

# Handbook Of Insurance

Stay up on the latest in insurance billing and coding with Marilyn Fordney's Insurance Handbook for the Medical Office, 14th Edition. Trusted for more than 30 years, this market-leading handbook equips you to succeed as medical insurance specialist in any of today's outpatient settings. Coverage emphasizes the role of the medical insurance specialist in areas such as diagnostic coding, procedural coding, Medicare, HIPAA, and bill collection strategies. As with previous editions, all the plans that are most commonly encountered in clinics and physicians' offices are incorporated into the text, as well as icons for different types of payers, lists of key abbreviations, and numerous practice exercises that assist you in accurately filling out claim forms. This new edition also features expanded coverage of ICD-10, electronic medical records, electronic claims submission, and the HIPAA 5010 - keeping you one step ahead of the latest practices and protocols of the profession. Key terms are defined and emphasized throughout the text to reinforce understanding of new concepts and terminology. Separate chapter on HIPAA Compliance in Insurance Billing, as well as Compliance Alerts throughout the text highlights important HIPAA compliance issues to ensure readers are compliant with the latest regulations. Emphasis on the business of running a medical office and the importance of the medical insurance specialist details the importance of the medical insurance specialist in the business of the medical office. Increased focus on electronic filing/claims submission prepares readers for the industry-wide transition to electronic claims submission. Separate chapter on documentation in the medical office covers the principles of medical documentation and the rationales for it. Service to Patient features in most chapters offer examples of good customer service. User resources on the Evolve companion website feature performance checklists, self-assessment quizzes, the Student Software Challenge (with cases on different payer types and an interactive CMS-1500 (02-12) form to fill in). NEW! Expanded coverage of ICD-10 prepares users to code ICD-10 with the planned effective date of October 2015. NEW! Added information on the electronic medical record and electronic claims submission - including information on the HIPAA 5010 - equips users for the transition between paper and electronic methods of medical records and links the CMS-1500 (02-12) form to the electronic submissions process. NEW! SimChart for the Medical Office (SCMO) application activities on the companion Evolve website adds additional functionality to the insurance module on the SCMO roadmap.

In the 1970's, the research agenda in insurance was dominated by optimal insurance coverage, security design, and equilibrium under conditions of imperfect information. The 1980's saw a growth of theoretical developments including non-expected utility, price volatility, retention capacity, the pricing and design of insurance contracts in the presence of multiple risks, and the liability insurance crisis. The empirical study of information problems, financial derivatives, and large losses due to catastrophic events dominated the research agenda in the 1990's. The Handbook of Insurance provides a single reference source on insurance for professors, researchers, graduate students, regulators, consultants, and practitioners, that reviews the research developments in insurance and its related fields that have occurred over the last thirty years. The book starts with the history and foundations of insurance theory and moves on to review asymmetric information, risk management and insurance pricing, and the industrial organization of insurance markets. The book ends with life insurance, pensions, and economic security. Each chapter has been written by a leading authority in insurance, all contributions have been peer reviewed, and each chapter can be read independently of the others.

Tells how to determine how much coverage one needs, describes types of policies, and rates companies

Insurance is a means of protection from financial loss. It is a form of risk management,

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primarily used to hedge against the risk of a contingent or uncertain loss. An entity which provides insurance is known as an insurer, an insurance company, an insurance carrier or an underwriter. It's a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss. Through this book, you will discover Concepts & Coverage - Principles and Types of Insurance.

A one-stop guide for the theories, applications, and statistical methodologies essential to operational risk Providing a complete overview of operational risk modeling and relevant insurance analytics, *Fundamental Aspects of Operational Risk and Insurance Analytics: A Handbook of Operational Risk* offers a systematic approach that covers the wide range of topics in this area. Written by a team of leading experts in the field, the handbook presents detailed coverage of the theories, applications, and models inherent in any discussion of the fundamentals of operational risk, with a primary focus on Basel II/III regulation, modeling dependence, estimation of risk models, and modeling the data elements. *Fundamental Aspects of Operational Risk and Insurance Analytics: A Handbook of Operational Risk* begins with coverage on the four data elements used in operational risk framework as well as processing risk taxonomy. The book then goes further in-depth into the key topics in operational risk measurement and insurance, for example diverse methods to estimate frequency and severity models. Finally, the book ends with sections on specific topics, such as scenario analysis; multifactor modeling; and dependence modeling. A unique companion with *Advances in Heavy Tailed Risk Modeling: A Handbook of Operational Risk*, the handbook also features: Discussions on internal loss data and key risk indicators, which are both fundamental for developing a risk-sensitive framework Guidelines for how operational risk can be inserted into a firm's strategic decisions A model for stress tests of operational risk under the United States Comprehensive Capital Analysis and Review (CCAR) program A valuable reference for financial engineers, quantitative analysts, risk managers, and large-scale consultancy groups advising banks on their internal systems, the handbook is also useful for academics teaching postgraduate courses on the methodology of operational risk.

The only Ohio publication to assemble the necessary material for the insurance practitioner to conduct complete, current and thorough code and regulatory research. This handbook: Eliminates the need to refer to multiple volumes Features complete cross-referencing to insurance related code sections and Ohio Administrative Code Provisions It includes: Ohio Revised Code Chapters 3901 through 3999 Miscellaneous Related Statutes Related Ohio Administrative Code Provisions *Ohio Insurance Law Handbook* is fully annotated with the case notes and research references from Page's Ohio Revised Code.

This work provides a compendium of documents and materials relating to insurance company insolvency, including existing model legislation, digests of case law, and lists of state guaranty fund boards and commissioners. It also includes information on the costs of recent insolvencies and the status of current rehabilitations and liquidation procedures.

'Globalisation has had no greater impact in the commercial world than on insurance, the law which governs it and the risks it seeks to address. Those who inspired this publication and the contributing authors, are to be thanked for providing such a necessary and useful reference source. It covers so much of what insurance professionals need to be aware of in the insurance/law world of the twenty first century.'

- Michael Gill, President of the International Insurance Law Association

Gain real-world practice in insurance billing and coding with *Fordney's Workbook for Insurance Handbook for the Medical Office*, 14th Edition. This user-friendly workbook features realistic, hands-on exercises to help you apply concepts and develop critical thinking skills. Study tools include performance objectives, key terms, abbreviation lists,

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study outlines, critical thinking assignments, and more. Performance objectives are carried throughout the chapter to help users identify what needs to be accomplished for that chapter. Critical thinking assignments contains questions in the form of short, real-world vignettes to assist users in applying theory learned from the textbook. Self-study exercises include fill-in-the-blank, mix-and-match, multiple-choice, and true/false questions. Key terms and abbreviations lists at beginning of each chapter help to teach and reinforce new concepts and terminology. Study outlines covering the key points for each chapter in the textbook guide effective note taking during classroom lecture. NEW! Updated content reflects changes in the main text.

This book addresses clients' questions regarding intellectual property insurance coverage and contains information vital to litigators who wish to use insurance to reimburse the cost of defending IP lawsuits, or obtain moneys for their settlement and/or indemnification of damage awards. The book focuses on the policy language carriers have used, how courts have interpreted these, and issues IP practitioners need to be sensitive to in litigating insurance cases.

Stay up on the latest in insurance billing and coding with Marilyn Fordney s Insurance Handbook for the Medical Office, 14th Edition. Trusted for more than 30 years, this market-leading handbook equips you to succeed as medical insurance specialist in any of today s outpatient settings. Coverage emphasizes the role of the medical insurance specialist in areas such as diagnostic coding, procedural coding, Medicare, HIPAA, and bill collection strategies. As with previous editions, all the plans that are most commonly encountered in clinics and physicians offices are incorporated into the text, as well as icons for different types of payers, lists of key abbreviations, and numerous practice exercises that assist you in accurately filling out claim forms. This new edition also features expanded coverage of ICD-10, electronic medical records, electronic claims submission, and the HIPAA 5010 keeping you one step ahead of the latest practices and protocols of the profession. Key terms are defined and emphasized throughout the text to reinforce understanding of new concepts and terminology. Separate chapter on HIPAA Compliance in Insurance Billing, as well as Compliance Alerts throughout the text highlights important HIPAA compliance issues to ensure readers are compliant with the latest regulations. Emphasis on the business of running a medical office and the importance of the medical insurance specialist details the importance of the medical insurance specialist in the business of the medical office. Increased focus on electronic filing/claims submission prepares readers for the industry-wide transition to electronic claims submission. Separate chapter on documentation in the medical office covers the principles of medical documentation and the rationales for it. "Service to Patient" features in most chapters offer examples of good customer service. User resources on the Evolve companion website feature performance checklists, self-assessment quizzes, the Student Software Challenge (with cases on different payer types and an interactive CMS-1500 (02-12) form to fill in). NEW! Expanded coverage of ICD-10 prepares users to code ICD-10 with the planned effective date of October 2015. NEW! Added information on the electronic medical record and electronic claims submission including information on the HIPAA 5010 equips users for the transition between paper and electronic methods of medical records and links the CMS-1500 (02-12) form to the electronic submissions process. NEW! SimChart for the Medical Office (SCMO) application activities on the companion Evolve website adds additional functionality to

the insurance module on the SCMO roadmap."

Machine learning is a relatively new field, without a unanimous definition. In many ways, actuaries have been machine learners. In both pricing and reserving, but also more recently in capital modelling, actuaries have combined statistical methodology with a deep understanding of the problem at hand and how any solution may affect the company and its customers. One aspect that has, perhaps, not been so well developed among actuaries is validation. Discussions among actuaries' "preferred methods" were often without solid scientific arguments, including validation of the case at hand. Through this collection, we aim to promote a good practice of machine learning in insurance, considering the following three key issues: a) who is the client, or sponsor, or otherwise interested real-life target of the study? b) The reason for working with a particular data set and a clarification of the available extra knowledge, that we also call prior knowledge, besides the data set alone. c) A mathematical statistical argument for the validation procedure.

Handbook of Insurance Springer Science & Business Media

This new edition of the Handbook of Insurance reviews the last forty years of research developments in insurance and its related fields. A single reference source for professors, researchers, graduate students, regulators, consultants and practitioners, the book starts with the history and foundations of risk and insurance theory, followed by a review of prevention and precaution, asymmetric information, risk management, insurance pricing, new financial innovations, reinsurance, corporate governance, capital allocation, securitization, systemic risk, insurance regulation, the industrial organization of insurance markets and other insurance market applications. It ends with health insurance, longevity risk, long-term care insurance, life insurance financial products and social insurance. This second version of the Handbook contains 15 new chapters. Each of the 37 chapters has been written by leading authorities in risk and insurance research, all contributions have been peer reviewed, and each chapter can be read independently of the others.

"This book serves as a technical yet practical risk management manual for professionals working with water and wastewater organizations. It provides readers with a functional comprehension of water and wastewater operations as well as a broad understanding of industry derivations and various stakeholder interconnectivity. This knowledge is imperative, as most administrative professionals are proficient in their respective areas of expertise but sometimes lack fluency on the broader technical aspects of their organization's purpose, operations, and externalities. It also examines risk management best-practices and provides an actionable review of doing the right thing, the right way, every time through a combination of core risk management principles. These include enterprise, strategic, operational, and reputational risk management, as well as risk assessments, risk/frequency matrixes, checklists, rules, and decision-making processes. Finally, the book addresses the importance of risk transfer through insurance policies and provides best practices for the prudent selection of these policies across different scenarios. Features: Provides an understanding of water & wastewater technical operations to properly implement sound risk management and insurance programs. Emphasizes the importance of building well-designed, resilient systems, such as policies, processes, procedures, protocol, rules, and checklists, that are up-to-date and fully implemented across a business. Offers a detailed look into insurance policy terms and conditions and includes practical checklists to assist readers in structuring and negotiating their own policies. Handbook of Risk and Insurance Strategies for Certified Public Risk Officers and other Water Professionals combines practical knowledge of technical water/wastewater operations along with the core subjects of risk management and insurance for practicing and aspiring professionals charged with handling these vital tasks for their organizations. Readers

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will also gain invaluable perspective and knowledge on best-in-class risk management and insurance practices in the water and wastewater industries"--

"It is almost impossible not to learn from this book.... " —Journal of American Society of CLU "... clear and helpful guide to American law... Dworkin's calm and sensible approach should be heeded gratefully..." —Times Literary Supplement A new and completely updated edition of Joseph Belth's classic work on life insurance. The major message is that the consumer can save thousands of dollars by shopping carefully for life insurance.

A complete guide to insurance billing and coding, *Insurance Handbook for the Medical Office*, 13th Edition covers all the plans that are most commonly encountered in clinics and physicians' offices. Its emphasis on the role of the medical insurance specialist includes areas such as diagnostic coding, procedural coding, Medicare, HIPAA, and bill collection strategies. Learning to fill in the claim form accurately is made easier by the use of icons for different types of payers, lists of key abbreviations, and numerous practice exercises. This edition provides the latest on hot topics such as ICD-10, healthcare reform, the new CMS-1500 form, and electronic claims. Trusted for more than 30 years, this proven reference from Marilyn Fordney prepares you to succeed as a medical insurance professional in any outpatient setting. Emphasis on the business of running a medical office highlights the importance of the medical insurance specialist in filing clean claims, solving problems, and collecting overdue payments. Key terms and key abbreviations are defined and emphasized, reinforcing your understanding of new concepts and terminology. Detailed tables, boxes, and illustrations call out key points and main ideas. Unique! Color-coded icons clarify information, rules, and regulations for different payers. An Evolve companion website enhances learning with performance checklists, self-assessment quizzes, and the Student Software Challenge featuring cases for different payer types and an interactive CMS-1500 form to fill in. A workbook contains learning tips, practice exercises for key terms and abbreviations, review questions, study outlines, performance objectives, a chapter with practice tests, and critical thinking activities for hands-on experience with real-world cases. Available separately. Updated coverage of key health insurance topics includes HIPAA compliance, the HITECH Act, health reform of 2010, electronic health records, electronic claims, ICD-10, NUCC standards, Physician Quality Reporting System (PQRS) Incentive Program, Meaningful Use, and CPT 2013. Updated ICD-10 coding information prepares you for the October 2014 ICD-10 implementation date. Updated content on claim forms includes block-by-block explanations and examples for the new CMS-1500 Claim Form. Updated guidelines for the filing and submission of electronic claims include sample screenshots and prepare you for the future of the medical office.

Designed as an introduction and general guide to the federal (and, by extension, state) antitrust laws that govern the activities of the insurance industry, this handbook will help you properly advise insurance clients to whom the antitrust laws are new territory.

*Handbook of International Insurance: Between Global Dynamics and Local Contingencies* analyzes key trends in the insurance industry in more than 15 important national insurance markets that represent over 90 percent of world insurance premiums. Well-known academics from Europe, the Americas and Asia examine their own national insurance markets, including the competitive structure, product and service innovations, and regulatory developments. The book provides academics and executives with an unprecedented range of information about today's insurance markets. This book also provides important 'new' information on the evolution of the financial sector worldwide and comprehensive chapters on reinsurance, Lloyd's of London, alternative risk transfer, South and East Asian insurance markets, and European insurance markets. Setting the stage is an overview chapter by the editors

focusing on overall conclusions on globalization.

In today's insurance coverage litigation environment, the practitioner who needs to determine what is--and is not--covered under various policy provisions is up against some formidable challenges. Literally thousands of cases on insurance issues find their way into courtrooms every year, and the decisions can be as difficult to decipher as they are to track. Find the authoritative guidance you need with Ostrager and Newman's Handbook on Insurance Coverage Disputes. This three-volume resource helps you quickly and easily pinpoint detailed analysis of lead cases in key jurisdictions, provides excerpts from standard insurance policies, including critical commentary on key provisions, and offers insights into planning and implementation of successful litigation strategies. Ostrager and Newman's Handbook on Insurance Coverage Disputes, Sixteenth Edition addresses today's critical coverage issues, such as: The Insurer's Duty to Defend Trigger and Scope of Occurrence-Based Coverage Bad Faith and Wrongful Refusal to Settle Property Insurance Rights and Obligations of Co-Insurers Insurability of Punitive Damages Excess Insurance and Analysis of Pollution Exclusions Directors and Officers Coverage Employee Discrimination and Sexual Harassment Claims Make the Handbook on Insurance Coverage Disputes your one-stop source for the current state of the law on: The effect of a reservation of rights letter...disclaimer and denials of coverage The rules governing all aspects of giving notice of a claim including mechanics of language and timelines Effect of misrepresentations and omissions in insurance applications Reverse bad faith and contributory bad faith Reinsurance The legal issues presented in litigation involving hazardous waste and environmental cleanup Coverage provided by general liability insurance, including personal injury and advertising injury coverage Rules for apportioning the cost of defense among insurers

"Luca Albertini and Pauline Barrieu are to be congratulated on this volume. Written in a period where structured projects in finance are having a difficult time, it is worthwhile to return to the cradle of securitisation: insurance. Spread out over three parts (life, non-life, and tax and regulatory issues) the 26 chapters, written mainly by practitioners, give an excellent overview of this challenging field of modern insurance. Methodology and examples nicely go hand in hand. The overall slant being towards actual analyses of concrete products. No doubt this book will become a milestone going forward for actuarial students, researchers, regulators and practitioners alike." —Paul Embrechts, Professor of Mathematics and Director of RiskLab, ETH Zurich The convergence of insurance with the capital markets has opened up an alternative channel for insurers to transfer risk, raise capital and optimize their regulatory reserves as well as offering institutions a source of relatively liquid investment with limited correlation with other exposures. One of the financial instruments allowing for the cession of insurance-related risks to the capital markets is Insurance-Linked Securities (ILS). This book provides hands-on information essential for market participants, drawing on the insights and expertise of an impressive team of international market players, representing the various aspects and perspectives of this growing sector. The book presents the state of the art in Insurance-Linked Securitization, by exploring the various roles for the different parties involved in the transactions, the motivation for the transaction sponsors, the potential inherent pitfalls, the latest developments and transaction structures and the key challenges faced by the market. The book is organized into parts, each covering a

specific topic or sector of the market. After a general overview of the ILS market, the Insurance-Linked Securitization process is studied in detail. A distinction is made between non-life and life securitization, due to the specificities of each sector. The process and all the actors involved are identified and considered in a comprehensive and systematic way. The concepts are first looked at in a general way, before the analysis of relevant case studies where the ILS technology is applied. Particular focus is given to: the key stages in both non-life and life securitizations, including the general features of the transactions, the cedant's perspectives, the legal issues, the rating methodologies, the choice of an appropriate trigger and the risk modeling, the particular challenges related to longevity securitization, the investor's perspective and the question of the management of a portfolio of ILS, the general issues related to insurance-linked securitization, such as accounting and tax issues, regulatory issues and solvency capital requirements. The book is accompanied by a website [www.wiley.com/go/albertini\\_barrieu\\_ILS](http://www.wiley.com/go/albertini_barrieu_ILS) which will feature updates and additions to the various contributions to follow market developments.

Term life insurance. Whole life. Variable and Universal life insurance. The list of choices for insurance products continues to grow - along with the different uses and tax implications associated with each. Despite the dizzying pace of change in the industry, every financial professional must understand the different types of insurance available - and the considerations for purchasing

them.-----Now - the Society of Financial Professionals teams up with tax and estate planning expert Lou Shuntich to bring you a practical new reference guide that is both compact and comprehensive. Concise and to-the-point, this handbook provides the latest industry information on: . The legal aspects of acquiring and owning a policy. The types of products and contracts available. Simple criteria for evaluating and comparing policies and insurance companies. The tax implications of each product type. Structuring policies, ownership arrangements and beneficiaries for maximum tax and legal benefits - and tips for avoiding traps and pitfalls in the process While not an exhaustive account of the industry - it's an excellent primer that covers the key concepts necessary when advising clients or analyzing portfolios and estates. And in keeping with the Society of Financial Professionals' steadfast commitment to providing continuing education to the industry, The Life Insurance Handbook is the perfect learning tool for keeping busy financial professionals and their clients up-to-date

This treatise builds on the work of Bibb Allen and provides complete coverage of insurance law in Alabama. This eBook features links to Lexis Advance for further legal research options.

The fields of insurance law and insurance economics have long and distinguished scholarly histories, but participants in the two disciplines have not always communicated well across academic silos. This Handbook encourages more policy-relevant insurance e

The definitive compendium for the Insurance Digital Revolution From slow beginnings in 2014, InsurTech has captured US\$7billion in investment since 2010 — a 10% annual compound growth rate is predicted until at least 2020. Three in four insurance companies believe some part of their business is at risk of disruption and understanding the trends, drivers and emerging technologies behind Insurance's Digital Revolution is

a business-critical priority for all growth-minded firms. The InsurTech Book offers essential updates, critical thinking and actionable insight — globally — from start-ups, incumbents, investors, tech companies, advisors and other partners in this evolving ecosystem, in one volume. For some, Insurance is either facing an existential threat; for others, it is a sector on the brink of transforming itself. Either way, business models, value chains, customer understanding and engagement, organisational structures and even what Insurance is for, is never going to be the same. Be informed, be part of it. Learn from diverse experiences, mindsets and applications of technologies Discover new ways of defining and grasping growth opportunities Get the inside track from innovators, disruptors and incumbents Be updated on the evolution of InsurTech, why it is happening and how it will evolve Explore visions of the future of Insurance to help shape yours The InsurTech Book is your indispensable guide to a sector in transformation.

Many countries that subscribe to the Millennium Development Goals (MDGs) have committed to ensuring access to basic health services for their citizens. Health insurance has been considered and promoted as the major financing mechanism to improve access to health services, as well to provide financial risk protection.

In todayand's insurance coverage litigation environment, the practitioner who needs to determine what isand—and is notand—covered under various policy provisions is up against some formidable challenges. Literally thousands of cases on insurance issues find their way into courtrooms every year, and the decisions can be as difficult to decipher as they are to track. Find the authoritative guidance you need with Ostrager and Newmanand's Handbook on Insurance Coverage Disputes. This three-volume resource helps you quickly and easily pinpoint detailed analysis of lead cases in key jurisdictions, provides excerpts from standard insurance policies, including critical commentary on key provisions, and offers insights into planning and implementation of successful litigation strategies. Ostrager and Newmanand's Handbook on Insurance Coverage Disputes, Seventeenth Edition addresses todayand's critical coverage issues, such as: The Insurerand's Duty to Defend Trigger and Scope of Occurrence-Based Coverage Bad Faith and Wrongful Refusal to Settle Property Insurance Rights and Obligations of Co-Insurers Insurability of Punitive Damages Excess Insurance and Analysis of Pollution Exclusions Directors and Officers Coverage Employee Discrimination and Sexual Harassment Claims Make the Handbook on Insurance Coverage Disputes your one-stop source for the current state of the law on: The effect of a reservation of rights letter...disclaimer and denials of coverage The rules governing all aspects of giving notice of a claim including mechanics of language and timelines Effect of misrepresentations and omissions in insurance applications Reverse bad faith and contributory bad faith Reinsurance The legal issues presented in litigation involving hazardous waste and environmental cleanup Coverage provided by general liability insurance, including personal injury and advertising injury coverage Rules for apportioning the cost of defense among insurers

"The Affordable Care Act, aka Obamacare, makes health insurance available to the majority of Americans. In fact, failure to obtain coverage will result in penalties, but the process of obtaining insurance can be daunting. This brief handbook explains the law and its history and tells readers how to apply for coverage and any exemptions and subsidies if they are eligible. Editor Amadeo, an expert on the act, discusses the

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benefits of having insurance and how the plan is financed. Each chapter has references, and the book has a glossary and a bibliography to help readers. This is a useful resource, but libraries should also have information about local exchanges if their states have them." — Barbara Bibel, BOOKLIST, March 15, 2016 issue Obamacare can save you money, but only if you know how it really works. Americans have been barraged with fifteen times more negative than positive news about Obamacare. As a result, 40 percent of the people who dislike it actually qualified for insurance subsidies and don't realize it. Hardworking, middle-class families need facts, not opinions, to get all the benefits they deserve. Here you'll find: A guide to buying low-cost health insurance Step-by-step instructions to signing up for insurance Directions to apply for Obamacare exemptions Eligibility requirements for subsidies Definitions of insurance, health care, and Obama terms Real-life stories of people who have already been helped This handbook refutes the myths about the Affordable Care Act with research-based evidence. It reveals the seven reasons why health care costs so much, as well as how the ACA attacks those costs. You'll learn who really gets benefits from subsidies and who pays for them. Most importantly, this book uncovers how the ACA might save you and your family money in 2016 and beyond.

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