

Protect Yourself From Disease and Outrageous Medical Costs

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✓ Fact Checked

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STORY AT-A-GLANCE

- › In the U.S., 66.5% of bankruptcies are due to medical bills, which amounts to 530,000 medical bankruptcies each year
- › Staying healthy by taking control of your health is key to avoiding this medical bill debt trap
- › Seek to get one hour of sun exposure daily with minimal clothing; ideally, combine your sun exposure with one hour of daily walking
- › Eliminate seed oils from your diet; they're high in linoleic acid (LA), which is toxic at high levels and when consumed out of balance with omega-3; eliminating processed foods is key to reducing LA
- › Improve mitochondrial function using niacinamide at a dose of 50 milligrams three times per day, and take a daily aspirin tablet

In the U.S., 66.5% of bankruptcies are due to medical bills, which amounts to 530,000 medical bankruptcies each year.¹ Among those who file bankruptcy due to medical expenses, 72% have health insurance,^{2,3} highlighting the outrageous state of health care in America.

If you end up in the hospital, you know you're going to receive a bill – but you don't typically know how much that bill will be. It's no wonder that two-thirds of adults worry about being able to afford surprise medical bills like these.^{4,5}

In fact, in a survey of public financial worries, being able to afford unexpected medical bills topped the list, followed by concerns about paying for health insurance deductibles and prescription drugs.⁶ Staying healthy by taking control of your health is key to avoiding this medical bill debt trap.

Big Pharma Manipulates Patents to Drive Up Drug Costs

If U.S. medical costs seem sky-high, it's not in your imagination. Big Pharma keeps drug costs elevated due to patents, which last 20 years, and sometimes up to 40, preventing competitors from introducing less expensive generics to the market.⁷ A report from I-Mak analyzed the 12 best-selling drugs in the U.S., finding that their makers file hundreds of patent applications, most of which are granted.⁸

While U.S. patent law intends patents to provide 10 years of protection, the mass patents allow drug makers to monopolize the market and drive up costs. "These patents are used by drugmakers for the purpose of forestalling generic competition while continuing to increase the price of these drugs," I-Mak reported.⁹

On average, among the top 12 drugs studied, there were 125 applications filed and 71 patents granted per drug. Prices also increased 68% since 2012. According to I-Mak, "There are 38 years of attempted patent protection blocking generic competition sought by drugmakers for each of these top grossing drugs – or nearly double the 20-year monopoly intended under U.S. patent law."¹⁰

Hospitals Charge You Up to 18 Times Over Their Cost

It's not only drug costs that are bankrupting Americans. Hospital stays can also lead to financial ruin – and it's easy to see why when you realize the price-gouging going on. In "Fleecing Patients,"¹¹ National Nurses United highlighted that the 100 most expensive U.S. hospitals charge patients from \$1,129 to \$1,808 for every \$100 of their costs.¹²

That is 11.3 to 18 times what their actual costs are. Many companies, like grocery stores, typically operate on margins of 1 to 3% profits,¹³ or 0.1 to 0.3 times their costs.

"There is no excuse for these scandalous prices. These are not markups for luxury condo views, they are for the most basic necessity of your life: your health," Jean Ross, RN, president of National Nurses United, said in a news release, adding:¹⁴

"Unpayable charges are a calamity for our patients, too many of whom avoid – at great risk to their health – the medical care they need due to the high cost, or they become burdened by devastating debt, hounded by bill collectors or driven into bankruptcy."

It's gotten so bad that 30% of adults in one survey said they had to choose between paying for medical bills or necessities like food and housing.¹⁵ Hospitals then go after patients who can't pay. In Maryland alone, one of the only states to publish such data, hospitals have filed more than 145,000 medical debt lawsuits in the last decade, trying to recover \$268.7 million.¹⁶

5 Keys to Take Control of Your Health

I've long recommended staying out of hospitals as much as possible to protect your health. But doing so will also protect your pocketbook. While you should always seek medical care when you need it – especially in cases of emergency – I am going to list the most powerful lifestyle strategies I know that you can take to radically reduce your likelihood of getting sick and ending up saddled with oppressive medical debt that can lead to bankruptcy.

Assiduously following these recommendations will go a long way to immunizing you against all chronic diseases that are the primary reason most people wind up in the hospital.

- 1. Get one hour of daily sunshine** – Head outdoors for a daily dose of sunshine as often as possible. Ideally, seek to get one hour of sun exposure daily with minimal clothing. If you spend more time in the sun, the rates of many types of cancers would radically decrease and there would be fewer cardiovascular disease deaths.¹⁷

One of the primary benefits is that your skin produces vitamin D in response to sun exposure. Vitamin D upregulates your ability to fight infections, as well as chronic inflammation, and produces over 200 antimicrobial peptides (AMPs), one of which is cathelicidin, a naturally occurring broad-spectrum antibiotic.

The cathelicidin antimicrobial peptide, or CAMP, is made by immune cells and skin and gut cells, which act as a barrier to infection.^{18,19} Beyond vitamin D, which may serve as more of a marker for proper sun exposure, getting out in the sun is involved in melatonin production.

Near-infrared rays from the sun penetrate deep into your body and activate cytochrome c oxidase, and also stimulate the production of melatonin inside your mitochondria. Your mitochondria produce ATP, the energy currency of your body. A byproduct of this ATP production is reactive oxidative species (ROS), which are responsible for oxidative stress.

Excessive amounts of ROS will damage the mitochondria, contributing to suboptimal health, inflammation and chronic health conditions such as diabetes, obesity and thrombosis (blood clots). But melatonin essentially mops up ROS that damage your mitochondria. So, by getting plenty of sun exposure during the day, your mitochondria will be bathed in melatonin, thereby reducing oxidative stress.^{20,21}

2. Eliminate seed oils from your diet

You might be concerned about getting skin cancer from all the sun exposure in the first recommendation, but it turns out that the primary reason for getting skin cancer is related to the amount of linoleic acid (LA) that is in your skin. It is really hard to get any cancer, including skin cancer, if you have low LA levels.

I would strongly recommend that you view the video above even if you have previously seen it, as it will remind you of the vital importance of this strategy and, more importantly, how to properly implement a low LA diet.

Linoleic acid is the primary fat found in polyunsaturated fatty acids (PUFAs), including vegetable/seed oils. It accounts for about 80% of the fat composition of these oils. Examples of seed oils high in omega-6 include soybean, cottonseed, sunflower, rapeseed (canola), corn and safflower.²²

The single best comprehensive rule to follow is to avoid virtually all processed foods. If you simply do that you will be in the ball park and will only need some fine tweaks that are reviewed in the video above.

- 3. Avoid all processed foods** – LA is found in virtually every processed food, including restaurant foods, sauces and salad dressings, so to eliminate it you'll need to eliminate most processed foods and restaurant foods from your diet – unless you can confirm that the chef only cooks with butter.

Processed convenience foods are linked to an increased risk of developing and dying from cancer,²³ and they contribute to premature death.²⁴ Yet, 61% of Americans' food intake comes in the form of highly processed foods and drinks. The amount is similar in Canada (62%) and the U.K. (63%).²⁵

When you cut processed foods from your diet, not only will you drastically reduce LA but also other toxic additives, such as emulsifiers and artificial sweeteners, which can lead to pathophysiological changes such as impaired glucose tolerance, neuroinflammation and oxidative stress.²⁶ Eating processed junk foods is also linked to metabolic syndrome and all-cause mortality,²⁷ along with cognitive decline²⁸ and depression.²⁹

One caveat, because animals are fed grains that are high in linoleic acid,³⁰ it's also hidden in "healthy" foods like chicken and pork, which makes these meats a major source as well. Olive oil is another health food that can be a hidden source of linoleic acid, as it's often cut with cheaper seed oils.

- 4. Walk one hour a day** – Daily movement is another critical element of health and longevity. Ideally, walk outdoors, so you can combine No. 1 – sun exposure – with your exercise. Walking is a powerful form of activity for a number of reasons. It's

free and accessible – you can do it virtually anywhere. And it's gentle enough that most people can engage in it, even if you're out of shape and haven't exercised in a while.

Walking even 8,000 steps once or twice a week is associated with significantly lower all-cause and cardiovascular mortality risk.³¹ People who participate in outdoor walking groups also enjoy significant reductions in systolic and diastolic blood pressure, resting heart rate, body fat, depression scores and body mass index, along with increases in VO2max, a marker of fitness level.³²

Any type of walking appears beneficial, but if you want to increase intensity, Nordic walking, which involves walking with fixed-length ski poles, leads to even greater increases in functional capacity – or the ability to carry out activities related to daily living – compared to other forms of exercise, including high-intensity interval training (HIIT) and moderate-to-vigorous intensity continuous training (MICT).³³

5. Improve mitochondrial function – Your mitochondrial health plays a vital role in longevity and disease prevention. To put it simply, if your mitochondria are not functioning well, nothing else will either. Mitochondria are the powerhouses of your cells, producing about 85% of the energy generated in your body.

There are a number of ways to [optimize your mitochondrial function](#), but one element is [niacinamide](#) (aka nicotinamide), a form of niacin (vitamin B3) that plays a vital role in energy metabolism. It's essential for the mitochondrial electron transport chain to function. Without it, your mitochondria cannot make energy.

Niacinamide is so important because it is a precursor for [NAD+](#), which is involved in the conversion of food to energy, maintaining DNA integrity and ensuring proper cell function. NAD+ is also a primary fuel for PARP, which is an important DNA repair enzyme. NAD+ also fuels the conversion of cortisol to its inactive form, cortisone.

Niacinamide at a dose of 50 milligrams three times per day will provide the fuel for the rate limiting enzyme for NAD+, NAMPT. Niacinamide also has potent antiobesity

effects, can help prevent neurodegeneration and heart failure, and reverse leaky gut.

I recommend getting niacinamide in powder form because the lowest available dose in most supplements is 500 mg, and that will decrease NAD+ due to negative feedback on NAMPT, which is the opposite of what you're looking for.

Niacinamide will only cost you about 25 cents a month if you get it as a powder. Typically, one-sixty-fourth of a teaspoon of niacinamide powder is about 50 mg. There is a company, though, that has just created an inexpensive 50 mg tablet for convenience.

I also recommend taking one aspirin tablet daily. Aspirin plays a role in mitochondria function³⁴ and also has other health benefits. Importantly, it helps increase the oxidation of glucose as fuel for your body while inhibiting the oxidation of fatty acids, specifically linoleic acid.

I know this one seems silly, but it really does work to prevent so many diseases and it is dirt cheap. Aspirin has been (and still is) the target of a massive discrediting campaign by Pharma as it competes with newer, far more expensive blood thinners and pain relievers.

If you are taking it for blood thinning the dose is a baby aspirin (85 mg) per day. If you are using it for disease prevention it would be one regular aspirin. Ideally get a clean version of aspirin. You can find a bottle of 1000 on Amazon that only has corn starch. There is a company though (healthnatura.com) that sells pure USP grade aspirin powder that is about as good as you can get.

If you are sensitive to aspirin, it would be best to use a salicylic acid or willow bark supplement, as this is the active ingredient. Look for a clean, high-quality willow bark supplement.

By taking the five steps above, you can significantly improve your health – inexpensively – and reduce your risk of chronic disease. In turn, you're less likely to require expensive medical treatments that put both your physical and financial health at risk.

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