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The Medical Bill Survival Guide: Easy, Effective Strategies for People Experiencing Financial Hardship

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Nicholas Newsad
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Nicholas Newsad's book will be a welcome relief to anyone who has had to deal with medical bills, whether or not they have health insurance.

In simple, easy-to-follow language, Newsad offers a no-nonsense overview of health insurance deductibles, co-pays, and co-insurance. He explains the difference between in-network and out-of-network providers. He details the six most common reasons claims are denied by health insurance companies—and for many readers, this section alone will be worth the price of the book.

For those who do not have health insurance coverage, the author provides a section on public health programs, including Medicare, Medicaid, and SCHIP (State Children's Health Insurance Program), and also discusses the manner in which COBRA (Consolidated Omnibus Budget Reconciliation Act) works, which is especially important for those who may have lost their jobs.

In the second half of the book, Newsad suggests ways that a consumer can organize a system for tracking medical bills and payments. He covers "EOBs" (Explanation of Benefits) and medical bills in detail, providing helpful advice for how to read bills and understand charges. The section titled, "How to Talk to Billers Productively," includes practical tips for interacting with financial individuals representing healthcare providers, such as "Five things not to say to a biller," and "Five things that every biller will consider." Included in this section is counsel on "how to get out of collections."

Newsad also covers such issues as elective vs. non-elective care, how to "escalate" issues to higher authorities in hospitals and other healthcare organizations, and what to do about balance billing. His discussion of physicians and the financial pressures they face will be helpful to any consumer in comprehending the challenges of providing quality health care in a competitive, regulatory environment. The author includes a chapter of other resources, including access to a free community forum on his own website. Finally, he includes an appendix that shows the Medicaid and SCHIP eligibility requirements for every state.

To complement his clear writing style, Newsad effectively uses charts and sample forms to help explain the text. This compact yet comprehensive guidebook makes good on the author's promise to offer "a book that concisely describes the most effective strategies for managing medical costs and speaking to billers and collectors." With *The Medical Bill Survival Guide* in hand, a consumer should be dealing from a position of strength rather than weakness when evaluating medical costs and negotiating with healthcare providers.
BARRY SILVERSTEIN (November 8, 2010)

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