

Health Insurance

SECRETS



Health Insurance Secrets



Functional Medicine Doctor. Many people can use their insurance to at least have their functional medicine doctor visits partially covered as out-of-network PCP visits.

Labwork. If you want to use your insurance to cover labwork, determine what labs you want run (here is the [optimizing labs tracker](#)) and bring those to your doctor at your appointment. Many times, the resistance doctors have to running “all those labs” is they don’t have the staff to look everything up and make the requests.

Also, make sure you know your ICD-10 codes so they can submit the lab request with the right code to have your labwork covered by your insurance. They’re also listed in the lab tracker.

Order Your Labs Direct from Ulta Labs! Ulta labs is a direct-to-consumer lab provider that white-labels Quest Labs. They will soon be offering labs like the DUTCH test direct-to-consumer, too! Their prices are often cheaper than what you can get through your health insurance (especially if you have a high-deductible plan).

Redirect Health - They are a new kind of healthcare provider ... not insurance. I’ve been using them for over a year ... they cover 100% of primary care doctor visits, annual well woman exam + mammogram, some labwork from LabCorp (with negotiated pricing), and unlimited chiropractic visits.

They can help you significantly reduce your doctor bills in case of hospitalization, too.

Their core plan is \$105 / mo per person, and you must have a business with at least 2 employees to sign up.

Samaritan Ministries. I don't personally have experience with them, but [my friend Katie Wells over at WellnessMama.com has a great write-up on them.](#)

KNEW Health. My friend James Maskell is launching a healthcare program similar to Samaritan Ministries that's getting a ton of buzz in the functional medicine / ancestral health space. [You can learn more about KNEW Health here.](#)

