Stranger Things: Healthcare in the Upside-Down Transcript

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Intro and show mission

What I hate about the upside down in this situation is that when patients are forced to cut something out of their healthcare budget because their insurance premium and their deductible and everything went up.

even though they're going to get less for it and they know it. They feel like, well, I have to have insurance and I don't have to have a direct primary care doctor, technically.

So I'm going to have to let my direct primary care provider get it. Welcome to my ND unscripted, where healthcare gets personal and the script gets tough.

I'm Dr. Clint Barton, ER doctor trying to extract primary care freedom fighter. on a mission to challenge how our health care system treats patients in America.

In every episode, my expert guests and I dive into real conversations about what's broken and how we can fix it by making health care about people, not just managing disease.

It's time to rethink what health care should be and how we can make it better together. Welcome to the Fight Gas. Hello and welcome back to My MD Unscripted.

I'm your host, Dr. Clint Carter, and today is another solo episode that I'm excited about because over Christmas and New Year's, Stranger Things, a Netflix sci-fi series, Had its finale after five seasons and like 10 years of building.

Stranger Things analogy and canceled memberships

So it was fun for those of us who have been along for the ride. If you're not a stranger things fan, then I totally get it. Sci-fi is not really my thing either.

And there's certainly, it's a dark at times seems almost demonic bit, but if you stick with the story, they explain all that away and it's really well done.

And my family really loved it, but in. In hindsight, I felt like this fall at my MD select here in Tyler was a little bit like Stranger Things and that it felt dark.

and different, mostly because we were seeing happy, well cared for patients, canceled memberships, not because they were dissatisfied, not because they weren't using the care, but because their insurance premiums had gone up and they just were having to cut costs somewhere.

So, you know, When it comes to healthcare dollars, the percent of your budget that you can afford to spend on healthcare this year, there's a, there's a limit on that and that's a real thing.

And you know, there's several families that just had to make a hard decision and they hated it, but they had to let us go and we hated it and we totally understand.

But the more I thought about it, the more I realized it's like we're living in the upside down. So in Stranger Things. There is a world that looks just like the normal world, but it's upside down in another realm.

I know I'm getting too sci-fi for some of you guys, but the point is, is it looks just like the regular world, but it's dark and, you know, evil for the lack of a better word.

The bad guys are in charge. And so I started to think, okay, why am I? losing patients that are happy with our care and when they have to cut on costs.

They're cutting out the insurance part, right? Well, insurance is designed for catastrophic financial protection. That's what insurance is for. And that's what insurance is for in every other area of your life, except healthcare.

Insurance as catastrophic protection, not routine care

Somehow insurance has become access for routine care, prevention care, which it's terrible at, you know, it can't really be for relationship-based, personalized, long visits, preventative care.

It's just not how insurance was designed. It doesn't know how to pay for that. It's just like at home, if I have a leaky faucet, I don't call my insurance company, I'll call a plumber.

But if the house floods, I'm glad that I have insurance, right? That's how we all think about insurance in every other part of our lives except healthcare.

For some reason, healthcare has become access and it's quite frankly, when it becomes the gateway to your healthcare, the system breaks, right? There's no price transparency.

Nobody knows what anything costs. There's not really even true competition for pricing, right? I mean, it's not even like a capitalistic system. It's got the government involved.

They've got Medicare pricing in there. Everything else is some multiple of Medicare. It's The cost has nothing to do with the value. It's a crazy system and you as the consumer have no choice.

You can't decide not to go X, Y or Z because the value and the price don't match like you do everywhere else in your life. It's not a free market. You have no idea what's going on.

So as a result, we end up with higher costs, shorter visits, less personalized medicine, burned out doctors and frustrated patients. I think you guys kind of get that.

That's not really news. That's not what we're here to. or talk about, but where it starts getting personal is not even the burned out doctors because that sucks, but that's another problem for another day.

The patients are the ones suffering in a system that's pretending like it's protecting them. It's this upside down and stranger things again. It's the bad guy is excellent at twisting your mind and making you think that he's the good guy.

And to some extent, that's kind of how the insurance system has, and once again, I've said this before, but it's not like there's a conspiracy out there to take advantage of you.

And this was always the plan. This is just the natural result of a system that was never designed to be accessed, that became your access to healthcare with government involvement, plus a broken half done capitalist, it's crazy.

And that if you don't have insurance, they make it really hard on you. So what I hate about the upside down in this situation is that when patients are forced to cut something out of their healthcare budget because their insurance premium and their deductible and everything went up.

even though they're going to get less for it and they know it. They feel like, well, I have to have insurance and I don't have to have a direct primary care doctor technically, so I'm going to have to let my direct primary care provider go.

When they do that, the families, the patients are losing long, unhurried, wellness visits with no wait, no waiting room, 24-7 access to a provider who knows and cares for you.

Why DPC gets cut first

Same day, urgent and minor emergency care, virtual care, a provider who knows their values, their health and family values, their budget constraints, their real life limitations with, you know, what's realistic for them.

You know, if you're a truck driver, you're not going to be cooking food at home every night, right? If you're on the road. And the patients end up settling for more urgent care visits, more ER visits, more specialist referrals, which all equals more costs.

So it ends up costing more anyway. It's just upside down. When insurance is used for catastrophic problems, it works pretty well. direct primary care exists to keep those more catastrophic things from coming into play, keep you out of the ER, keep you out of the urgent care, keep you healthy both now and long-term.

And so what's upside down, we find ourselves in the wrong side of the upside down from Stranger Things, right? It's when forced to make a financial decision or letting go of the part of our healthcare plan, of our healthcare strategy that's actually helping us so that we can keep an even worse version of the insurance system that's not really helping us.

I mean, if you have a high deductible, you can have appendicitis surgery twice before insurance pays for anything. Like it's crazy. And you know, insurance keeps getting more expensive.

The benefits keep getting worse. This year, talking to the brokers. the insurance premiums have gone up 15 to 30%. Why? I don't know. It's across the board.

If you had a great year, maybe your insurance premiums at your work only went up 15%. It's crazy. And so the transparent, predictable relationship based part of your healthcare strategy is getting cut out because insurance feels unavoidable and direct primary care feels optional.

But in reality, Insurance is the least flexible, least helpful part of your strategy and the direct primary care is the highest value, most cost controlling part.

We save money. That's part of the reason we exist is because the cost of healthcare outside of us is so crazy inflated and And I am with you guys that it feels wrong to just cancel your insurance.

I don't, if my house floods, I want home insurance. Like, yeah, I could go without home insurance, but that feels like the wrong decision. You can go without, I have plenty of patients that go without health insurance.

I don't like it. I like having a parachute if something happens. We, if God forbid you need a surgery, you find yourself in an intensive care unit, The crazy inflated prices of significant, urgent, emergent, and intensive care in this country are crazy.

If you don't have insurance, financially that's huge.

Pairing DPC with high-deductible plans and HSAs

I'm not advocating that you just drop your insurance per se. There are alternatives that if you have money off to the side and you want to drop your insurance, that's a conversation that we can have.

you know, how about a high deductible plan? If you just get the cheapest plan that your company offers, it's going to have a weirdly crazy high deductible, right?

Well, yeah, if you get two surgeries this year, then maybe that deductible will come into play. But what if that happens? In the meantime, you pair that with a direct primary care doctor and maybe you don't ever need much at all of your deductible.

And as we talked about on a previous podcast, if that high deductible plan also has a health savings account and HSA built into it, then now starting in 2026, you can pay for most of your membership at Miami SELECT or your direct primary care provider's office and with your pre-tax dollars saving you 20, 30 plus percent on your monthly membership with them.

And you can use your pre-tax dollars to pay for labs and x-rays and all the things. Just attach that card to your direct primary care doctor's billing system.

And if and when you need some low cost at their cost, you know, a blood count for $5. Well, it's $5 pre-tax. So really it just became, you know, $3.75. It's crazy.

So, but even without the HSA pair, you know, one option is paired direct primary care with the highest deductible plan and see if that doesn't save enough money to even just cover the cost of that your direct primary care doctor.

Another option is. You know, personally, I don't have a health insurance plan. I have a health share. There are limitations to health shares, but basically it's a group of like-minded individuals who put all their money into one place and we share the cost of each other's healthcare.

The idea is that when people seek healthcare, they're going to look for cash prices, even for surgery, even for procedures, especially for office visits and the like.

And then you put that back towards your health share cost, right? And it looks and feels a lot like insurance in that you can actually get a health share with a higher unshared amount, which is like your deductible, which makes your out-of-pocket cost even lower every month, right?

So if we can limit your premium, add that to a low monthly membership for a direct primary care, And then keep you from needing the high cost medicine out there in the system with the ERs and the urgent cares and the like.

Plus make you healthier, make you feel better. I mean, that's a huge win. So, you know, none of this is perfect. We live in a country where you need some coverage for.

Health shares and catastrophic coverage strategy

you know, God forbid you need access to the expensive, urgent, emergent, intensive level of care, it's going to start breaking the bank pretty fast. So I think having some catastrophic protection makes sense.

Adding that to a direct primary care practice makes more sense. And then if, you know, one of these days, like in Stranger Things, Maybe we can get rid of the upside down altogether, right?

Maybe we can start making healthcare costs make sense, get some transparent pricing, give the consumer the power to choose, give the providers more time with their patients.

But right now, the only way to get all that, transparency and time and attention and availability, the ability to be in control of your own healthcare.

Right now, the only way to get that is in a direct primary care practice. or some other cash-based practice, even if you're paying by the visit. So we're not trying to eliminate insurance entirely for everyone.

The goal is to minimize exposure to a broken system and maximize exposure to a value-driven personalized care system where DPC becomes the foundation.

We become the navigator when you're out there, your advocate when you're out there, and we help control your healthcare costs all along the way. I know these are financial decisions, which are by definition, deeply personal.

Financial realities are real and they differ from family to family and person to person. I'm encouraging you to think

about where your value actually lies.

Who's really on your team when it comes to being healthy, to feeling well and being healthy now. and later. And who knows you well enough to help you make the trade-offs when trade-offs have to get made.

So the most expensive healthcare decision is often the one that feels like saving money upfront. And that's what happens when you're in the upside down and you decide you have to cut your direct primary care provider because your insurance premiums are just getting so high that you just don't have any money left over.

Closing thoughts on value and healthcare choices

Before you cancel the care that knows you, that protects your time and helps you stay well now and for decades to come. Make sure you understand what you're really giving up and make sure you understand what you're really getting from what you keep.

So thank you guys for that little bit of a strange analogy with Stranger Things. And if you haven't seen it, I haven't ruined the ending. It was close.

But I want you to, you know, think hard about how you want to spend your health care dollars going forward and let us know if we can help you. And you guys have a wonderful 2026. Thanks for joining me today on My MD Unscripted.

I hope today's conversation opened your mind and inspired you to imagine a better path for your health and therefore life. If you found value in this episode, be sure to subscribe, leave a review, and share it with someone passionate about transforming healthcare.

Real change starts with real conversation, so let's keep on going. Until next time, stay well, stay curious, and never stop pushing for better.