

You may find the following **sample letter**, written by **Dr. Sherry Rogers, M.D.**, Author of the best seller, **“Detox or Die”**, helpful for you and your doctor to submit it to your insurance company, if your insurance company does not yet cover the cost of a far infrared sauna.

Dear _____(insurance carrier),

I am writing to provide you with scientific, medical research that shows the highly effective, therapeutic, value of a far-infrared sauna in treating health conditions such as my own: _____ . I believe that you can benefit both your company and myself by covering the use of a far-infrared sauna. It addresses the actual cause of my medical condition at an exceedingly lower cost to both of us .

Researchers from Columbia School of Public Health in New York report that 95% of cancer is caused by diet and environmental toxins (Perera).

1. Likewise thousands of scientific papers and books document how environmental chemicals obtained through our air, food, and water can trigger every disease known to man and even the serious undiagnosable, untreatable, diseases which have no label (Kaloyanova, EPA, Arlien-Soborg, Repetto, Casarett, Sullivan).
2. The mechanisms of how unavoidable environmental chemicals cause disease are well-described (Schook, Halliwell, Halsted, Liebman, Bemis, Steventon, Betarbet, Brucker, Kohn, Piscator, Baldi, Arnold, Howdeshell, Colburn, Wiseman, Wartenberg, Birnbaum, Sibley, Bigazzi, Packer).
3. Further research shows that environmental pollutants are so ubiquitous that there is no place on earth to escape them, not even polar ice caps. Even the breast milk of nursing Arctic women has been found to be dangerously high in PCBs and mercury – just for starters (Muckle, Perskey, Abe, Grandjean, Weisglas-Kuperus)
4. Furthermore, EPA studies of breath analyses of New Jersey residents show 93% harbor perchloroethylene in their bodies, 89% had benzene (a known cause of leukemia), and 29% were exhaling carcinogenic trichloroethylene, in addition to numerous other carcinogens (Wallace). In fact there are no longer any oceans, seas, lakes, rivers, animals in the wild, nor humans on the face of the earth that do not harbor detectable levels of potent carcinogens and other disease-producing environmental chemicals (U.S. EPA 1984, 1987, Rogers).
5. EPA studies of hundreds of Americans have shown 100% of human fat biopsies reveal styrene, dioxin, xylene, dichlorobenzene and more (U.S. EPA, 1984, 1987). Most of these are carcinogens and can mimic any symptoms imaginable.
6. The EPA and other researches have been startled by the amounts of phthalates or plasticizers in humans which are potent environmental hormone disruptors – again mimicking a multitude of endocrine diseases as well as triggering cancer (Blount, Jones, Raloff).
7. Whether one studies heavy metals, pesticides, PCBs, dioxins, volatile organic hydrocarbons or other xenobiotics, research studies and toxicology textbooks confirm that these very same chemicals can produce any disease from cardiovascular, autoimmune, recurrent infections, allergies, and cancer, to endocrine and neurologic diseases, congenital defects, low I.Q, thyroiditis, and every disease of every organ and system in between (Steingraber, Colburn,

Baker, Pavia, Colon, Rea, Ashford, Gupta, Osius, Waalkes, Kipling, Visser, Hoyer, Peters, U.S. Department Health Human Services, Lieberman, U.S. EPA, 1983, Pelletier, Solonen 1995, 2000, Crinnion, Sood, Sug, Enestrom, Fredericsson, Rier, Echeverria, Jobling, Schantz, Rogers).

8. When clinicians have been stumped or they have exhausted all that medicine has to offer, with their backs against the wall, they reversed recalcitrant medical conditions by getting these unavoidable ubiquitous chemicals out of the body. From drug addicts to fire-fighters, from high blood pressure to congestive heart failure, from undiagnosable neurologic problems and cognitive deficits to chemical sensitivities, the formula has been the same: get rid of the underlying environmental chemical causes that have bio-accumulated (stockpiled) over a lifetime (Kilburn, Rea, Schnar 1984, 1986, Root, Roehm, Tretjak, Hubbard, Tei, Ikeda, Imamura).
9. Unfortunately, the modus operandi in medicine is to find a drug to turn off the damaged part that is producing symptoms. A simple, example is the prescription of calcium channel blockers, the number one drug used by cardiologists for angina, hypertension, congestive heart failure, or arrhythmia. But as with any drug, this does not fix anything that is broken. It merely poisons normal physiologic pathways, thereby forcing the chemistry in a direction that attenuates symptoms. Since nothing has been done in terms of getting rid of the underlying cause, the disease continues. In addition the missing fatty acids and minerals in the cell membranes that house the calcium channels are not identified and repaired. Nor are the sequestered membrane chemicals removed that caused the damage – such as PCBs and mercury (Bemis). If this were not enough perpetuation and acceleration of damage, the side effects of drugs are not innocuous. For example, calcium channel blockers have been shown by MRI to cause definitive shrinkage of the brain and loss of brain function – a side effect rarely mentioned by clinicians or news media (Heckbert, Havlik)
10. Far more therapeutic and ethical is the far infrared sauna therapy as reported by Mayo Clinic researchers where they reversed hypertension, pulmonary wedge pressure, endothelial (arterial) dysfunction, and congestive heart failure (Tei, Ikeda, Imamura). This is particularly impressive since these patients had exhausted all that allopathic medicine had to offer.
11. It should not come as a shock that this type of information is ignored, since studies in the Journal of the American Medical Association document how the practice guidelines for American medicine are made by physicians who receive compensation from the drug industry (Choudhry, JAMA 2002; 287: 612-617). In addition the FDA – the very government regulatory body that approves drugs – is riddled with advisers with financial ties to (and is heavily lobbied by) the very drug industry that is seeking its approval (Cauchon, Cohen, Epstein, Haley, Glenmullen, Breggin, Stelfox). As the New England Journal of Medicine and Journal of the American Medical Association warn, even the hired clinical investigators for new drugs may have their price (Bodenheimer, Chalmers, Freidberg, Angell).
12. Let's return to congestive heart failure as our continuing example of a dead-end disease, since it kills more people in each year than cancer. The average person lives only five years past the diagnosis of congestive heart failure. The cost is usually well over \$600 a month in medications alone, not to mention frequent doctor visits, x-rays, blood tests, and hospitalizations. There is literally nothing in allopathic medicine that reverses the process of congestive heart failure once it has started. Instead, progressively more medications are piled on, making the average survival rate less than cancer. Median survival for cancer is six years; median survival for congestive heart failure is five years. More people get congestive heart failure each year than get cancer.

13. Contrast this bleak prognosis for congestive heart failure with the Mayo Clinic studies where pulmonary wedge pressure, shortness of breath, ability to discontinue medication and many other parameters of congestive heart failure improved with use of the far-infrared sauna. In other words, it accomplished what no medication and no surgery could for a disease that is worse than cancer.
14. Obviously not any old sauna will do. High heat (such as traditional/steam saunas) is contraindicated and poorly tolerated by heart failure patients. However, far-infrared saunas provides safe, low temperature therapy and is actually more effective in removing heavy metals, pesticides, dioxins, PCBs, plasticizers, and other environmental chemicals that caused the heart damage in the first place. And, in contrast to drugs, it has no side effects.
15. The far infrared sauna pulls otherwise permanent toxins out of the body by causing a molecular dance with molecules of water and xenobiotics stored in the surface fat. In this way it does not drag chemicals out of safe storage and into the bloodstream where they could cause exacerbation of symptoms. Instead, it causes a resonance between the water and chemical molecules, enabling topical excretion via sweat where they can be wiped and showered away forever (Inoue). This is the only known and proven mechanism for getting rid of the vast diverse array of disease-producing toxin/environmental chemicals. Medicine has no other option for lowering the body burden of chemicals that underlie all disease.
16. In the Mayo Clinic studies, the far infrared sauna accomplished what nothing else in medicine could. No surgery or drug is available to give this type of therapeutic result. Other studies on different medical conditions (which were also totally resistant to all that medicine had to offer) showed improvement once the chemicals were depurated. In addition, the whole family can use the far-infrared sauna and they can use it forever. For as research and history both testify, the world will never run out of ways to poison us.
17. In terms of expense, depending upon size, the cost is only a couple thousand dollars. Insurance companies allow \$100,000 for chemotherapy, radiation, bone marrow transplants, tests and hospitalizations for the treatment of various types of cancer, for which they know the median survival will be six months to five years at best. Paying \$100,000 for no cure is not cost-effective. They allow \$1000 a month for a rheumatoid arthritis drug that works by lowering the tumor necrosis factor (Enbrel), thereby increasing the chance of cancer. And they cover biological response modifiers at \$10,000 per injection that often only buy the patient 2-3 months of life. Again, thousands of dollars with no cure.
18. In contrast to the above, with the far-infrared sauna we are talking about reversing disease, getting rid of the underlying causes and therefore getting rid of the symptoms, once and for all. We are talking about restoring the body to a level of chemicals it had maybe 20-50 years ago. A life sentence to medications that block physiologic pathways is avoided. Bear in mind that since medications do not fix anything, they allow the underlying problem to continue uncorrected and actually accelerate. Meanwhile, new symptoms and new seemingly unrelated diseases are the inevitable consequence of this biochemical faux pas.
19. Furthermore, drug side effects are the leading cause of death. The Journal of the American Medical Association shows that far in excess of 106,000 people die per year in hospitals from diagnosed drug side effects (Lazarou). But as former FDA head Dr. David Kessler has shown in the same journal, less than one percent of adverse medication reactions are reported to the FDA. As other researchers have shown, over 16,000 people die each year just from gastrointestinal hemorrhaging from NSAIDs while another 100,000 get congestive heart failure

from them (Page, Van den Ouweland, Feenstra, Heerdink). As well NSAIDs cause osteoporosis and hip and knee degeneration, necessitating joint replacement (Shield). These are just some of the side effects of one category of drugs. NSAIDs, as an example of only one group of medications, are fatally toxic to thousands of people each year by damaging joints, lungs, kidneys, eyes, hearts, and intestines – and they are covered by insurance.

20. No wonder a study in the Journal of the American Medical Association showed that death by prescribed drugs in the hospital is the No. 4 cause of death in United States. (Lazarou). But that study ignores the hundred thousand people who get congestive heart failure each year just from the NSAIDs. This would more than double the statistic making recognized drug reactions in hospitalized patients the No. 3 cause of death. And this does not look at death outside the hospital, nor death's unrecognized as being attributable to drug side effects. As Dr. David Kessler, previous head of the FDA, has reported in the Journal of the American Medical Association a maximum of 1-5% of adverse medication effects get reported to the FDA.
21. On the flip side, sweat is the only proven mechanism that removes heavy metals, PCBs, pesticides, and other foreign chemicals from the body. Nothing else does. The far-infrared sauna is the only one that allows sweat depuration of xenobiotics at low, safe temperatures, even tolerated by heart patients. That is why the far-infrared sauna has been able to accomplish what nothing else in medicine can in terms of reversing the true underlying causes of disease.
22. Sometimes the reason for insurance rejections is that the therapy is not reasonable or customary. But I should not be penalized for physicians' lack of knowledge. For example, according to the Journal of the American Medical Association (June 13, 1990), it is reasonable and customary for 90% of physicians to fail to look for something as rudimentary and life saving as a magnesium deficiency in over 1033 patients hospitalized for cardiovascular problems. The sad fact is that many of these patients died from myocardial infarction secondary to arrhythmias from their undiagnosed magnesium deficiencies. Instead they were loaded up with many symptom-masking drugs.

It is reasonable and customary for over 16,000 patients to die in the hospital each year just from gastrointestinal hemorrhaging secondary to non-steroidal anti-inflammatory drugs. It is reasonable and customary for over 100,000 patients to get congestive heart failure each year secondary to non-steroidal anti-inflammatory drugs (Page, 2000 of Detoxify or Die). And it is reasonable and customary for patients to have \$50,000 of bypass surgery, even though they start re-clotting their new vessels within six months.

And it is reasonable and customary for doctors to prescribe Mevacor, Pravachol and other HMG COA reductase inhibitors to lower cholesterol, when many proven and safe nutrients will do the same without the side effects. Meanwhile the cholesterol-lowering drugs inhibit the gene for this enzyme, thereby turning off the body's production of coenzyme Q10 (Willis). This medication-induced coenzyme Q10 deficiency in turn leads to depression, fatigue, mitochondrial dysfunction, high blood pressure, cardiomyopathy, periodontitis, congestive heart failure and more (Tomasetti, Folkers, Judy, Nakamura, Mortensen). But the patient thinks he is getting a bargain at over \$100 a month because his cholesterol level looks good on paper.

Drugs do not cure anything, they merely turn off poisoned and malfunctioning pathways. That is why their classifications are anti-inflammatory, anti-acid, beta-blockers, alpha-blockers, calcium channel blockers, angiotensin inhibitors or ACE inhibitors, HMG COA reductase inhibitors (cholesterol-lowering drugs), selective serotonin re-uptake inhibitors or SSRi, etc. And by not fixing the underlying problem, they allow it to worsen as the innocent patient accumulates side effects from the drugs as well. And we know why the practice guidelines for every medical disease make it look as though every symptom is a deficiency of some drug (Choudhry). Arthritis

becomes a Celebrex deficiency, heartburn becomes the Prilosec deficiency, and depression becomes a Prozac deficiency. Fortunately there are many heavily referenced books that document the unethical practices of the drug industry in perpetuating the pharmacologic feast for patients, rather than finding and getting rid of the underlying cause (Glenmullen, Berkson, I hope that with this summary (and extra documentation and references) you can appreciate the logical, scientific, cost-effective and moral reasons to cover the far infrared sauna. I have much more data and evidence, should it be necessary to carry this to another level. However, I believe that you will do the right thing the first time. Breggin, 1991, 1998, Moore 1995, 1998, Epstein, Haley, Fagin, Moss, Cohen, Wolfe).

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Most appreciatively,
(your signature)

Reference:

“The FDA approves of saunas as therapeutic devices. Consult with your health insurance representative regarding reimbursement for the cost of a sauna. The Internal Revenue Service may consider sauna therapy a deductible health expense if prescribed by a doctor.”;

1. Wilson, L. (2003). *Sauna therapy for detoxification and healing*. Prescott, AZ: L.D. Wilson Consultants, Inc. p.7

Courtesy of [Pure Life Energy Saunas](#)