally by the President’s Council on Fitness, Sports and Nutrition.

Driven by my experience and success, I studied to become a personal trainer, and committed my life to helping others achieve the same physical and mental transformation. My background in physiology, personal training and self-studies in cellular biology, nutrition and dietetics, neuroscience and biophysics has served me over my 11-year career in health education, clinical health consulting and clinical administration.

I have had the pleasure of working with many physician groups, universities, companies and families around the country. Most recently, I spent five years as the founder and CEO of Preventive Health Group, an integrative medical clinic in Des Moines, Iowa, that practiced family medicine, physical medicine, rehabilitation, lifestyle education and psychotherapy. The clinic served as an internship and experiential learning location for medical and pharmacy students, as well as an educational center for graduating nurses and students.

The knowledge and experience I have gained in my personal and professional life has been built into the Healthy for Life U curriculum. This course is the culmination of years of experience, research and learning from mentors. It’s exciting to see the amazing results in thousands of families and individuals around the country. I pray this experience changes your life as it has so positively changed mine.
It is important to learn how to integrate conventional and alternative medicine to maximize your long-term health.

“The power to heal is your property and birthright, ready to go to work whenever changing conditions create a demand for it.”

–Dr. Andrew Weil, *Health and Healing*

Holistic medicine is based on the premise that the body was _______ created _______ with the knowledge of how to maintain and repair itself, given the right tools, resources and an environment that supports progress and healing.

**Complementary and Alternative Medicine (CAM)**

The National Center for Complementary and Alternative Medicine of the U.S. National Institutes of Health has classified CAM into five areas:

- Alternative medical systems (such as Chinese medicine or naturopathy)
- Mind-body therapies (psychotherapy, emotional freedom technique)
- Biologically based therapies (such as herbs and food supplements)
- Manipulative therapies (chiropractic, osteopathy, physical/massage therapy)
- Energy therapies (acupuncture, biofeedback)

**Alternative medicine** is to be understood as therapies that are used _______ instead _______ of conventional medicine.

**Complementary medicine** is known as the utilization of alternative medicine _______ alongside _______ conventional medicine. This is also known as integrative medicine.
Conventional medicine is focused on the treatment of the disease, once it is already present.

This conventional method of healthcare is commonly being referred to as sickcare, due to its focus on disease, as opposed to health.

Conventional medicine is focused on controlling or managing symptoms of a disease process with drugs or removal of body organs and tissues.

When you have a headache, you don’t take ibuprofen because you have an ibuprofen deficiency. You take ibuprofen to stop the symptom that you are feeling. This does not address what caused the headache and doesn’t seek to find the cause to possibly alter behavior and avoid the headache in the future.

CAM is focused on the treatment of the entire person (i.e., body, mental, environment, spirit), not normally focusing on the disease or symptoms themselves.

CAM seeks to utilize symptoms as signals from the body to point them toward the true cause of the disease process.

“Keep on asking, and you will receive what you ask for. Keep on seeking, and you will find. Keep on knocking, and the door will be opened to you. For everyone who asks, receives. Everyone who seeks, finds. And to everyone who knocks, the door will be opened.

- Matthew 7:7-8

The primary purpose of 511 is to help you begin to understand the vast number of options that are available when seeking out a health professional and help you redefine what it is to be a patient.

How do you define health and disease?

Your definition of these is driving the decisions you make and the health you are experiencing today.

Health - Without symptoms; self-sustained vitality

Disease - A broken body or a body in need of tools, resources and support

Being a Smarter Patient

Preventive theory vs. reactive theory

Preventive

This is the act of living your life in a way that ______ supports ______ health and prevents disease and symptoms from ever happening.

This would include seeing professionals for health ______ maintenance ______ and/or vitality treatments even when you don’t have symptoms.

Not all symptoms are going to be ______ prevented _______, but when living a life to prevent disease, you will avoid the vast majority of the unnecessary disease.

“… this point must be stressed: External, material objects are never causes of disease, merely agents waiting to cause specific symptoms in susceptible hosts.”

– Health and Healing by Andrew Weil, M.D.
The top 10 signs that you are living a preventive lifestyle:

1. You believe in the body’s ability to fight disease if given the appropriate tools, resources and environment.

2. You eat food that is as close as possible to the source and form of growth.

3. You eat food that was grown in its natural environment and with natural practices.

4. You are supplementing any nutritional deficiencies in your meal plan with whole food supplements that are from the earth and preferably grown organically.

5. You execute a well-balanced movement routine and your structural health is based on flexibility, strength, balance and stress-reduction.

6. You are conscious of your “thought health” and aware that positive thoughts and beliefs will help keep you well and thriving.

7. You have eliminated as many environmental challenges in your life as possible from your home, work place and exposure through foods.

8. You have a health maintenance/vitality schedule for seeing your chosen professionals (acupuncture, chiropractic, massage therapy, holistic psychotherapy, etc.).

9. When a symptom shows up in your body, you ask, “How did this happen?” or “What caused this?”

10. You invest your money in the things that will prevent disease.
Reactive

This is waiting until disease or symptoms \underline{arise} and then acting to alleviate or resolve them.

In this definition, the type of treatment is irrelevant... even when seeking natural treatment, you are still in a reactive health and lifestyle cycle.

Symptoms of disease (high blood pressure, high cholesterol, under-active/over-active thyroid, etc.) are not life-long labels that anyone should believe are \underline{permanent}.

These levels were once normal and \underline{healthy}, and they can return that way.

Our current medical model has operated this way because their only treatments are life-long symptom managers... not true resolution of the underlying causes.

\textbf{The conventional medical model lacks disease prevention tools.}

“Modern Western medicine is a disease care system; it is not preventive nor does it teach patients how to stay well. In fact, what we call preventive medicine in modern Western medicine... pap smears, breast exams, certain blood tests etc., are really early detection medicine. They are not teaching patients how to stay healthy. Unfortunately, it does not suit the drug industry to have patients take a drug that cures or eliminates the problem. It is much more lucrative for them if the drug can manage the symptoms, so you have to stay on them for life (e.g., statins, anti-hypertensives, etc.).

So the best medicine is using modern Western medicine for what it is good at... crisis care medicine, acute medical and surgical emergencies, when you break a bone, when you are acutely ill, etc., and using diet, supplements, exercise, stress management and other benign modalities for prevention and initially for most non-acute problems.” - Dr. Frank Lipman, M.D.
The top signs that you are living a reactive lifestyle:

1. You believe that sickness and symptoms of disease are random and/or unavoidable.
2. You do not believe that whole foods are any different than processed or packaged foods.
3. You do not believe that how a food was grown has any effect on its nutrition or purpose for your body.
4. You believe that supplements are a waste of money or you just take whatever you can buy at the cheapest price.
5. You don’t have time to move your body or you only exercise to lose/maintain your weight.
6. You don’t believe that your thoughts have anything to do with the health you experience in your body.
7. You don’t believe that your environment or the things in your environment have any effect on your health.
8. You only seek health professionals when you have a “problem.”
9. When a symptom shows up in your body, you are annoyed that the symptom is there. You will do almost anything to just “get rid of it” with no attention to the cause.
10. You invest your money in symptom control when disease shows up and on disease management. To you, spending money on your health when you do not have any symptoms is a waste.
Health Insurance

How does it work?

Health insurance is the policy or product of insurance to access the conventional medical system, primarily.

In certain cases, health insurance will allow you to see a non-conventional specialist such as a chiropractic physician, but this is still going to be a reactive situation.

One of the biggest mistakes in your health is to only do what your health insurance will pay for, as health insurance is only built to react to disease.

“Health insurance” is improperly named...just like “life insurance.”

“Sick insurance” would be a proper description, as would “death insurance.”

You can never use your health insurance to prevent a disease.

Plan terminology

Explanation of benefits (EOB) - The statement that you receive from your insurance company after a service or visit to a medical professional. This statement will explain the initial amount of the charges by your doctor, the adjusted service amount, and what you are responsible to pay based on your insurance policy agreement.
Network discounts/adjusted service rate - A reduced service cost that your insurance company sets with the doctors or health systems that supply the services.

**Example:** Your service cost for an office visit is $110. The doctor submits your bill to the insurance company and they reduce the visit to $90 based on the network discounts. The $90 fee will now be calculated for payment with your co-insurance amount and/or applied to your deductible.

**Deductible** - A predetermined dollar amount that needs to be met (you pay out-of-pocket) in a calendar insurance year prior to your monetary coverage beginning.

**Example:** A high-deductible plan requires that the insured person(s) must pay $4,000 out-of-pocket for the medical services accessed prior to the health insurance company paying for any of the services. These plans normally have an HSA attached, which allows tax-free dollars to be saved to pay these out-of-pocket medical expenses.

**Co-pay** - A pre-determined amount of money that you need to pay prior to accessing office visits, specialist visits or undergoing a procedure. The rest is normally paid by your insurance company, or you may be responsible for a co-insurance of 10-30% of the end total cost of the visit.

**Example:** A co-pay will normally be listed on your insurance card. Co-pays for office visits can range from $10-$40 per visit, depending on the type of care provided.

**Co-insurance** - A percentage of each service that you are required to pay once the final total is calculated on your EOB (explanation of benefits).

**Example:** Your doctor visit costs $150. When you get your EOB, it will tell you that you owe 20% of that fee if your co-insurance policy rate is 80%/20%. The 80% is the percentage that your insurance company pays and the 20% is your responsibility after network discounts.
Premium - The amount of money that you spend monthly for your health insurance policy.

Health savings/flexible spending account (HSA/FSA) - A tax-free medical spending account that can be used to cover deductible, co-pay, co-insurance and pharmacy expenses on prescription and over-the-counter drugs.

Normally these accounts will allow tax-free contributions up to $2,500 per person or $5,000 for a family, per year.

In some plans, you can utilize these dollars to purchase supplements, weight loss or health education programs.

What Health Insurance Plan Best Fits My Needs?

Comprehensive

These plans cover the vast majority of the cost for each visit (70-100%) and may require a co-pay and/or co-insurance for a portion of the expenses related to your office visit or service.

- These plans normally have smaller deductible amounts
- These plans always have the highest monthly premiums

Comprehensive plans are more appropriate (to begin with) for people who highly utilize their health insurance plans (frequent doctor visits, constant prescription refills and multiple medications, etc.). However, over time, high plan utilization causes drastic increases in monthly premiums and makes your health insurance expenditures dramatically increase year over year.
Catastrophic

These plans have high deductibles ($3,000-$7,500/year) but will cover 100% of large medical expenses after the deductible is met.

- These plans normally carry large out-of-pocket expenses prior to coverage kicking in.
- These plans normally have the lowest monthly premiums and allow you to utilize tax-free dollars (HSA/FSA) to pay out-of-pocket expenses.

Catastrophic plans are ideal for people who want to spend less per month on a premium and invest in a tax-free HSA/FSA account and lifestyle (prevention) expenditures.

Who is on Your Team?

Seeking Out Your Family’s Health Professionals

It is important to understand that you have the _______ choice _______ of who is on your team.

Just like anything else, as the _______customer_______, you call the shots.

It is your body.
If someone on your team is not helping you accomplish your health goals...then FIRE them!

**Your health team**

- Naturopath
- M.D. / D.O. Physician
- Chiropractor
- Doctor of Chiropractic
- Herbalist
- Homeopath
- Acupuncture
- Holistic Psychotherapist
- Massage Therapist
- Physical Therapist

**511 Activity**

**Activity 1**

Read through the *Health Professionals Guide* on the next page. Begin to research health professionals who you may want on your team.

**Activity 2**

Remember to bring your *Healthy for Life Journal* to the next class.
Here are a few of the different kinds of professionals you can have on your team and some background on their approach to your care:

**Naturopathic Physician (ND)**

Naturopathic medicine is based on the belief that the human body has an innate healing ability. Naturopathic doctors (NDs) teach their patients to use diet, exercise, lifestyle changes and cutting-edge natural therapies to enhance their bodies’ ability to ward off and combat disease. NDs view the patient as a complex, interrelated system (a whole person), not as a clogged artery or a tumor. Naturopathic physicians craft comprehensive treatment plans that blend the best of modern medical science and traditional natural medical approaches to not only treat disease, but to also restore health.


**Osteopathic (D.O.) / Medical Doctor (M.D.)**

A physician is a health care provider who practices the profession of medicine, which is concerned with promoting, maintaining or restoring human health through the study, diagnosis and treatment of disease, injury and other physical and mental impairments. They may focus their practice on certain disease categories, types of patients or methods of treatment — known as specialist medical practitioners — or assume responsibility for the provision of continuing and comprehensive medical care to individuals, families and communities — known as general practitioners. Medical practice properly requires both a detailed knowledge of the academic disciplines (such as anatomy and physiology) underlying diseases and their treatment — the science of medicine — and also a decent competence in its applied practice — the art or craft of medicine.

Source: en.wikipedia.org/wiki/Physician.

“In addition to diagnosing and treating acute and chronic illnesses, your family physician provides routine health screenings and counseling on lifestyle changes in an effort to prevent illnesses before they develop.” - www.familydoctor.org
Chiropractic Physician (D.C.)

Chiropractic is a health care profession that focuses on disorders of the musculoskeletal system and the nervous system, and the effects of these disorders on general health. Chiropractic care is used most often to treat neuromusculoskeletal complaints, including but not limited to back pain, neck pain, pain in the joints of the arms or legs, and headaches.

Doctors of Chiropractic — often referred to as chiropractors or chiropractic physicians — practice a drug-free, hands-on approach to health care that includes patient examination, diagnosis and treatment. Chiropractors have broad diagnostic skills and are also trained to recommend therapeutic and rehabilitative exercises, as well as to provide nutritional, dietary and lifestyle counseling.

Source: www.acatoday.org.

Herbalists

Herbalists, also sometimes called herbal practitioners and licensed herbalists, are specially trained in the field of herbal medicine. An herbalist uses plants and other natural substances to improve health, promote healing, and prevent and treat illness.

Whole medical systems such as ayurveda and traditional Chinese medicine rely on herbal therapy for many of their treatments. Often, herbal medicines in the United States are derived from European or North American plants, but herbal practitioners may use medicinal plants from all over the world.


Homeopathy

Homeopathy is a system of medicine that involves treating the individual with highly diluted substances, given mainly in tablet form, with the aim of triggering the body’s natural system of healing. Based on their specific symptoms, a homeopath will match the most appropriate medicine to each patient.

Acupuncture

Acupuncture is a method of encouraging the body to promote natural healing and to improve functioning. This is done by inserting needles and applying heat or electrical stimulation at very precise acupuncture points.
Source: www.medicalacupuncture.org.

Holistic Psychotherapy

Holistic psychotherapy involves a process of addressing the person as a whole but its primary focus is the treatment of psychological and emotional pain that manifests in depression, anxiety, trauma and related disorders. It is the way in which holistic psychotherapy treats these disorders that marks its departure from conventional psychotherapy and denotes its singular effectiveness.

Physical Therapy (PT)

Physical therapy (or physiotherapy), often abbreviated PT, is a health care profession that aims at the physical treatment and management of disease or condition that enables people to reach their maximum potential. Physical therapists (or physiotherapists) are primary health care professionals who diagnose and treat individuals of all ages, from newborns to the very oldest, who have medical problems or other health-related conditions, illnesses or injuries that limit their abilities to move and perform functional activities as well as they would like in their daily lives.
Source: www.ask.com/wiki/Physical_therapy.

Certified Massage Therapy (CMT)

Massage is the manipulation of superficial and deeper layers of muscle and connective tissue to enhance function, aid in the healing process, and promote relaxation and well-being. Massage involves acting on and manipulating the body with pressure — structured, unstructured, stationary or moving — tension, motion or vibration, done manually or with mechanical aids. Target tissues may include muscles, tendons, ligaments, fascia, skin, joints or other connective tissue, as well as lymphatic vessels or organs of the gastrointestinal system. Massage can be applied with the hands, fingers, elbows, knees, forearm and feet.
Source: www.ask.com/wiki/Massage.
Discussion Questions

1. Workbook Pages 11-1 through 11-2: Did you realize that Complementary and Alternative Medicine has its own federally funded department in the United States? Can you see the benefit of having health professionals from both fields on your team?

2. Workbook Page 11-3: Have your beliefs about health versus disease management changed as you have gone through this course? How does conventional medicine fit into your new beliefs and health goals?

3. Workbook Pages 11-3 through 11-4: Review the points of a preventive lifestyle. Which of these areas are you doing well on and which of them need work?

4. Workbook Pages 11-5 through 11-6: Review the points of a reactive lifestyle. Can you see how these actions have dominated our culture and how we raise our families? What has that lead to in our families’ health?

5. Workbook Page 11-7: How does our “health insurance” serve our vitality? Can we all see how looking to this type of insurance to make our decisions about health is a mistake?

6. Workbook Page 11-10: Note the increase in premiums from 1999-2010. How might this influence the cost of health care in the future and what we, as individuals, will be responsible to pay for?

7. Workbook Page 11-11: How does having a diverse health team help you and your family find the best options? Are there any people that are on your health team right now that need to be FIRED?!

8. Workbook Pages 11-12 through 11-14: What types of health professionals are most aligned with your health goals?
Life-long health begins now!

HealthyForLifeU.com