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**About the Book:**

*For further information or a review copy, contact John T. Colby Jr.*

“HSAs will be an available product to help our new legislation...”  
–Salvadore DiMasi, Massachusetts State Representative, Speaker

“...expertly helps managers design the HSA programs that are right for an organization. This book is comprehensive, without being overwhelming. Ms Laing, an HBS MBA, is the kind of guide we want for every complicated part of our lives—expert, accessible, with no ax to grind, and plenty of helpful information to share.”

–Regina E. Herzlinger, Nancy R. McPherson Professor of Business Administration Chair, Harvard Business School

“Laing’s new book...lives up to its name...an excellent explanation of how HSAs work...”

–Greg Scandlen, *The New York Post*

“...HSAs can drastically lower an employer’s costs of providing employee health benefits. This may allow more small businesses to offer such benefits.”

–Fed Brock, *The New York Times*

“Let’s get the consumer in the game. The idea behind HSAs is a ‘supercharged IRA’ for health care...No other program is as tax advantaged.”

–John W. Snow, Treasury Secretary

A breakthrough in health care for employees and employers alike, HSAs stand for “Health Savings Accounts.” As of January 1, 2004, HSAs are a new option from the U.S. government, similar to an IRA, offering individuals a new, tax-sheltered way to accumulate savings. Tax-free dollars in HSAs may be withdrawn instantly for qualified medical expenses, rolled over without penalty for spending in future years, or invested, to accumulate savings to pay for health needs after retirement. Business owners who offer HSAs to employees benefit from tax relief, and most importantly, can use this program to save up to two-thirds of their business expenses on health insurance costs.

**About the Author:**



JoAnn Mills Laing has a Harvard MBA and global work and living experience with four public companies (Sara Lee, Olivetti, Chase and Citigroup), as well as running her own e-commerce-based businesses. As chairman of Cybernavics, a premier Audience Development Company, she took the company from idea to profitability and its purchase/IPO (by U.S. Web). Laing is currently President of Information Strategies, Inc., a marketing and information firm based in Fort Lee, New Jersey. She oversees the management of an online editorial service that reaches more than 1.7 million readers each month, and consults with corporations.

Ms. Laing has been studying the HSAs marketplace and regularly polling individuals and businesses about health-care issues. Further, she manages www.HSAfinder.com, the complete independent source for information on Health Savings Accounts for individuals and employers.



***The Small Business Guide to HSAs***

by JoAnn Mills Laing  
foreword by

David F. Durenberger  
Chairman, National Institute of Health Policy  
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