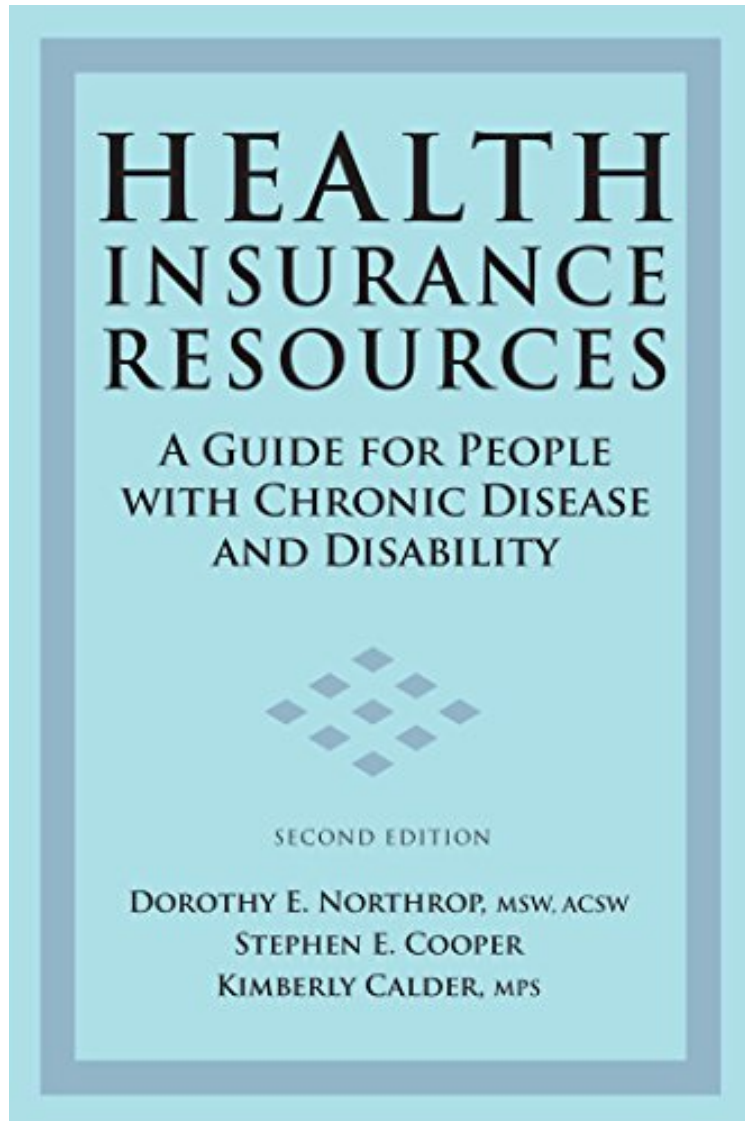


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## Health Insurance Resources: A Guide for People with Chronic Disease and Disability, Second Edition

*Dorothy E. Northrop MSW ACSW, Stephen E. Cooper, Kimberly Calder MPS  
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About the Author  
Dorothy E. Northrop has been National Director of Clinical Programs for the National Multiple Sclerosis Society for over five years and coordinates Society initiatives to expand long-term care options and health insurance coverage for people with MS.  
Stephen E. Cooper is the former National Coordinator for Health Insurance Information for the National Multiple Sclerosis Society.  
Kimberly Calder, MPS, is Manager, Health Insurance Initiatives for the National Multiple Sclerosis Society in New York City, where she advises Society staff, clients and health professionals on issues of public and private insurance benefits.