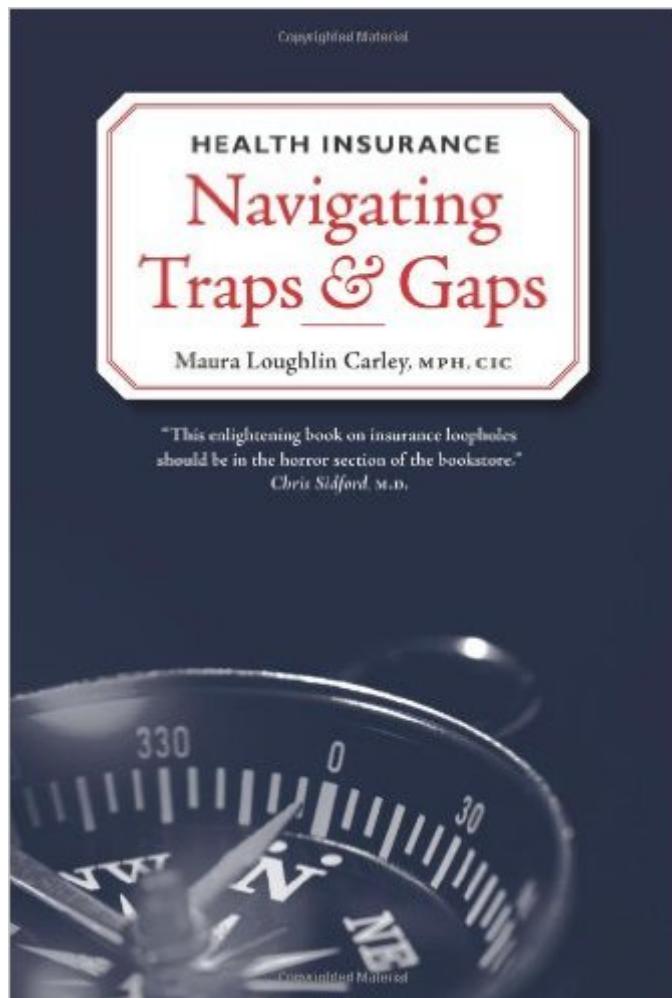


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# Health Insurance: Navigating Traps & Gaps



## **Synopsis**

In this volatile time, healthcare coverage has become entirely too complex and expensive. Understanding the issues is more important than ever. Lack of good health coverage protection can be financially and emotionally devastating. This book will help you avoid costly traps and gaps.

## **Book Information**

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## **Customer Reviews**

This is such a helpful book! Healthcare is so politicized these days that I couldn't find information I trusted. The author is an expert and doesn't dumb down the information- but she is straightforward and she does use excellent easy to understand examples. As a 24 year old the sections on COBRA, the Affordable Care Act, Turning 26, and Changing Jobs were very helpful. But health insurance is such an obscure and foreign topic that the whole book is useful, especially if you are beginning to deal with sick and aging parents like me- always best to be prepared! I got the book for my parents and am hoping that will help too. Definitely a good book to read and have on hand!

Maura Carley's book is one of the most important books I have read on the subject of health insurance and what you need to do to protect yourself. The author knows the subject like no author I have ever read. The book is filled with real life examples of what can go wrong and what consumers can do to protect themselves. The complexity of health insurance, Medicare, etc., requires a level of knowledge and understanding that most of us don't have. It is the kind of book that after I read it, I recommended it to all my friends. I think you will do the same!

I've given this book to each of my siblings because they did not have a clue as to what could happen in this new, uncharted world of insurance. It's a mess out there! The author uses actual cases from her years of experience to illustrate the volatility of the healthcare insurance business and instruct the reader in ways to avoid the pitfalls. Simultaneously easy to read and frightening. There is an amazing amount of information about topics ranging from managing family members' insurance coverage to COBRA and includes excellent explanations of Medicare and the choices to be made.

As a young professional faced with healthcare choices for the first time, I found myself overwhelmed and confused with the multitude of varying plans and coverages. HI: NT&G taught me everything I needed to know to make the best choices regarding my healthcare. I especially appreciated the use of case studies and sample documents throughout the book. The examples helped me understand how the complexities of healthcare actually apply to real-life situations. This book was a terrific read and will remain an invaluable reference in my library.

These case histories are an eye opener. My husband and I have always been covered by our company healthcare plan and had the benefits of an administrator we could talk to... We never fully read the limits of our health plan. When we retired, we were confronted with decisions that had major coverage and financial implications. You realize after reading the book that you can incur major costs for not understanding the law and your coverage limitations. Complying with Medicare regulations is only one example. This book is a MUST READ on all counts. Maura Carley clearly understands how to navigate the system we have and gives you a reality check with her case studies.

This book is an excellent resource and can help you protect your clients and your assets! This book will help you to be aware and to never assume anything when it comes to health insurance coverage. It would be a great gift for anyone who is retiring or making a major transition in their life! Check out the Healthcare Navigation Website for more information about the author, Maura Carley, and her business at [...].

Given everything that has changed in the world of healthcare recently, I was looking for something that was up to date with the current legislation. Most other options I found seemed very outdated, and many of them had information that was simply no longer accurate. This book is not only up to

date, but has lots of good insights and also has real-world examples of potential pitfalls to watch out for. A+.

This is an excellent, informative, and very readable book. Everyone should have continuous health insurance coverage, but not everyone knows the awful coverage choices that can easily be made during transition times - transitions like a young person going off of a parent's policy, someone going through either a divorce or the death of a spouse, someone working beyond age 65 or going onto retiree group coverage. The insurance decisions made at these times can have disastrous financial consequences unless you can distinguish the good options from the bad. Ms Carley uses real life examples of clients, some of whom came to her having made seemingly reasonable but, in fact, bad choices. She guides the reader through the process to make good decisions and to avoid coverage lapses and penalties. I am recommending that a number of my friends buy this book - for themselves and for their adult children.

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