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*Life Insurance Complete Idiot's Guide to Buying Insurance & Annuities* Consumers Union Report on Life Insurance Life Insurance **A Consumer's Guide to Buying Auto Insurance** *The Consumers Union Report on Life Insurance* **A Guide to Perpetuation Insurance** **A Guide to Buying Life Insurance**

Consumers spend billions of pounds on insurance policies every year. But how much of it do they really need and could they be paying less for any of it? Using a step-by-step approach, this guide explains what to take into consideration before buying insurance so that the reader can avoid under- and over-insuring, and duplicating, and points out what to look for in the small print. Case histories throughout illustrate the sorts of mistakes that are frequently made, and how they can be avoided. This text covers a broad range of policies from house contents and buildings to holiday, health and car

insurance. It also examines the pros and cons of life insurance as an investment. In 2019, only 51% of Americans had life insurance coverage. Even more surprising is that only 30% of Americans have the life insurance coverage they need. As a responsible adult, you know you have to consider all kinds of insurance needs. From health insurance to car and homeowners insurance, you need a whole lot of insurance protection. You might be one of the 49% who doesn't have life insurance and are now ready to consider it. But it can be confusing with so many different types. What is the best life insurance for your needs? How do you make sure you have the coverage, both type and amount, that you need? Our comprehensive guide on life insurance will help you learn about the types of life insurance you might consider and everything you need to know once you're ready to get life insurance too. In 2019, only 51% of Americans had life insurance coverage. Even more

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company to sifting through sometimes misleading advice from commission-hungry agents. Let A Physician - Who's Also a Health Insurance Agent - Show You How To Pick The Best Health Insurance Plan. And Get The Best Prices on Health Care. Open enrollment is here! Don't even think about picking your next health insurance plan without reading what Dr. Kevin Wacasey, physician and licensed health insurance agent, has to say. In his book Dr. Wacasey cuts through the complexity of buying health insurance by revealing the dirty marketing tricks used to sell it, and shows you how spending more on Silver and Gold plans that have "better" coverage often ends up costing more than you could ever save. For example, would you ever put \$3,000 into a slot machine that might pay \$1,500 back - if you hit the jackpot? No? Well almost 46,000 Texas teachers did exactly that in 2015, when they paid over \$3,000 extra in health insurance premiums to upgrade to a Gold plan, that

had a \$1,000 deductible. When they could have paid \$3,000 less for the Bronze plan, that had a \$2,500 deductible. Dr. Wacasey takes you with him as he goes shopping for his own health insurance, and with his Equation proves to you in ten different examples (straight from [healthcare.gov](http://healthcare.gov)) that when it comes to health insurance plans, the Bronze is almost always the best choice. He also provides a fascinating look at the history of how the health insurance industry took over our health care system, what that takeover did to the prices of health care, and how much health care really costs. With the average health insurance deductible in the thousands of dollars, the managed care era is officially over, so it's time for Americans to rethink how we buy health care. Individuals, businesses, and anyone else who pays for health insurance - or health care - will find Dr. Wacasey's book invaluable, as he shows how you can save lots of money - yet receive better care than ever before - in the first, truly consumer-driven

health care system our country has ever known. If you are struggling with the idea of having to deal with dealers or salespeople- this car buying guide is for you! Whether you are buying or leasing, this step-by-step manual provides proven car buying tips for the quickest and easiest way to save the most money, in the shortest time possible- without the hassle! It even humorously translates the salespersons' lingo. For the first time ever you will know exactly how to buy a car in half the time, for a rock bottom price, with the least amount of effort. Avoid making the most expensive mistake of your life! Don't just read it...use it! The more you know the less you will pay. Like most Americans, you will spend hundreds, if not thousands, of dollars this year on insurance premiums, perhaps unsure of exactly what coverages you are paying for. If you would like to save money and gain insight into the insurance industry, look no further than this informative book. Financial expert David Scott unravels the

complexities of the insurance world and will help you get the most out of your insurance dollars. Written in simple, everyday language, this book will prove to be invaluable in understanding your insurance needs. In seven detailed chapters you will learn the importance of disability income insurance, how insurance fits into a personal-risk-management plan, when to cancel certain coverages, factors to consider when selecting a company and an agent, the best way to determine deductible amounts, and how to save money on health, property, automobile, liability and life insurance. Also included is a glossary that defines terms associated with insurance - terms that often intimidate but that really represent simple concepts. Provides consumers with a step-by-step method for calculating how much insurance coverage they need and how much it will cost. Examples of common consumer situations show how brokers and agents evaluate necessary

coverage. Case studies provide valuable tips for getting the coverage they need at prices they can afford. Includes worksheets. Too many people make the wrong choices when it comes to buying burial insurance. If it is not done properly, you could be paying more in premium, face long waiting periods or worse being declined. Fortunately, you can learn from other's mistakes and be prepared before speaking to an agent about it. In this no-nonsense guide, author Al Kushner shows how to avoid the mistakes that could damage your chances of taking care of your funeral expenses. You will get the lowdown on level, graded, modified and guaranteed-issue policies and how to find the right agent for you. There is even a checklist to guide you on what issues to discuss with them. This book is filled with answers to questions like this Can I Get Burial Insurance with No Waiting Period? Will My Premiums Increase? Can I Get Coverage with Pre-existing Conditions? What Is the Difference

Between Burial and Final Expense Insurance? Can I Get Coverage If I'm Over 70? What Insurance Company is the Most Affordable? Can I Get Approved in 30 Minutes? Can I Be Guaranteed Acceptance? How Can I Buy Burial Insurance for My Parents? The Savvy Guide to Buying Burial Insurance provides the essentials you need to know about final expenses. The only mistake you could make now would be to ignore it. The health insurance industry has changed. Gone are the days when you paid your premium, and your plan picked up the tab for all your health care. Nowadays the average deductible is over \$2,000, which means that you will have to pay for most, if not all of your health care in any given year. Even worse are the dirty marketing tricks used to sell health insurance. You can spend thousands of dollars a year on a policy that you'll most likely never use, or you can spend even more to get a lower deductible that only gives you the illusion of better

coverage. In this book physician and licensed health insurance agent Dr. Kevin Wacasey shows you how to save money on health insurance, and health care. First he cuts through the complexity of buying health insurance, by proving that upgraded plans with supposedly better coverage often end up costing more than you could ever save. Next Dr. Wacasey takes the reader along as he shops for a health insurance plan, then using a simple formula to compare ten different scenarios (pulled straight from [healthcare.gov](http://healthcare.gov)), Dr. Wacasey demonstrates that - in all ten cases - the Bronze plan will end up saving the consumer the most money. Both in sickness, and in health. Finally Dr. Wacasey reveals how much health care goods and services really "cost," and offers tips on how patients can save money on everything from ambulances to operations. Individuals, business owners, and anyone else who has to pay for health insurance, or for health care, will find Dr.

Wacasey's book invaluable as he shows how to save lots of money - yet receive better care than ever before - in the first consumer-driven health care system the U.S. has ever known.

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