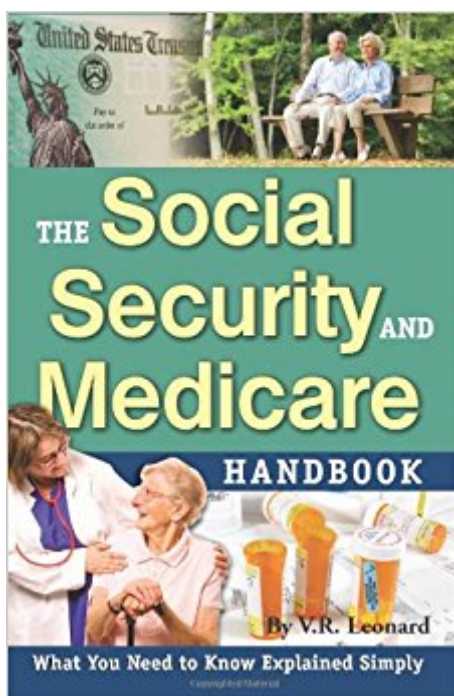


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# The Social Security And Medicare Handbook: What You Need To Know Explained Simply



## Synopsis

The Social Security and Medicare Handbook includes the provisions of the Social Security Act, regulations issued under the Act, and recent case decisions (rulings). It is a readable, easy to understand resource for the extremely complex Social Security and Medicare programs and services. Here in this new, groundbreaking, and exhaustively researched book you will learn an overview of the Social Security and Medicare system, how Social Security benefits are currently computed, how to become insured, and how to file a claim. You also will learn about retirement and auxiliary benefits, survivor benefits, disability benefits and protection, evaluating disability, cash benefit rates, employees, employer responsibilities, special coverage provisions, state and local employment, earnings records and tax reports, the administrative review process, supplemental income, other benefit programs, hospital insurance (Part A), medical insurance (Part B), Medicare Advantage plans (Part C), prescription drug coverage (Part D), prescription programs, and special veteran benefits. This book will explain how current Social Security benefits are computed and provide insight into your Social Security benefits.

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## Customer Reviews

A long-time resident of Central Florida, Vaughnlea Leonard graduated from the University of Central Florida with a B.A. in English. Her undergraduate coursework included: Economics, Statistics, Journalism, Modern Literary and Advanced Feminist Theory, Social, and Religious Philosophy. While attending UCF's Interdisciplinary Studies graduate program, Ms. Leonard studied Modern and Gendered Rhetoric, Social Theory, Advanced Ethics, and Philosophy. As a working single mother, Ms. Leonard first became interested in Social Security more than 15 years ago when her first child became disabled as an infant. After her second child was born with similar medical difficulties, Ms. Leonard began talking with others about their own difficulties within the system. During her university attendance, Ms. Leonard worked as a daily laborer, construction worker, pool builder, waitress, maid, street cleaner, secretary, and commercial janitor. After graduating from college in 2005, she worked as an English instructor and newspaper reporter. She currently works as a freelance writer and lives in Central Florida with her two children."

This book is written and edited poorly. There are errors in grammar, poorly structured sentences, and confusing word choices. The writing is repetitive. Summaries at the end of each chapter are frequently exact copies of sentences and paragraphs in the chapter. The worst example of this is Chapter 11. It includes only a seven-page narrative, but it is followed by a two and a quarter page summary that repeats, word for word, parts of the narrative. If the reader overlooks information in a chapter narrative and its summary, there is no cause for concern. The same information probably appears again in the final chapter called, "Highlights." The editor of the book missed sentences with words left out, multiple sentences repeated in the same paragraph, as well as incomplete and run-on sentences. Be sure to read the author's biography, however. You will learn which university gave her a B.A. in English.

I was delighted and full of dread at the first page. Talk about "grab your reader by the neck and don't let go"! And big print, clear sub-titles--I thought I'd scored. Until I read a chapter. And then read it again. And again. Paragraph after paragraph, I rewrote the sentences, trying to make consistent sense of it all. After an hour, I threw the book across the room, wondered why Mr. Leonard hadn't the good sense to hire a decent editor, and picked up my thankfully boring, usually consistent and clear "Social Security, Medicare & Government Pensions" from NOLO.

This book has about as much information on its subject matter as a short magazine article. It was short on detail and specifics relative to Medicare. I would not recommend this book if you needed more than introductory information on medicare.

This was a good product. I has been helpful in my studies. I'd recommend it to those who want a beneficial read.

As a handicapped person receiving social security disability I was about to be "enrolled" in Medicare and wanted to educate myself with the most up to date materials I could find.

Picture it: you've worked hard throughout your life and you're on the cusp of retirement. You have no known health issues, but you are certain they are on the horizon for one reason or another. Say your only retirement plans are to collect Social Security benefits and use Medicare to supplement your health insurance plan. What's the problem? Many of us have absolutely no idea what any of this means or how about obtaining information about the process involved with receiving these benefits. V.R. Leonard has written an informative, yet easy to understand book entitled, *The Complete Guide to Becoming a Successful Mortgage Broker: Inside Secrets You Need to Know*. Within the pages of this publication, readers can learn about:

- The history of Social Security, and exactly what it is.
- The different programs associated with Social Security benefits, and how people qualify for them.
- How to apply for Social Security benefits.
- Explanations about Medicare benefits.
- What to do if you're denied for either Social Security or Medicare

There are several things I really liked about this book. Number one was the fact that it was set up in an easy format of "what is this," and "what do I do when" type questions and answers. Number two was the summaries at the end of each chapter. This allowed me to peruse quickly through subjects that were of interest, and find others that I didn't realize were part of the process. And, number three, learning insights from professionals is always a benefit for

me no matter what subject I'm reading about and I found it particularly useful in this case.

The hard reality in the world of government benefits is that representatives from Social Security and Medicare don't really care about you. V.R. Leonard, author of "The Social Security and Medicare Handbook: What You Need To Know, Explained Simply" and a mother of two disabled children explains what government benefits are right for you, depending on your situation, and how to skirt common problems associated with applying for benefits and communicating with representatives. As a former reporter, Leonard dives into the uncertain realm of government benefits to outline all of the health care and assistance programs you need to get back on your feet after a disability or upon reaching old age. As outlined in her book, the particulars of government programs are a labyrinth of procedures and paperwork. Those who have been hired to assist you on your way are not obligated to answer your questions or help you gather information. They may even hang up the phone on you if they don't like your attitude. Leonard's book gives you all of the useful information, from the programs that are out there, to how much money you can receive, to the qualifications of each program. While it is a lot to absorb, in the long run, you can have a working relationship with financial assistance representatives without getting frustrated, and earn benefits that can help you receive health care and government assistance. Leonard also adds her voice to the ongoing debate about private versus public health care. She states that there are pros and cons of both, and that one may be better than the other depending on your needs. The book includes useful contact information and a glossary of terms that will allow you to wade through the pool of jargon and paperwork with ease. The key, according to Leonard, is to provide full, complete and honest information to representatives and keep a positive attitude.

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