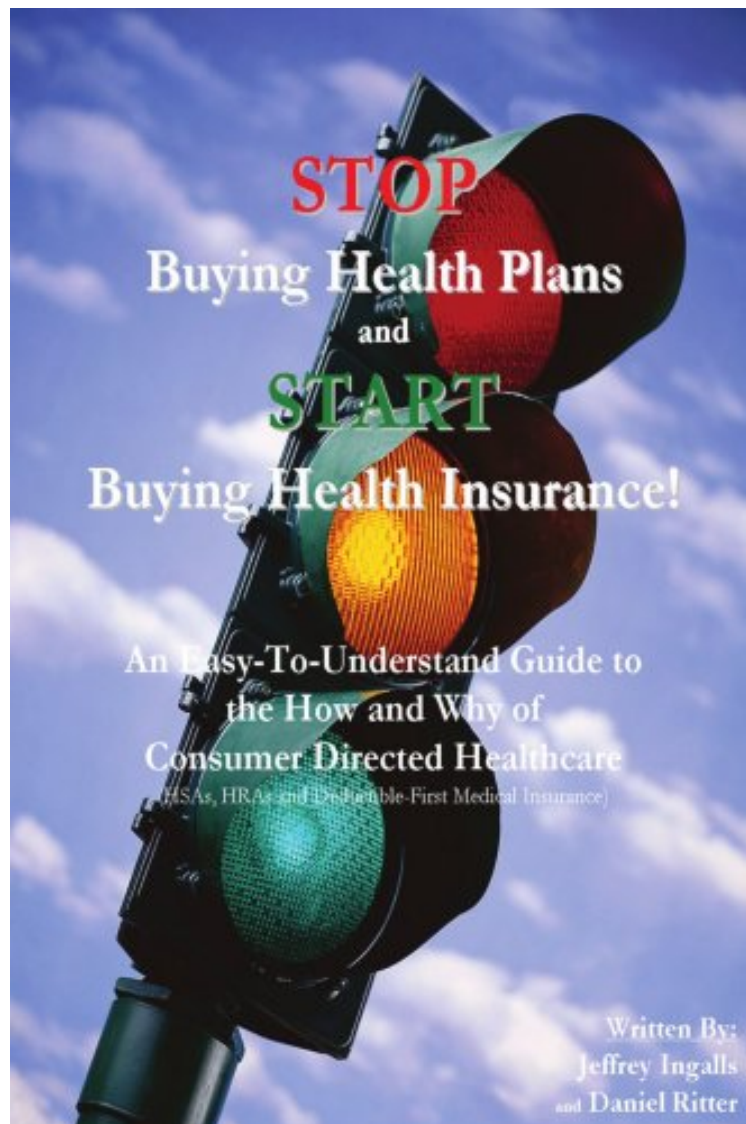


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STOP Buying Health Plans and START Buying Health Insurance!: An Easy-To-Understand Guide to the How and Why of Consumer Directed Healthcare (HSAs, HRAs and Deductible-First Medical Insurance)

Jeffrey Ingalls

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1 of 2 people found the following review helpful. It's money in my pocket, and yours too. By JB Blanchard I'm an entrepreneur, I'm not an administrator. Insurance has always been an irksome expensive time-consuming necessity, and dealing with it took me away from running my business. Once I read this book, I realized that I had an opportunity to improve my company bottom line AND improve the lives and compensation of my employees. I now have a compensation package that is very difficult to compete with, and don't have to worry so much about having my talent stolen away. 0 of 1 people found the following review helpful. Saved \$100,000 using an HSA! By Jarl Jensen As the book describes I moved from an HMO model to an HSA model and will save \$100,000 in the first year. And that is only for 55 people. Bigger companies can really save big time. In addition, my employees get to save money before taxes that can be used like a retirement plan. For a business owner or a human resource manager the concepts described in this book are important if bottom line profits are important to your company. 1 of 3 people found the following review helpful. odd topical references By Anonym S. I guess the substance is ok, and the length (slightly longer than a pamphlet) makes it a quick read. But every time I came across another outdated cultural reference (Alex P. Keaton? Super Dave? Dennis Miller on Monday Night Football?) my pace screeched to a halt as I had to reconsider if the authors wrote this 10 or 20 years ago? Forest Gump and Gordon Gekko? Can you guess which predictable quotes they used from those movies? Next version might want to mention some tv/movies filmed in this generation.

We are all excellent consumers. We collectively have no problem clearly identifying what we want, how we want it and when the price is right. We make our educated presence known in almost every marketplace except one-healthcare. Managed care and its first dollar benefits have created a problem and the solution is consumer directed healthcare. We can fix our system of healthcare and your second largest business expense, behind payroll, if we stop buying health plans and start buying health insurance.

About the Author Jeffrey Ingalls is the President of The Stratford Financial Group. Jeffrey has spent his sixteen-year insurance career solely within the realm of employee benefits. Jeffrey is the host of a weekly radio broadcast, "For Your Benefit" on which he discusses topics relative to employee benefits live each Sunday morning. Jeffrey lives in Cedar Grove, New Jersey with his wife, Lisa and his three children; Atticus, Holden and Denham. Daniel Ritter is the Chief Executive Officer and owner of The Stratford Financial Group. Daniel's insurance experience spans the gamut from individual life insurance to employee benefits and everything in-between. His peers consider Daniel the consummate entrepreneur and while his insurance career spans over twenty-one years, he founded The Stratford Financial Group in 1997. Daniel resides in Basking Ridge, New Jersey with his wife, Lisa and two children; Kevin and Alyssa.