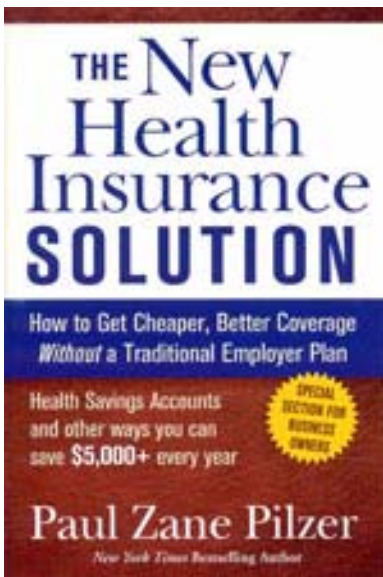


## Review: The New Health Insurance Solution

by Jaimie Hall Bruzenak



*The New Health Insurance Solution: How to Get Cheaper, Better Coverage Without a Traditional Employer Plan* is a must-have for people who are planning on or thinking about hitting the road full-time before you are eligible for Medicare. Even if you think you will have medical benefits as part of your retirement plan, read this book anyway. Your medical benefits may not be as secure as you think.

Pilzer makes the case for switching to a health insurance policy with high deductible no matter where you are in your work life.

If you change jobs or suddenly find yourself without one, you'll still have coverage and it is usually cheaper for you than a group policy. The big advantage of a high deductible policy is that you can then have a Health Savings

Account. Unlike an IRA, contributions to a HSA are tax deductible no matter what your earned income is.

The *New Health Insurance Solution* takes you through the search for health insurance, including how to use COBRA and HIPAA (The Health Insurance Portability and Accountability Act) to find insurance even if you are uninsurable or have a prior condition. You may qualify for a loop-hole, saving you from paying COBRA rates for months before you are HIPAA eligible.

In fact, this book is especially valuable to those who are having trouble finding a reasonably-priced policy. Appendix A compares each state's rates, explains the state-guaranteed coverage for people with preexisting conditions and residency requirements, plus gives contact information for the state's department regulating health insurance.

States vary tremendously in rates for health insurance as well as laws that protect consumers. For RVers, who can choose a new domicile once they begin full-time travel, this information can help make your decision.

Other chapters explain Medicare, saving money on prescription drugs, and how to be a smart healthcare shopper.

A final section is for employers and why they should get rid of their regular group health insurance and assist their employees in finding a high deductible plan, then use the money they had spent on group insurance for Health Savings Account contributions and Health Reimbursement Arrangements (HRAs). If you are still working, this chapter could help you convince your employer to switch and, in the long run, benefit you.

I highly recommend this book if you have any questions about health insurance or Medicare.

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