



# COOPERATIVE WELLNESS

How to Achieve Wellness  
and Be Part of the Healthcare Solution  
*(It's Easier Than You Think!)*

DR. BEN RALL

What people are saying about...

# COOPERATIVE WELLNESS

“I couldn’t put it down! If you read *Cooperative Wellness* with an open mind and heart, you’ll receive the invaluable benefit of Dr. Rall’s unwavering commitment to truth. His gift of communicating this passion to countless patients with bold encouragement and common-sense application shines through in this book. I am grateful to Dr. Rall for inspiring me to trust more deeply and experience more fully the body’s God-given power to heal – and am so glad that others can share in this information as well. *Cooperative Wellness* ignites the inner courage needed to choose personal transformation as the only way to revolutionize healthcare for everyone.”

**Emily French | Self-Health Enthusiast**

“When looking at our society as a whole, we either do not want to believe there is a problem with our current healthcare system or we are aware of the problem but do not know what we can do to fix it. In this book, Dr. Rall raises critical questions about why our healthcare model is flawed and shows exactly what you can do to change it. Whether you are an employee who wants change or an employer who wants to offer a true solution to your employees, *Cooperative Wellness* is for you.”

**Daniel & Dr. Kimberly Huck | Owners of American Row House Gyms**

“My first foray into corporate wellness was in 1981. Since then, the personal state of health in the USA has only dramatically worsened. It just isn’t working because health is a personal choice. Cooperation, however, offers the best and most reasonable hope for our sustainable well-being. Dr. Rall paints a vibrant rationale and philosophy grounded in realism. Read *Cooperative Wellness*! He makes a common-sense argument for living life on purpose, which is best realized when we’re robustly cooperating in our health.”

**Kevin W. McCarthy | Author, *The On-Purpose Person*  
and *The On-Purpose Business Person***



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KINGDOM  HEART  
PUBLISHING

*Cooperative Wellness*

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# ABOUT THE AUTHOR

Dr. Ben Rall was born and raised in the great state of South Dakota. He lives in Orlando, Florida, with his wife, Megan, and two children, Jack and Grace. Dr. Rall owned and operated one of the largest chiropractic and wellness clinics in the United States, and currently helps individuals and organizations apply a vitalistic model of healthcare to their lives.



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# CHAPTER ONE

## Why Our Healthcare System Isn't Working

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*“The significant problems we face cannot be solved at the same level of thinking we were at when we created them.”*

– Albert Einstein

Given our health-crazed culture, you'd think we'd be well on our way to a healthy society. But in spite of an abundance of bike trails, gyms, and natural food stores, America's love of couches, TV, and fast-food is still alive and well.

The same is true in our workplaces. When you think about corporate wellness done right, your mind probably goes to the cutting-edge tech companies who have both the money and incentive to treat employees like royalty. After all, competition for the best and brightest talent is fierce.

This new gold standard of corporate wellness usually includes coveted benefits such as free yoga, posh fitness facilities, free organic lunches in the cafeteria, subsidized on-site massage, and so on—along with insurance plans offering broad coverage and low premiums. Sounds pretty good, right?

The uncomfortable truth is that these plush extras might tip the scales in luring on-the-fence recruits, but they don't move the needle

when it comes to employee health outcomes. While intentions may vary among corporations, they largely have the same approach of throwing money at “wellness,” possibly hoping something sticks, and proud of the effort either way. But if employees aren’t any healthier for it, these expensive extras are the equivalent of a nicer bed for your ambulance ride.

What’s going wrong? Why aren’t these wellness-pampered employees getting healthier?

For one thing, most of these corporate wellness programs—from Employee Assistance Programs (EAPs) to free yoga classes—are chronically underutilized. What’s more, anyone who legitimately thinks offering a few hours of on-site massage every now and then will impact healthcare outcomes is sadly deceived at best, but more likely indifferent.

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Some call this approach “Jacuzzi wellness.” It might feel good – assuming anyone bothers to use it – but it costs the company a bundle and makes no measurable impact on employee health.

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By the way, the money spent on these little-used luxuries comes out of the budget that could go toward benefits that might actually, you know, *benefit* people.

I recently asked a corporate wellness director at one of these large tech companies about their famously comprehensive array of benefits and couldn’t believe what he told me.

“I have a pretty good gig,” he said. “I have what amounts to a blank check to pay for these programs. In our industry, it’s simply

expected to offer these perks. We even have a beautiful on-site gym with keycard access.”

Then he added, “Thanks to the keycards, we can easily see how few of our employees actually go inside.”

My heart sank. Must be nice not to be held accountable for outcomes, eh?

I responded, “But shouldn’t the point of the company’s wellness efforts be focused on actually keeping the employees healthier?”

“I would strongly encourage you,” he replied, “not to tie corporate wellness to the healthcare benefits bottom line.”

At that point, I almost dropped the phone.

You might think I’m overreacting. After all, who doesn’t like a free massage now and then? If only it were so simple.

In the smaller sense, programs with the stated purpose of making employees healthier have become thinly veiled recruitment tools, comfy perks along the lines of access to a company car. Ironically, the very same companies that offer health luxuries also offer unlimited fountain soda, alcohol on-tap, sleep pods, and video-game suites.

In the larger sense, these pseudo-wellness efforts breed cynicism toward the clinically and economically proven effectiveness of a holistic wellness approach. True wellness programs (more on this later) have been shown time and again to improve employee health outcomes and reduce the cost of healthcare across the board—yet they are nowhere to be seen at most large U.S. companies.

To be fair, the problem can be hard to see. It’s very easy for both employers and employees to lose sight of the true bottom-line costs of healthcare—and that is by design. Health insurance companies want Americans to believe that corporate-sponsored healthcare doesn’t cost much. They go to great lengths to ensure that

the system veils the black-and-white costs to employees, employers, and government.

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The truth is that rising healthcare costs in the United States are taking an increasingly disastrous toll on employee paychecks, company profitability, and the national economy – with no end in sight.

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The only possible remedy to the situation is a true wellness-oriented approach to healthcare. It can begin simply through the intentionality and cooperation of employees and employers. Hopefully, health insurance providers and government entities will follow suit and embrace this vision as well.

## REDEFINING WELLNESS

A great first step for companies would be to call a perk a perk. It's destructive when we mislabel employee perks as "wellness programs." People walk away thinking wellness doesn't work. (It does.)

The next myth to debunk is that cheaper is better. I'm not arguing for ways to somehow squeeze costs out of the current system. Cheaper drugs and cheaper MRIs would not make us one bit healthier as a country. In fact, if every single component of our healthcare system suddenly became free tomorrow, evidence shows that this would not make us healthier at all.

So what can be done?

While multinational drug companies may try to muddy the waters, we have solid science to answer the question. What actually

makes people healthier? It has nothing to do with smart drugs, robot surgeons, or miracle therapies.

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Researchers and practitioners are well aware of inexpensive, easy interventions that – if implemented throughout the healthcare system – could have a dramatic effect on the health of our nation, saving trillions in the long-term.

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Instead of working toward true wellness, we continue to naively float down the river of tradition, believing that interventions like offering free annual medical screenings are the ticket to employee health.

Consider this typical scenario: An employee's blood pressure registers high at the company health fair. The nurse offers rote advice about vegetables and exercise and refers the employee to a physician who prescribes a new, expensive medication. The employee continues to lead the same lifestyle that likely caused the problem in the first place, and now we've added a host of side-effects from the medication to the picture (with potential long-term hazards yet to be discovered).

There are effective holistic alternatives to the typical drug-centered treatment protocols that mostly mask the symptom without addressing the cause. However, if (a) doctors don't consider these alternatives, (b) patients aren't made aware of them, and (c) insurance providers don't incentivize a holistic-first approach, it is highly unlikely that any party will reap the benefits of actually solving the problem.

If high blood pressure is largely a symptom of an unhealthy lifestyle, the solution should focus on helping the employee improve that lifestyle, not on artificially lowering the blood pressure with a drug. It's the equivalent of turning off the fire alarm in a burning building instead of grabbing a bucket.

As long as this is our general approach to health and wellness, we will not see a reduction in costs or an improvement in outcomes.

High cholesterol is another common health-fair diagnosis. Did you know as much as 90 percent of cholesterol is made by your body? If you see the body as a sophisticated and intelligent system, your assumption will be that it must make cholesterol for a reason. If, on the other hand, you think of the body as a haphazard clunker, you're more likely to think that "high" cholesterol should be "fixed" with a drug. In truth, cholesterol is critical to many functions; it is in every single cell of your body. Without cholesterol, you would be dead.

Instead of signing up for a lifetime of Lipitor, this might be worth some investigation. Why is the cholesterol high? Does lowering cholesterol levels with a drug actually make a person healthier? Research suggests that medicating for high cholesterol has not helped change health outcomes in any significant way.<sup>2</sup> However, pharmaceutical companies would rather not market such discoveries regarding lucrative drugs.

## **A BETTER WAY**

By perpetuating a broken system, many companies are often unwittingly doing more harm to their employees than good through misguided healthcare efforts.

But not everyone gets it wrong. In fact, some lesser-known companies are getting serious results in wellness, measured both in terms of employee health and in cost savings.

One such company bucking the prevailing model is Rosen Hotels & Resorts, a Florida-based chain. Rosen has found a way to integrate wellness by bringing a substantial portion of employee healthcare in-house.

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By offering in-house healthcare, Rosen Hotels & Resorts saves millions in premiums each year, has improved employee retention, and has increased productivity with healthier employees.

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Rosen employees have access to on-campus physicians for little-to-no fee and can schedule visits during work hours. They also enjoy access to wellness resources, such as smoking cessation programs, which are integrated directly into the daily routines of the workplace.

Although an in-house clinic may seem extreme, the results are impressive. Between 1991 and 2014, Rosen Hotels & Resorts saved more than \$225 million on employee and dependent healthcare costs, relative to the traditional fully insured model—with a staggering 8:1 return on investment. Their turnover rate was about 12 percent in 2013, which is significantly lower than the U.S. Bureau of Labor and Statistics' estimated average of 62.6 percent for the hospitality industry.<sup>3</sup>

Harris Rosen has done an amazing job of balancing the health of his employees with the health of his bottom line. He realized that Jacuzzi wellness would only increase his costs and become an entitlement, rather than an incentive for employees to take charge of their own health. By looking at the needs of his employees and

the drivers in healthcare costs, he identified effective solutions for his employees and has beaten the system at its own game.

Rosen has presented a concept in which every company with less than 150 employees could provide health insurance in exchange for a federal tax credit of about \$4,000 per person. A traditional tax deduction would be available for those over the 150-person limit. It has been estimated that the U.S. could save more than \$1 trillion yearly if all companies followed the Rosen approach.

Rosen's example is encouraging, but there's still a lot of fruit on the tree waiting to be picked. We need to get the word out that there's a better way available—one that's producing real results for trailblazing companies like Rosen.

## **INSURANCE ISN'T FREE**

When you pull back the curtain on the operation of today's medical-industrial complex, you find some disturbing realities.

First, the employer generally has a relationship with an insurance broker that solicits bids from insurers and makes a recommendation. The employer then determines what percentage of that cost to shoulder (based on federal regulation) and the rest is deducted from employee paychecks.

The broker generally receives a percentage of the gross sale of the insurance—it's the fox guarding the henhouse. So one of the largest line items on a company's financial statement is being outsourced to a party whose interests are not aligned with the employer, much less the employees.

Now the employees are spending a fair bit each month for insurance and decide they might as well use it. After all, you wouldn't want that insurance to "go to waste." This is where things really fall apart.

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The consumer mindset of using the healthcare system simply because you're paying for it causes no end of harm. When people meet their deductible for the year, some treat it as an opportunity for a medical shopping spree.

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Beyond the obvious problem of binging on costly and unnecessary interventions, what many don't understand is that they still end up paying for it. In fact, *all* employees will pay for it on the next renewal when the insurer hikes its rates.

Can you blame people? We're told by experts in the media that "smart people go to the doctor." Our friends, relatives, and coworkers tell us we should "have that checked out." Concerned about our health, we go, we get tests, we follow recommendations for drugs and get more tests. Before we know it, we've met our deductible, so heck, why not get a couple more tests done, get another prescription, maybe see a specialist about some nagging complaint? At the end of the year, the insurance company says, "Look how many people are using the insurance! How are we going to pay for this?" And up go the rates.

The other piece of this is that most people never see the actual costs of treatment. "Transparent medical costs" is an oxymoron. If people were told the true costs associated with certain tests or procedures beforehand, they would think twice about having them done. The numbers for some protocols are unconscionable relative to their significance—from the \$30 hospital aspirin to getting an MRI since your insurance "covers" it when a much cheaper x-ray would have sufficed. If employees had to pay out of their own pockets, you can

be sure they would be more inclined to ask real questions and seek out other solutions to their health problems.

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When employees have more skin in the game – higher deductibles, health savings accounts, and so on – they use the system less, which reduces overall costs.

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It's time to get in the game. We must understand our roles as employees and employers in managing healthcare costs. We must demand transparency. We must be willing to take our money elsewhere.

In 2015, the average annual cost-per-person for healthcare was estimated to hit \$10,000, according to Forbes.<sup>4</sup> If that money were placed directly in the hands of consumers, you would see things change fast. People would spend more judiciously. Healthcare providers would need to attract patients with a value-based plan. Providers have no need to do that now because the money is in the hands of insurance companies—publicly traded, profit-driven companies. This arrangement is not in the best interests of employees nor employers, yet it continues unabated.

To my mind, our healthcare situation is insane. No other industry that I know of operates like this. The results of our misguided approach are all around us—in the abysmal health outcomes that have become common across the country, and in the ballooning economic crisis spurred by health costs. We can do better. We must.

Once the light bulb goes on, you can never see the system in the same way again. It becomes obvious that the best way out of this mess lies in educating employers and employees about the resources

they need to disengage from the system. Every dollar spent by your company on teaching people how to effectively use and require less medical care becomes a good investment. Contracting with holistic healthcare providers who can work directly with employees begins to seem like the incredible bargain it really is.

The first step is simply opening our eyes and our minds to what's really going on and then taking personal responsibility.

## ADOPTING A GROWTH MINDSET

When facing serious health problems, we often want to blame someone other than the person in the mirror. Although the root cause isn't always clear-cut, it's essential to take ownership of your own health—a victim mindset assumes you cannot change your circumstances.

Stanford psychology professor Carol Dweck has done groundbreaking research on the impact of different mindsets on personal growth.<sup>5</sup>

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If you have a “fixed” mindset, you attribute your situation to external circumstances and are far less likely to invest sustained effort in changing them. If you have a “growth” mindset, you see your situation as something you can influence with effort.

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This is a powerful concept as it relates to health. A fixed mindset toward your own health isn't just limiting—it can be deadly.

Here are a few classic examples of a fixed mindset as it relates to health:

- Well my whole family is obese, so I guess I just have the obesity gene.
- Severe headaches are simply part of the stress of a busy executive's life.
- Blood pressure is just one of those things that gets worse with age. Nothing to be done about it.

In reality, while they may be influenced by stress, genetics, and age—obesity, headaches, and high blood pressure are fundamentally symptoms of poor lifestyle choices. Different choices yield different outcomes. Until we adopt a growth mindset toward our own health, we are doomed to continue the same behaviors that caused these problems in the first place.

Consider the common cold. Most anyone over the age of six who gets a cold feels confident that they will get completely better. Same goes for the flu. You may feel terrible, but experience tells you that in a few days it'll be as though nothing ever happened. Amazing, right? A drug doesn't do that—your body does. Sure, you could take some over-the-counter drugs (with effects both seen and unseen) to dry up your runny nose, but your body will heal either way. You could run to the local urgent care clinic, get some tests done, and get a prescription for your cough, but you'll still recover in the same amount of time. The only difference is the hundreds, even thousands, of dollars this approach will cost your insurance plan (and ultimately, you).

What many people don't realize is that the vast majority of healing happens naturally inside your body, unseen and unfelt at the cellular level. This healing is far more amazing than the muted impact of a decongestant on a stuffy nose, but since you don't experience its effect directly, it's easy to take your body's intrinsic healing powers

for granted. Even as you sit reading this book, trillions of cells in your body are busily repairing themselves. Cancer cells are being destroyed, your liver and lungs and heart are being repaired and rebuilt, and on and on. If you learn to appreciate this symphony of healing, you can begin to give it the proper respect.

Considering how we treat ourselves, our society should be even sicker than we are. Our bodies do an astonishingly good job keeping us going, no matter what we throw at them. Think of your body like a plant that grows fine on its own as long as it has soil, water, light, and nutrients. If it's wilting, you don't say, "I bet that ficus needs Prozac!" You look at what the plant innately needs and try to provide it. This is the mindset we need to adopt toward our bodies.

When we view our health from this informed perspective, realizing that natural, holistic lifestyle changes are the best way to help the body heal itself, the problems with the current medical approach become glaring.

Today, anyone (without a vested interest) will admit that the pharmaceutical-driven model of treatment has not delivered the health outcomes it has promised—and continues to promise. According to *The Washington Post*, pharmaceutical companies spent \$4.5 billion on prescription drug ads in 2014 alone.<sup>6</sup> We have gone too far down the wrong path.

Even our most natural bodily processes have been affected. Consider the medicalization of birth in this country. Whether they realize it or not, many American doctors are trained to "treat" pregnancy the same way they would treat any common illness. If you see pregnancy as a condition to be "remedied" using currently accepted protocols with varying levels of risk, this inevitably distorts your view of the entire process and how best to handle it. On the other

hand, if you see birth as a natural process, you will take an entirely different approach.

As prominent ob-gyn, Michel Odent, has said, “We are completely lost. We have even forgotten to raise the most simple questions. What are the basic needs of women in labour?... The best thing to do is to go back to square one. The point of departure.”<sup>7</sup> Once you’ve gone down the wrong path as a culture, it takes time to get everyone turned around moving in the right direction before you can make real progress forward. Most of that begins with education and changing false perceptions.

## **BECOMING PART OF THE SOLUTION**

As with any cultural change, it begins with the individual. You can cultivate a growth mindset by asking the right questions. Remember, the quality of our questions informs the quality of our life.

Here are some great questions to ask about your health:

- Am I providing my body what it needs to be healthy? Is there any interference to its healing that I could remove?
- Do the medications I take actually make me healthier? Are there better, safer options?
- What role do I play in my own health? How have I developed my views on health? Where can I turn for sound advice on improving it?
- Do I trust the pills and potions marketed to me on TV more than the power that is beating my heart right now?

I recently had a conversation with a woman who was contemplating knee surgery. I offered findings from a study by *The New*

*England Journal of Medicine* indicating that surgery was no better than a placebo procedure (one where incisions are made but nothing is actually done to the joint).<sup>8</sup> Of course, she'd never heard this.

The woman's response spoke volumes about the larger problem: "Well, then where should I go to get it fixed?" This question reveals the common view of our bodies like broken-down cars and our entrenched bias toward the medical option, even when there's no proof it will work.

A better question would be, "What are my options?" In fact, there are many holistic, non-invasive, non-pharmaceutical approaches to try for knee pain. They might solve the problem, they might not—but if risky drugs and surgery have not been proven effective, why would you consider those first (or at all)?

In general, drug benefits are wildly overstated. Meanwhile, there are many effective and affordable things anyone can do to improve their health and aid the body's ability to heal itself, instead of chasing quick, expensive treatments with limited benefits and numerous side effects.

Whether a surgery or treatment is covered by insurance should not be the deciding factor. If it can't be proven significantly more effective than a placebo, it has no positive value. As I've shown, there is instead a high cost, both financially and in potential damage done to your body—not to mention the wasted time, stress, and energy spent on multiple doctor visits, tests, and treatments.

To truly improve health and lower costs, we have to engage and educate ourselves and those around us, as well as provide the resources, incentives, and opportunities proven to affect outcomes. A volleyball court and yoga studio will not lead to lasting change. Knowledge and follow-through will.

In 1902, Thomas Edison predicted that “the doctor of the future will give no medicine, but will instruct his patient in the care of the human frame, in diet, and in the cause and prevention of disease.” As with so many other things, Edison was prescient in saying this, but his “future” is now upon us.

In the following chapters, I will lay out a vision for the health-care of the future—one that takes us back to the basics. But this is more than a case of the pendulum swinging the other direction, it is building on experience and learning from mistakes to chart a better course for generations to come.



# NOTES

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# RESOURCES

A wellness-based health risk assessment:

<https://apps.bluezones.com/vitality>

Follow the ongoing conversation:

<https://drbenrall.wordpress.com>

Individual and corporate supplements:

[www.achievenutrition.com](http://www.achievenutrition.com)

A unique benefit design:

[www.ioausa.com](http://www.ioausa.com)

Fitness:

<http://intrvlburn.com>

Online streaming of the ultimate Source of wellness:

[www.firstorlando.com](http://www.firstorlando.com)

Interested in becoming a wellness practitioner?

[www.life.edu](http://www.life.edu)

Learn to live on purpose:

<http://on-purpose.com/start>



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How to Achieve Wellness  
and Be Part of the  
HEALTHCARE SOLUTION  
*(It's Easier Than You Think!)*

*For all our focus on health and healthcare in this country,  
why aren't Americans healthier? Better yet, what can be done?*

In *Cooperative Wellness*, Dr. Ben Rall answers these questions and more by stripping a complicated and controversial issue down to its core and searching for the truth that lies within.

If you long for better health for yourself and your loved ones, if you're an employer or employee who's concerned about the health of your business and those you work with, if you feel discouraged or overwhelmed by the current state of our nation's collective health — this book is for you.

You'll learn about a powerful, simplified approach that will help you:

- Understand how to work with your body and achieve amazing health
- Put healthcare back in your hands so you can be part of the solution
- Get your best return on investment in today's healthcare model
- Envision what the healthcare of the future really looks like
- View the issue from a perspective that challenges the current paradigm

*"Dr. Ben Rall is one of this generation's thought leaders  
on fixing this country's healthcare crisis."*

— Dr. Blake Livingood, author of *Health Potential*

*"Dr. Ben's relentless pursuit to share God's laws of  
health and healing is inspirational and contagious."*

— Junior and Tama Davis, business owners



[achievewellness.clinic](http://achievewellness.clinic)

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