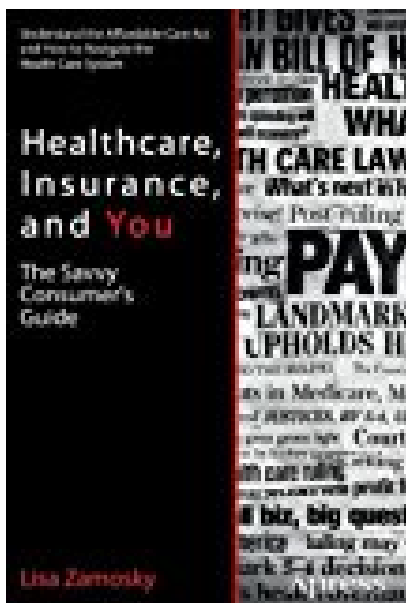


# Healthcare Insurance and You The Savvy Consumers Guide

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## BOOK DETAILS

- Author : Lisa Zamosky
- Pages : 188 Pages
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## **BOOK SYNOPSIS**

Healthcare is changing and you need to know how—and what to do about it. Getting good medical care shouldn't be so confusing—or so costly. Healthcare, Insurance, and You simplifies the many confusing details about our healthcare system so you can make informed decisions. Result? Better health at lower cost. With the advent of healthcare reform, things are changing—especially when it comes to insurance. Most people will now have to buy insurance. Do you know where to get a policy or what to look for in one? Did you know more people will now qualify for free or subsidized healthcare? Even if you get insurance through work, you'll face new choices that you'd better understand to maintain your peace of mind. As this book shows, the failure to understand how insurance and the healthcare system work can have a major impact on your physical and financial health. Healthcare, Insurance, and You is an easy-to-use guide that explains the main challenges you face when trying to get excellent healthcare: choosing the best insurance policy for your situation, finding the right doctor or hospital, buying prescription drugs the least expensive way, picking out the right Medicare plan, or fighting for your rights when dealing with insurers or medical providers. Healthcare, Insurance, and You includes tips, resources, and strategies for navigating the healthcare system and avoiding common mistakes so you can get the best healthcare for you, your family, or your organization without breaking the bank. This book shows you: How to choose a health plan that best meets your medical and financial needs, including new options under the Affordable Care Act Ways to cut through red tape and fight billing errors and claim denials What businesses need to know about offering—or not offering—insurance to employees How to plan ahead for a disability or for end-of-life care Healthcare costs rank high on the list of money concerns Americans have. And when it comes to getting great healthcare for you and your family and avoiding crippling medical bills, knowledge is power. Healthcare, Insurance, and You is a practical guide that explains the complicated healthcare system in plain language—and puts the power of good health back in your hands. What you'll learn The impact of the Affordable Care Act on your healthcare and your finances How to take advantage of new health insurance exchanges and tax credits How to choose a health plan that best meets your medical and financial needs How to advocate for yourself, fight billing errors and denied claims, and know where to turn for help How to choose a doctor and hospital based on quality, not hype How to avoid common mistakes that can cost you big—or even put you into bankruptcy How health reform affects businesses and how they can reduce healthcare expenditures Who this book is for Consumers of healthcare in the United States, including both individuals and small businesses buying coverage for employees. Table of Contents A New Healthcare System Buying Health Insurance on your own Paying for Health Insurance Health Insurance at Work Cutting Medical Costs Buying Prescription Drugs You Against the Healthcare System Medicare Taking Charge of Your Healthcare Future Consumer Assistance Programs and State Departments of Insurance

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