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# Health Care

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# FOR TODAY'S CONSUMER

REVISED AND EXPANDED



The Voice for Health Care Consumers

## Guide to Quality & Cost

**EDITED BY MARC S. MILLER, Ph.D.**

# Health Care Choices for Today's Consumer

Revised  
and  
Expanded



## Guide to Quality and Cost

Edited by Marc S. Miller, Ph.D.

A ROBERT L. BERNSTEIN BOOK



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*To S. P., A. L., W. G., and K. P.,  
for keeping me healthy through the years.*

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# Foreword: A Message From Families USA

Since its founding in 1981, Families USA Foundation has focused its resources and attention on the U.S. health care system and how to improve it. As the voice of health care consumers, it has worked hard to bring about the day when every American receives high-quality, affordable health care and long term care.

We at Families USA believe that the United States will attain this long-awaited goal in the foreseeable future. But even then, you and your family will require, as you do today, solid information on which to base a wide variety of critical decisions about health care. That's why Families USA decided to initiate the Health Care Choices project: to provide you with information every consumer needs—but that is rarely available in a form you can easily understand and *apply* to your own life.

The fact is that most Americans encounter the health care system as a kind of jungle in which anyone can easily get lost. All of us must adapt to bewildering changes in that system, sometimes for the better, too often not. At the top of the list of transformations, managed care has come to dominate the market. Meanwhile, local, state, and federal authorities are constantly revising regulations, services, and laws, and employers are shifting the health care options they offer to their employees.

Consumers say they are more troubled and confused than ever. As you seek to travel and unravel this maze, you and your family will benefit from taking to heart the information and advice in *Health Care Choices for Today's Consumer*.

We at Families USA see the Health Care Choices books, including this volume and a series of companion regional guides, as one of our contributions to the health and well-being of our 185,000 members and of all Americans. Besides helping you *now*, these books can act as a powerful incentive for the health care industry to serve you and your neighbors

well *in the future*. We expect the next edition of *Health Care Choices for Today's Consumer* will report that providers and policymakers are meeting your needs better than they do today—in response to increased pressure from informed consumers like you.

To help us design an even more effective consumer weapon, we invite your suggestions for improving future editions of *Health Care Choices for Today's Consumer*. Send your comments directly to my attention: Philippe Villers, President, Families USA, 97 Lowell Road, Concord, MA 01742.

Thank you.

—Philippe Villers, President

*Philippe Villers and his wife, Katherine S. Villers, founded Families USA Foundation in 1981.*

# Acknowledgments

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—Marc S. Miller  
Jamaica Plain, Massachusetts



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