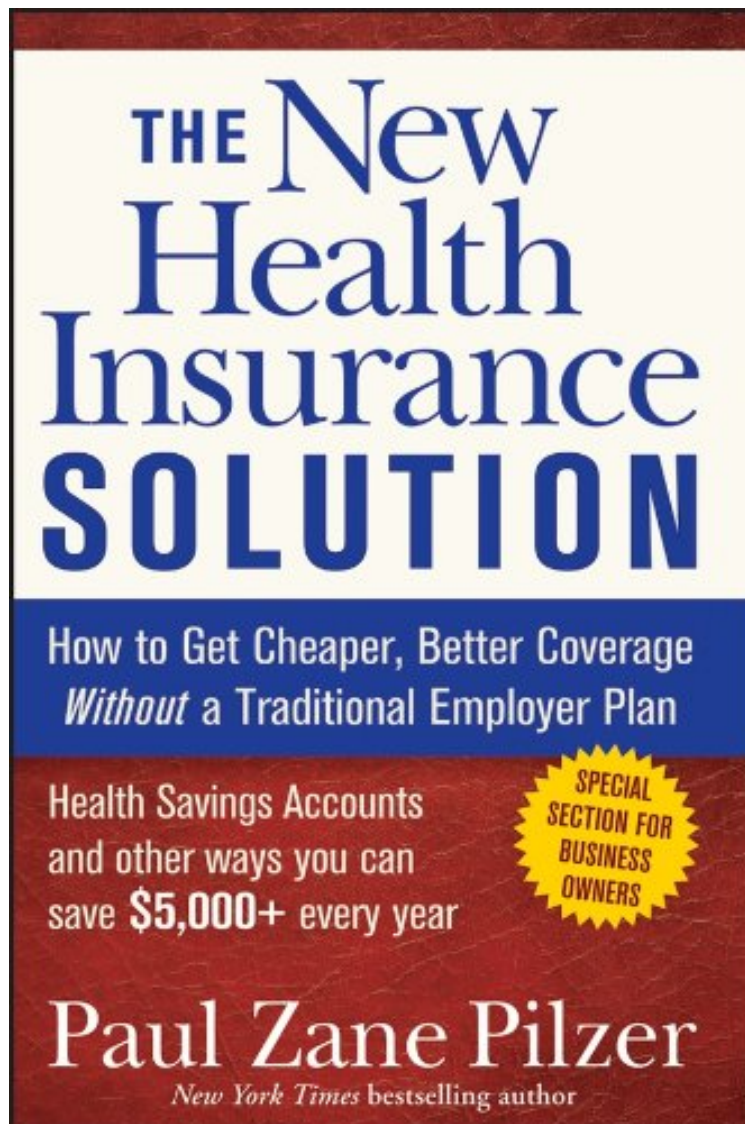


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## The New Health Insurance Solution: How to Get Cheaper, Better Coverage Without a Traditional Employer Plan

Paul Zane Pilzer

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**Paul Zane Pilzer : The New Health Insurance Solution: How to Get Cheaper, Better Coverage Without a Traditional Employer Plan** before purchasing it in order to gage whether or not it would be worth my time, and all praised The New Health Insurance Solution: How to Get Cheaper, Better Coverage Without a Traditional Employer Plan:

0 of 0 people found the following review helpful. Outdated informationBy B. CrosbyThe information in this book is

sadly outdated and limited in scope. I am a retired, healthy 62-year-old individual with an HSA but forced to get new insurance because I have relocated and travel frequently for months at a time. So the first problem is health insurance is state specific; premiums vary significantly AND insurance can be denied if you don't live in one place for at least 6 months. Second problem is HSA's are no longer priced reasonably; in fact, they are priced higher than corresponding traditional plans. Third problem is reading the sneaky FINE PRINT of exclusions and limitations. Fourth problem is the definition of 'healthy'; if you are reasonably overweight (within 20 pounds of the 'ideal' weight), insurance companies now add surcharges of \$50 or more to the advertised premium, not taking into account lifestyle or physical condition. Conversion plans are priced double++ current premium. Free enterprise is anything but free and I'm sorry to say this book presents no viable solutions to the health insurance trouble!! It needs to be rewritten for today's insurance pirates.

0 of 0 people found the following review helpful. If you are an employer, do you need ideas for health care for your employees? By S. David Professor Pilzer is sharp and smart. I met him in Dallas. He is very clear on health insurance issues that have come up about recent changes in employer-provided-healthcare regulations and such challenges. He has possible ideas and plans which may help you as an employer figure out how to solve health insurance issues. For employees, you may find ideas that you can suggest to your workplace as a solution to the health care crisis. As rate increase more and more employers are not able to afford medical coverage for their workers so read this to see if something helps.

1 of 1 people found the following review helpful. Turned a complicated issue into something understandable. By jelarv The book did a great job walking through the complicated maze (or land mine) of finding health insurance. After 16 years on Wall Street I left my firm recently and not sure if I'll go back to a big company. The book helped explain what to do and not to do in finding my own family policy. The three biggest insights I gleaned were: 1) work with a broker who can tell you in advance if your application might be denied (you don't want this on your permanent record); 2) opening an HSA could save over \$2K/year in taxes; and 3) don't use the funds in your HSA for medical expenses until you retire (because the investment builds tax free). I almost didn't buy the book when I read the review that questioned the author's credentials but after reading the book it's more about simplifying a complicated issue than having experience selling insurance. I'd highly recommend this book to anyone who is leaving corporate America to either retire early or become their own boss.

You no longer need a traditional employer plan to get good, affordable health insurance. The New Health Insurance Solution can help you cut your health insurance costs in half if: You're self-employed, an independent contractor, or your employer doesn't provide health insurance (you can probably get coverage on your own for about \$94/month—a fraction of what an employer would have to pay for the same coverage) You are employed and pay extra to cover your spouse or children under your employer-sponsored plan—you may save 50% by taking them off your employer plan You own a small business and are getting killed by double-digit premium increases—you can now give employees tax-free money to buy their own plans and get your company out of the health insurance business The book also explains in detail the best solutions for you if: You can't find affordable health insurance because you or a child have an expensive preexisting medical problem (your state has a program to provide you with guaranteed coverage) You're currently putting money into an IRA or a 401(k)—because you don't realize that an HSA is always a better option You're unsure how you or your parents will be able to afford health insurance during retirement, or how to maximize benefits from Medicare—including the new Part D prescription drug plan The New Health Insurance Solution is the definitive guide to the new ways every American can now get affordable health care—without an employer. PAUL ZANE PILZER is a world-renowned economist, a former advisor in two White House administrations, an entrepreneur/employer, an award-winning adjunct professor at NYU, and a New York Times bestselling author.