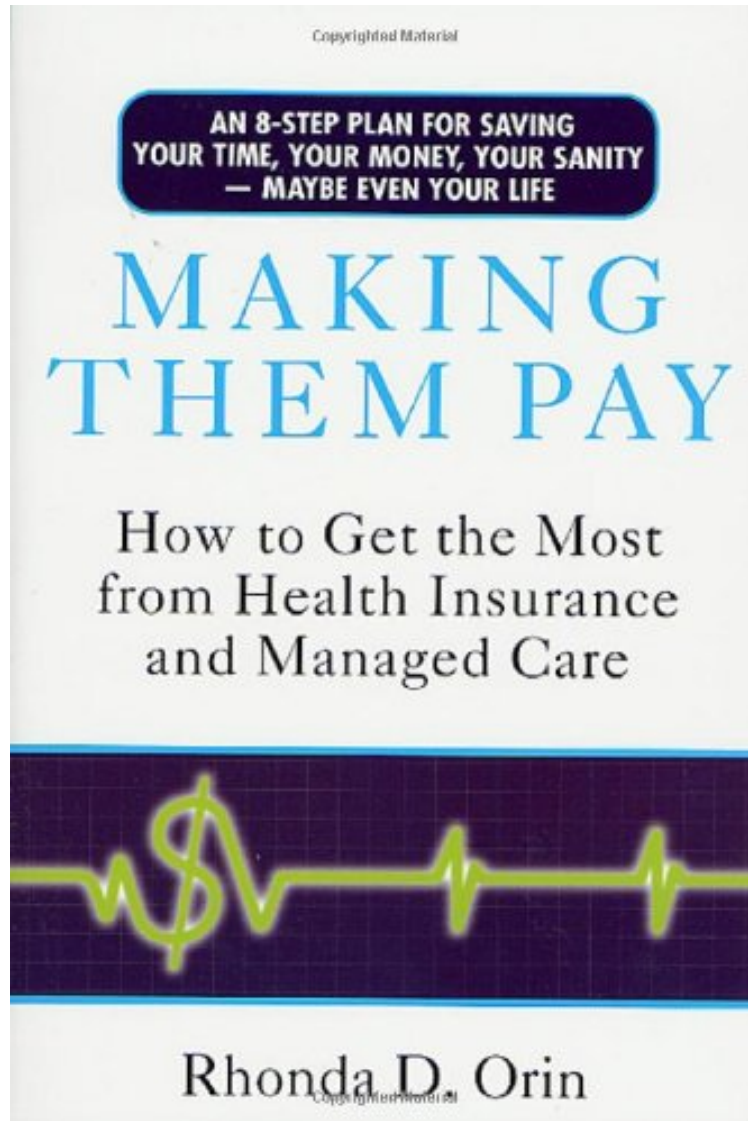


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# Making Them Pay: How to Get the Most from Health Insurance and Managed Care

*Rhonda Orin*

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**Rhonda Orin : Making Them Pay: How to Get the Most from Health Insurance and Managed Care** before purchasing it in order to gage whether or not it would be worth my time, and all praised Making Them Pay: How to Get the Most from Health Insurance and Managed Care:

7 of 8 people found the following review helpful. practical and funnyBy CustomerThis how-to is blessed with two cardinal virtues: it's very, very practical, and very, very funny. For Rhonda Orin, fighting a health insurer over a

coverage denial or a short payment seems to be like fox-hunting for an English nobleman: a joy to be studied with relish and pursued at every opportunity. Recalcitrance or feigned incompetence on the part of an insurer only stimulates her to fight harder -- and this book spells out, with a connoisseur's surehandedness, every step in the process of "making them pay." The book is also an excellent guide to choosing an insurance plan, if you're lucky enough to have a choice, and to reading the policy with an eye to hidden costs and hidden exclusions. As for the humor, Ms. Orin writes about insurers as if they're incorrigible children -- children she knows very, very well. 5 of 5 people found the following review helpful. Fantastic Book! By Daniel J Rhonda Orin's advice to readers helped us take our case against our insurance company to the State of California and we prevailed. This book assists readers in navigating the often confusing process of insurance company appeals. But most importantly, she gives readers hope, that if they persist, they can win. Insurance companies hope that people will take "no" for an answer. But with determination, patience and the guidance of this book, people now have another option besides giving up and paying for services out-of-pocket, that should be covered by their health plan. A must-read book for anyone with health insurance who expects to use it someday. Thank you for writing this book! 5 of 5 people found the following review helpful. THIS BOOK WAS GREAT! By Sam I found Rhonda Orin's book, Making Them Pay a very helpful book. After reading it, I had a clear understanding of how to deal with my health insurance company. What was great about the book, was how funny it was to read. Orin incorporated comics and jokes to help make the book easy to read. It was not one of those books that was very serious and too complicated to be helpful. This book was very clear and easy to read while still being incredibly helpful.

Most people don't understand health insurance, and insurance companies know it. Unfair denials, late payments, and hopeless confusion are the norm. At last there is a solution. In eight easy steps, Making Them Pay gives practical advice about the things that drive people crazy. Like:--Figuring out what health plans really say--Understanding what benefits they provide--Finding, and understanding, the exclusions--Determining what health plans really cost--How to talk to customer service, and other painful details--Easy ways to keep good records--Laws that can change your life--like the mandatory benefits laws in all fifty states--How to prepare successful appeals Along with this useful advice, Making Them Pay offers a much-needed sense of humor. It's filled with cartoons, sidebars, and vignettes that will make you laugh as you learn. Based on Rhonda D. Orin's extensive experience as a litigator, a journalist, and a mother fighting her own family's insurance battles, Making Them Pay is the book your health insurer doesn't want you to read.

From Library Journal In this consumer guide to health insurance and managed care programs, lawyer Orin has assembled a compact reference that explains how to read and understand a health plan and how to go toe to toe with insurance companies to get the benefits to which we are entitled. The author outlines the components of typical plans the services covered and the limits and exclusions insurance companies and managed care systems may apply to deny coverage. The chapter on challenging insurance companies over the denial of coverage or other problems is detailed and insightful. Orin emphasizes record keeping and shows readers how to deal with customer service representatives to make sure the problem or complaint is documented. She includes a survey of statutorily required coverage for each state, complete with citations to state laws and lists of state insurance commissioners, attorney generals, and other advocacy groups. This book simplifies a convoluted subject and is recommended for most public libraries. Joan Pedzich, Harris, Beach, Wilcox, Rochester, NY Copyright 2001 Reed Business Information, Inc. From Booklist The continuing debate over patients' rights has brought to light any number of cautionary tales and horror stories about health insurance claims that have been denied and medical procedures that have not been approved. Orin is a lawyer with 11 years of experience suing insurance companies on behalf of policyholders; and she lets us in on her eight-step strategy for "saving your time, your money, your sanity-- maybe even your life." She demystifies the insurance policy, explaining meanings behind legalistic and confusing terminology. She shows how to analyze and compare expenses and warns that the cost of premiums is only the tip of the iceberg. Orin also advises that one must factor in customer service, exclusions, and plan options; and she stresses the need for complete and detailed record keeping. Included are a state-by-state listing of mandatory benefits, a sample composite health plan, and contact lists for state insurance commissioners and attorneys general, trade associations, and advocacy groups. David Rouse Copyright American Library Association. All rights reserved "Ms. Orin is an expert.... [In Making Them Pay, she explains] how to compare health insurance plans beyond the vague booklets.... Also: How to decipher your policy's benefits, and tips for getting the company to actually pay off." -- Mike Maza, The Dallas Morning News