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Small Businesses Flocking To Health Savings Accounts, Creating Instant Market For The First “Small Business Guide To HSAs” Published By Brick Tower Press

Ft. Lee, NJ --- The first “*Small Business Guide To HSAs*” is being published just in time to help the nation’s 22 million small firms who are expected to research Health Savings Accounts (HSAs) this fall.

Debuting in stores August 20th, the 206-page primer provides complete information on what is expected to be the most significant healthcare funding change in 20 years. It retails for \$14.95 at bookstores, plus online at BrickTowerPress.com.

The book is also a valuable tool for individuals interested in this new approach to building a retirement nest egg while being protected against catastrophic illnesses. Experts predict that half of all employees will have some form of HSAs by the close of 2010.

The book includes company as well as individual case studies and calculators enabling readers to see how they could benefit from HSAs,

Additional Analysis Included

Authored by nationally known small business expert JoAnn Mills Laing, the book also includes a forward and appraisal of the healthcare environment by former Senator Dave Durenberger who is Chairman of the National Institute of Health Policy. Contributions have been provided by nationally recognized economists and tax accountants who are also experts in the small business arena.

HSAs are also expected to be a topic of the presidential campaign. The book provides non-partisan information on the background and prognosis for HSAs. A national tour is planned for this fall and network television appearance commitments are being obtained.

“There are many inter-related parts to HSAs with variations that need to be examined and explained,” Laing said, “The book attempts to provide many of the answers a business person needs to make an informed decision.”

First Book Explains HSAs For Small Business Employers and Employees

Written by a nationally known expert in small business management, this book provides a step-by-step approach to understanding and acquiring HSAs. Former Senator David Durenberger, Chairman of the National Institute of Health Policy says in the forward that the book is a must-read for employers, employees and tax advisors. The book is designed to be an excellent primer for American workers of all ages, including the millions of federal government workers who will be eligible to open HSAs during their new benefits option period in October 2004.

HSAs are the answer for companies who always thought they "couldn't afford health insurance" for their workers. HSAs allow self-employed people and small business owners to inexpensively insure their families and their employees – and enjoy tax benefits for every dollar they spend on the plan.

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 ecommerce-based businesses. As Chairman of Cybernautics, a premier Audience Development Company, she took the company from idea to profitability and its purchase/IPO (by U.S. Web).

Laing is currently the President of Healthcare Information Strategies, Inc.; a consulting firm to small businesses has been studying the HSAs marketplace, and which is based in Fort Lee, New Jersey. She oversees the management of Information Strategies, Inc., an online newsletter editorial service reaching almost one million regular small business readers each month.

HSAs: The Basics

HSAs are used in combination with a high-deductible health plan.

HSA contributions are not includible in gross income – they are tax-free.

HSA payouts for qualified medical expenses are tax-free.

HSA savings are owned by the individual and can move from employer to employer.

HSAs can "roll over" year-to-year to create a sizable retirement nest egg.

HSA accumulated interest and dividends are tax-free or tax-deferred.

HSA contributions by employers are exempt from payroll taxes.

HSAs help employees become better health care consumers.

HSAs are "the better rainy day fund" health care savings plan.