



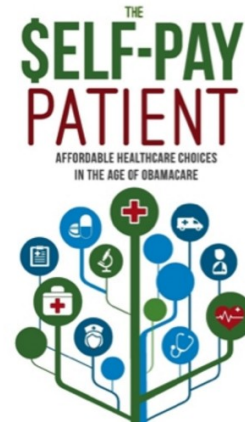
Written by [Kelly Holt](#) on January 5, 2015

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## Book Review: The Self-Pay Patient: Free Market Alternatives to ObamaCare

In his new book, [The Self-Pay Patient: Affordable Healthcare Choices in the Age of Obamacare](#), Sean Parnell provides a practical approach to taking control of your healthcare. This quick read is packed with information explaining how to “find affordable care outside of conventional insurance, how to escape bureaucratic medicine, and how to opt out of Obamacare.”



Americans in need of healthcare alternatives, those ineligible for ObamaCare, and liberty lovers who know the real dangers of the single-payer system, are sure to benefit from the research Parnell outlines. His book could serve as a primer in the emerging debate about free market alternatives in the industry.

Parnell (not the outgoing Alaska governor of the same name) is president of Impact Policy Management, a public policy consulting firm with a focus on healthcare and election-related issues. He is also managing editor of *Health Care News*.

He told *The New American* that he penned the book simply because he thought there was a need for a guidebook for those who want to opt out of ObamaCare or who simply desire to be “self-pay patients.” He explained:

I was surprised at how many people are actively interested in not being part of the conventional system. Some even have no interest in what is wrong with Obamacare politically; they’re just seeking a better way.

Self-paying patients *are* the free market at work in healthcare.

Parnell said he’s been encouraged that his book is gaining popularity and has been so well received — particularly in the media.

Though *The Self-Pay Patient* is not an end-all be-all in the debate, it is a very good starting place to understand that it’s possible to fund healthcare costs without conventional insurance. Parnell points out options that are available to many people, such as insuring one’s self only for catastrophic care (and how to find an insurer to help with that), then using cash-only doctors, primary care facilities, or pharmacies for other routine needs.

He makes the critical point that providers catering to self-pay patients operate in the true market — therefore new or improved strategies are always coming and going as the market dictates. In the free market, the patient will always benefit. As the pitfalls of ObamaCare become more and more apparent, it’s likely that an increasing number of people will be looking for something else — thereby bringing more innovation and solutions to the current healthcare system. This little book explains how to negotiate lower costs in a true free market manner.

Chapters are devoted to options for employers; how to obtain low-cost quality vision, oral, and mental



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healthcare; and how to understand the current self-pay process: that is, that hospitals grossly overcharge self-payers, although some are beginning to recognize the need to give reasonable prices for self-pay patients. Two examples are the Oklahoma Heart Hospital in Oklahoma City and the Henry Ford Hospital in Detroit, both of which offer real up-front pricing and free market benefits to beleaguered patients.

Attention is also given to the practices of medical tourism and getting bids from providers for healthcare. And not to be forgotten are wildly successful healthcare-sharing ministries, such as Christian Care Ministries — open only to believing Christians who choose to follow the biblical mandate of sharing each other's burdens (including healthcare) in a manner that doesn't violate their faith (such as being forced to pay for contraception or abortion). This reporter is a participant in such a ministry.

Parnell emphasizes that self-pay patients are likely to have better — possibly same-day — access to their doctors, and most importantly, that those doctors will work for them. "Obamacare," notes Parnell, "encourages healthcare practices where the doctor's incentive is to *reduce care in order to save money*." Self-pay patients have only their doctor to deal with, and can take control of their healthcare in a way that's unavailable in the conventional system.

The author advises, "Even if you have insurance, some of the strategies outlined in the book can help you stretch your healthcare dollars."

Parnell has a website/blog at [TheSelfPayPatient.com](http://TheSelfPayPatient.com) with updates in the market and in healthcare policy that are well worth reading. He understands that in the free market, things are continually changing (which he is quick to note is a good thing), and so he has his finger on the pulse of public policy in healthcare.

The John Birch Society, parent organization of this magazine, has been ahead of the curve in exposing the dangers of the Affordable Care Act, and in encouraging [free market alternatives](#) such as the Surgery Center of Oklahoma (in Oklahoma City), also mentioned in Parnell's book. Because of its commitment to constitutional government, the society has encouraged Americans to apply constitutional thinking to the healthcare debate as well, and to press their representatives for the repeal of ObamaCare.

The important takeaway from *The Self-Pay Patient* is that Americans *have choices in their healthcare*. And an increasing number of citizens are adding to their arsenal of the right options with the help of this short but powerful book.



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