## The Third Way A Vision for the Future of Wellness

We need to talk about something we all know but rarely say out loud: healthcare in America works beautifully when you break your arm. It works when you need surgery. It works when you have a heart attack. For acute, emergency, and surgical care, we have one of the most advanced systems in the world. Insurance was designed for these moments—catastrophic events that require immediate, expensive intervention for as many people as possible. And for that, we should be grateful it exists.

But here's what we don't talk about enough: most of us don't break our arms very often. Most of our health struggles aren't emergencies. They're the chronic back pain that steals your sleep every night. They're the shoulder that's been "not quite right" for three years. They're the stress manifesting as headaches, the repetitive strain from desk work, the gradual decline in mobility we write off as "just getting older." And for these challenges—the ones that actually define our daily quality of life—our healthcare system doesn't just struggle. It fundamentally wasn't designed to help.

Think about Sarah, a third-grade teacher with chronic neck pain from looking down at small desks all day. Insurance approves six acute treatment visits. She starts feeling better by visit five. By visit six, she's maybe 70% improved. Her neck only bothers her every once in a while, but it is not exactly feeling great - but coverage ends because she's no longer "acute." Six months later, she's back where she started, except now she's also out all the money she spent on copays and deductibles and now she has to go through the whole cycle again. The system worked exactly as designed—it just wasn't designed for Sarah.

This isn't insurance's fault. Insurance is a financial instrument created to pool risk for unlikely but expensive events. Your car insurance doesn't cover oil changes; your home insurance doesn't cover maintaining your gutters. And we wouldn't expect them to. Yet somehow, we've built a healthcare system where we expect this financial tool—designed for catastrophes—to manage our ongoing wellness. And then we wonder why everyone's frustrated.

Together, at Cornerstone and Origins
Community Wellness Center, we asked a
different question: what if we built something
designed specifically for people like Sarah? Not
to replace insurance, but to exist alongside it.
A third way. What if we created a place where
the third-grade teacher, the plumber, the office
manager, and the CEO all received the same
exceptional care—where your ability to get
healthy, and stay healthy, wasn't determined by
what someone else says you need or what your
insurance is willing to pay for.

"When you remove profit from the equation, something powerful happens."

This is where our non-profit model becomes revolutionary—not in a dramatic sense, but in a practical, sustainable, community-changing sense. When you remove profit from the equation, something powerful happens. Decisions start being made based on a different question. Instead of "What generates the most revenue?" we ask "What creates the most health?" Instead of "How many patients can we see?" we ask "How well can we serve each person?" The entire incentive structure flips.

But we didn't stop there. We recognized another fundamental flaw: healthcare providers work in isolation. Your physician doesn't routinely meet with your massage therapist. Your physical trainer doesn't coordinate with your physician. Each treats their piece of your problem, often working at cross-purposes. It's like having three different contractors working on your house renovation without ever speaking to each other. No wonder people don't get better.

Under our roof, we integrated care—meaning your providers actually talk. They share notes. They coordinate treatment plans. When our chiropractor adjusts your spine, our rehab specialist knows exactly which exercises will reinforce that adjustment. When our massage therapist works on your shoulder, they know what movement patterns the rehabilitation team is trying to establish. It sounds so simple, so obvious. Yet it's remarkably rare. This integration isn't just convenient—it's clinically superior. People get better faster when their care team can actually work as a team.

The membership model completes the transformation. One transparent monthly fee. Unlimited visits. No copays, no deductibles, no prior authorizations, no arguing with insurance companies about whether your care is "medically necessary." Just you, your providers, and a shared goal of getting you healthy and keeping you that way no matter how much - or little - that may require. Some months you might come three times a week. Other months, maybe once. The cost remains the same. Predictable. Sustainable, Fair.

And here's where it gets really interesting: when anyone join our membership, they're not just investing in their own health. Alongside community donations and grants, they're subsidizing care for the single parent who can't afford market rates. They're ensuring the retired teacher on a fixed income can still get treatment. Every membership is an act of

community building. You're not just getting healthcare—you're helping to provide it to others. This isn't charity. It's community. It's neighbors taking care of neighbors.

We've already proven this works. Our members save an average of \$200 per month compared to traditional healthcare costs. People who hadn't been able to afford consistent care for years are finally getting better. Not just feeling better—actually addressing the root causes of their problems. That teacher with chronic neck pain? She comes twice a week now. No asking permission. No counting visits. No pennypinching on other bills to cover the care she needs. Just consistent, integrated care that's actually solving her problem.

We're not naive. We know we can't solve every healthcare challenge. If you need surgery, you need a hospital. If you have cancer, you need an oncologist. We're not trying to replace the entire healthcare system. We're filling a gap—a massive gap that affects millions of people—between emergency medicine and self-sustained wellness. We're creating an option for the vast majority of health challenges that don't require a hospital but do require consistent, coordinated care.

This model scales. Every community in America could have this. Not by us, but on their own—shaped by their own community's needs, funded by their own community's members, serving their own community's people. Imagine if every town had a place where healthcare wasn't about profit margins but about keeping neighbors healthy. Where providers collaborated instead of competed. Where a mechanic and a banker received the exact same excellent care. Where your ability to heal wasn't limited by your insurance company's spreadsheet. Imagine how much healthier the world could be.

Some will say this is idealistic. That healthcare is too complex, too expensive, too entrenched

to change. And in many ways, they're right. We can't build Rome in a day, but we're starting to make a difference in the best way that we can – everyone of us working for a better system every day.

The reality is we cannot wait for permission to revolutionize healthcare - we're doing it. Every day - One adjusted spine, one rehabilitated shoulder, one restored life at a time. We're proving that when you put community over profit, integration over isolation, and prevention over crisis management, something remarkable happens: healthcare actually works.

This is our vision. You are our mission. We're not just imagining a different future for healthcare—we're building it. Right here in Greater Lansing. Right now. And we're inviting you to be part of it. Because the truth is, we don't need to tear down the existing system. We need to build something better alongside it. Something designed for how people actually live, how bodies actually heal, and how communities actually thrive.

Welcome to healthcare's third way. Welcome to the wellness you deserve. Welcome to Cornerstone and Origins Community Wellness Center.

