



November 19, 2009

Book Review: The Healthcare Survival Guide: Cost-Saving Options for the Suddenly Unemployed and Anyone Else Who Wants to Save Money

By Laura Axelrod -- The Birmingham News

The Healthcare Survival Guide: Cost-Saving Options for the Suddenly Unemployed and Anyone Else Who Wants to Save Money, by Martin B. Rosen and Abbie Leibowitz, M.D. Health Advocate Publishing, Inc. 72 pages. \$6.95 on Amazon.com. Free digital version for a limited time at www.healthcaresurvivalguide.com.

If you have recently lost your job, navigating through our health care system can be daunting. Many people choose to forgo health insurance, believing that their choices are too few or too expensive.

But there may be more options than you think. Authors Martin B. Rosen and Dr. Abbie Leibowitz describe health care alternatives for the unemployed in "The Healthcare Survival Guide."

Their guide uses simple language, charts and illustrations to explain this complex topic. Along with providing details on government programs and resources, they give tips on how to save money.

For example, there is a checklist of things to do before you are hospitalized, and the authors provide step-by-step instructions on how to dispute a medical bill.

Your doctor may render services at a reduced rate. Some drug stores operate clinics that charge a small fee to treat minor ailments.

Along with these tips, Rosen and Leibowitz describe government efforts for the unemployed. The American Recovery and Reinvestment Act offers a partial subsidy of COBRA costs for qualifying individuals. Medicaid, Medigap and other low-cost programs are also available.

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