

## Chapter 35 Life and Health Insurance

*Malpractice lawsuits and other liability issues are driving some doctors and hospitals out of business.*

Donald J. Palmisano. [“Why your doctor might quit; when you next need your doctor, will fears of lawsuits and intolerable malpractice insurance fees have driven him or her out of business?”](#) Saturday Evening Post. November-December 2004. FindArticles.com. Accessed November 22, 2006.

*There are advantages and disadvantages to term and whole life insurance.*

Stacy Zimmerman. [“The Advantages of Term Life Insurance.”](#) ArticleGeek.com. Accessed November 22, 2006.

*A new health insurance option, the Health Savings Account (HSA), has not yet proven popular with Americans.*

Pamela Yip. [“Health savings accounts slow to catch on among insured.”](#) SeaCoastOnline.com. November 2, 2006. Accessed November 22, 2006.

*The trend of employers shifting the costs of health insurance to their employees appears to be slowing.*

[“Trend of Increased Health Insurance Cost-Shifting From Employers To Workers Appears To Be Slowing, According To Study.”](#) Medical News Today. November 22, 2006. Accessed November 24, 2006.