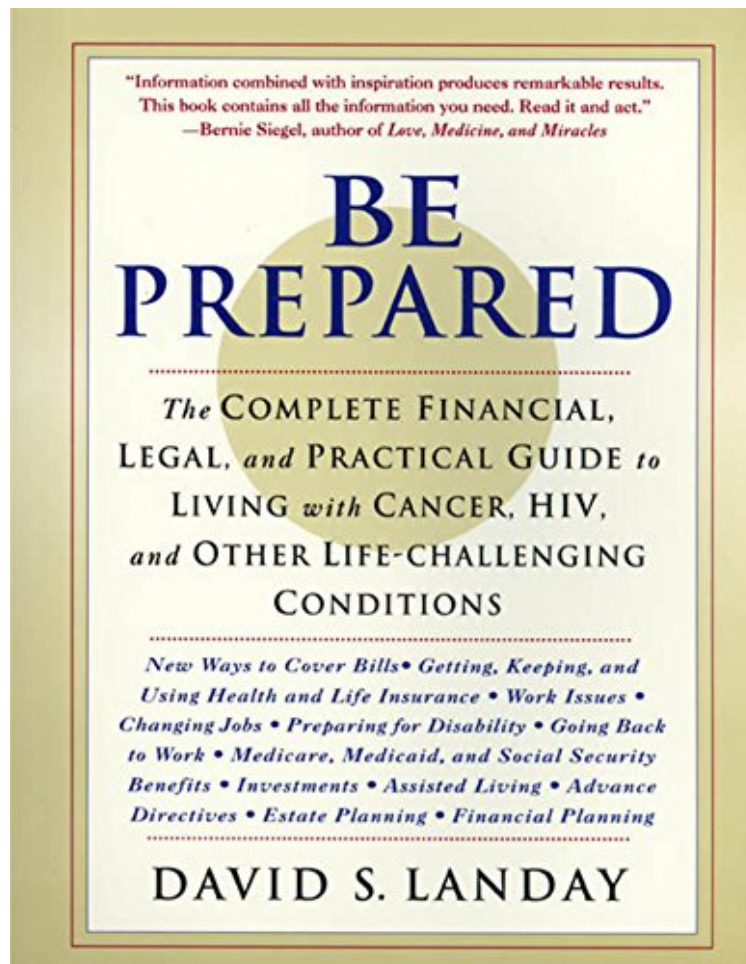


[Download] Be Prepared: The Complete Financial, Legal, and Practical Guide to Living with Cancer, HIV, and other Life-Challenging Conditions

Be Prepared: The Complete Financial, Legal, and Practical Guide to Living with Cancer, HIV, and other Life-Challenging Conditions

David Landay

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David Landay : Be Prepared: The Complete Financial, Legal, and Practical Guide to Living with Cancer, HIV, and other Life-Challenging Conditions before purchasing it in order to gage whether or not it would be worth my time, and all praised Be Prepared: The Complete Financial, Legal, and Practical Guide to Living with Cancer, HIV, and other Life-Challenging Conditions:

1 of 1 people found the following review helpful. EXCELLENT - if you have an illness it should be in your home as a referenceBy Lisa Copen"Be Prepared" is the only guide to provide a comprehensive and accessible map for coping with the maze of financial, legal, tax, and practical issues. It was refreshing to just discover that a financial planner somewhere "out there" had taken the diagnosis and progression of chronic illness into consideration. Many books from planners are written with a "what if you get an illness" or "after you owe thousands in medical bills" viewpoint. This is

a great book for understanding the basics when you have a chronic illness but are not yet owing over a hundred thousand dollars in medical bills. I highly recommend it to all of those with chronic illness that my organization serves through HopeKeepers Magazine--telling them it's WELL worth the expense. It is easy to access and understand and includes over three hundred tips, with guidance on these and other topics: How to obtain, keep, and maximize use of your health insurance coverage. * How to maximize your income and manage your debts. * How to make new uses of assets, such as turning life insurance into cash and using credit as a nest egg. * How to assess work issues, including the legal protections relating to your current job or a new one. * How to prepare for disability, make it work for you, and return to work without compromising your benefits. * How to minimize your taxes. * How to tailor your investment and retirement strategy to meet the needs of your condition. * How to choose and use the best professional services, including doctors, home care, hospitals, nursing homes, pharmacies, and hospices. * How to find, evaluate, and finance promising new drugs and treatments.

5 of 5 people found the following review helpful. Truly a great resource for those in need. By James Gannett Before I start my review let me just say I read the previous reviews for this book and I don't understand the ranting of Betty Burk's review. It is very clear that she has not read this book and is on some personal vendetta against the gay culture. It's amazing how she speaks out about name calling from "bullies" on the internet but has no problem with singling out young gay men as being "evil." I hope Betty is judged as she judges others. At age 34, I was diagnosed with stage 4 colon cancer that has metastasized to my liver. At the time of my surgery to remove a large tumor from my colon, my oncologist gave me a 50% chance of living another two years. Today, I've survived over a year and a half of chemotherapy and still going strong. My wife discovered this book one day at our oncology clinic at a time where we were struggling with a lifetime cap on my health insurance and monthly bills from the hospital that would burn up the cap in a year. This book, though a little bit dated with the recent drug plans offered by Medicare, covers pretty much everything you should be thinking about when dealing with a life challenging condition. From dealing with your employer, your rights as a person with a disability, to private insurance and disability, and of course your options for long term care, social security, Medicare and Medicaid. It also encourages you as well as gives you hints on how you can take action as your own advocate. I highly recommend anyone facing a life challenging illness or disability to read at least the first chapter of this book. The chapters are well listed and you can skip very easily to the places you are most interested in. I'd also encourage family members to read it as well. Overall, it's a wealth of information written in "grandma's english" which makes it very easy to understand. I thank David Landay for providing us with this great resource.

5 of 5 people found the following review helpful. Extremely thorough guide By David Spero Be Prepared seems to have been written for people with AIDS and cancer, but its recommendations apply to anyone facing health problems and any kind of financial difficulty. The author guides you through getting disability, maintaining health insurance, getting other benefits that may be available to you and getting all your papers and affairs in order. These steps help you keep control of your life when health problems could otherwise overwhelm you. As Landay says, "preparing for the worst allows you to expect the best." I followed his recommendations in coping with multiple sclerosis and applied some of them in my book The Art of Getting Well. It's not always the easiest read; it's long and packed with info and resources. But I consider it a vital reference; I don't know of an equal one on the topic. David Spero RN [...]

If you are confronting a life-threatening condition and facing challenges to your finances, work, and future, you no longer need to struggle alone. In *Be Prepared*, attorney David Landay, a leading authority with more than thirty years' experience in this field, assembles and explains the most up-to-date financial, legal, and practical information. He will help you focus on the questions to ask, how to find the information you need, and where to locate the resources to assist you. Topics covered include: - How to obtain access to the best medical care - Surprising ways to pay bills with existing assets - Work issues, disability, and going back to work - Legal issues such as estate planning and the Americans with Disabilities Act - Social Security, Medicare, and Medicaid - New Investment strategies - How to maximize your income and manage your expenses and debts By showing you, in simple steps, how to understand, organize, and manage your affairs, Landay provides you with the practical know-how and emotional confidence to face the future without fear. *Be Prepared* is the ideal book to help you make the best of some of life's most difficult situations.

.com Coming off the deaths of his father following a bout with lung cancer, a loved one who was diagnosed with leukemia, and a number of friends who contracted HIV, attorney David S. Landay wrote *Be Prepared* for people facing life-challenging conditions. The book is organized and presented in a tone Landay says is necessary for anyone facing an uncertain future. As such, he repeatedly emphasizes a need to both expect the best and prepare for the worst. He covers a variety of topics, including drugs and treatments, nutrition and exercise, taxes, new uses of existing assets, and estate planning. Being proactive is a consistent theme and is particularly relevant in areas such as medical power of attorney, living wills, do-not-resuscitate orders, durable power of attorney, and preneed decisions about children. Of course, when it comes to an area such as money, it's tempting to assume that much of this information is already presented in other reputable books on financial planning that cover areas such as life, disability, and health insurance.

But Landay makes a point of noting that some of his concepts for people with life-challenging conditions appear to fly against conventional wisdom. He calls attention to those concepts with a special symbol and refers to them as CASH: Conventional Advice Switched on its Head. (Examples: As long as you have a taxable income, it is advisable to continue to invest in retirement accounts; even if you don't have health insurance, there are still ways to get it; disability does not generally happen overnight; Medicaid covers more long-term care than Medicare.) And the book is certainly unique in its compilation of advice in a variety of areas (medical, financial, and legal), all aimed at informing people facing critical decisions. In the end, it's hard to know if *Be Prepared* is a truly proactive tool, or the type of resource people won't turn to until a crisis strikes. In that sense, it's much like earthquake preparation guides that go unnoticed until the big one hits. Nevertheless, Landay's effort is a sobering reminder both that poor health can send our lives spiraling out of control and that a little planning ahead can bring pride, dignity, and a sense of power to an otherwise compromised life.

--John Russell "Read this book. Everyone confronted by a major illness will gain important knowledge to help live his or her life with dignity." Cornelius Baker, executive director of the National Association of People with AIDS
"Be Prepared is an essential guide for all of us" Diane Blum, ACSW, executive director of Cancer Care, Inc.

From the Publisher
If you are confronting a life-threatening condition and are worried about money and all the other challenges you face, you are not alone. *Be Prepared* is the only guide to provide a comprehensive and accessible map for coping with the maze of financial, legal, tax, and practical issues. It is easy to access and understand and includes over three hundred tips, with guidance on these and other topics:

- How to obtain, keep, and maximize use of your health insurance coverage
- How to maximize your income and manage your debts
- How to make new uses of assets, such as turning life insurance into cash and using credit as a nest egg
- How to assess work issues, including the legal protections relating to your current job or a new one
- How to prepare for disability, make it work for you, and return to work without compromising your benefits
- How to minimize your taxes
- How to tailor your investment and retirement strategy to meet the needs of your condition
- How to maintain control over your medical care and your assets
- How to provide for your heirs
- How to choose and use the best professional services-including doctors, home care, hospitals, nursing homes, pharmacies, and hospices
- How to find, evaluate, and finance promising new drugs and treatments