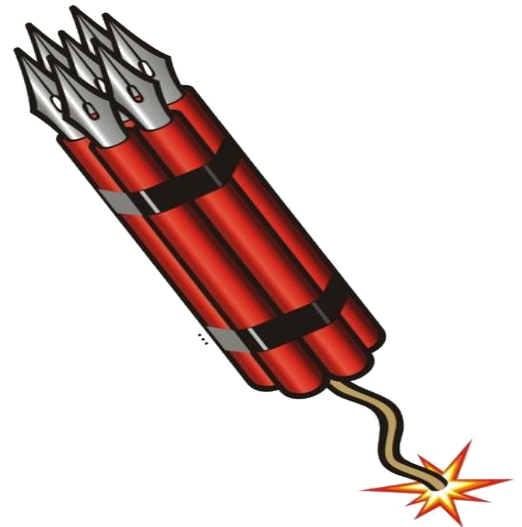




How to Survive Hospital Costs Without Insurance

by Gregory Allan

**EVALUATION
COPY**



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Notice:

This is an evaluation copy of How to Survive Hospital Costs Without Insurance, by Gregory Allan. As such, it contains only the Introduction, and the thirteen chapters, but neither of the two Appendices. The complete version contains the Appendices. The Table of Contents lists everything included in the complete version. This is so you will know what you're missing.

Obviously, this is a ploy designed to help the author sell more books. The idea is to give you a lot of valuable knowledge for free. You will have an opportunity to see for yourself that my methods are built on sound legal strategy. Then, once you've read the book, you'll realize why you *need* the material in the Appendices, and you'll be happy to buy the complete book.

As I write this, the cost for the complete version in PDF format, delivered via Internet, is \$49.95 (prices may change without notice). Most people are already facing a big hospital bill when they learn of my book and buy it. Using my procedure they save hundreds, or even thousands of dollars that very first time, and then continue to save for the rest of their lives.

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Thanks for reading.

– Gregory Allan

How to Survive Hospital Costs Without Insurance, by Gregory Allan

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For the labourer is worthy of his hire. (Luke 10:7)

Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord. (James 5:4)

Blessed are they which do hunger and thirst after righteousness: for they shall be filled. (Matthew 5:6)

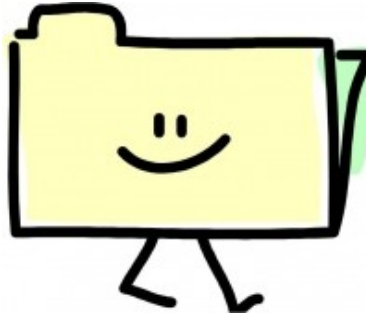
Thou shalt not steal. (Exodus 20:15)

*This book is dedicated
to my wife and children,
for whom it was written,
Without their love and patience,
I never could have finished it.*

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Chapter Eight, Records



Many people go through their lives getting beat up by every petty bully on the block. It's sad to see that happen to a child, but it's worse when the victims are grown-ups.

Quite often these are the same people who think that keeping good records is not worth the trouble. Or that it's too hard. I used to think so too, back in the days when I got sand kicked in my face.

If you think about it, I'm sure you'll agree: hospitals, doctors, governments, and bureaucrats of all kinds excel at record keeping. Why do they do it? Because good records are very powerful. This chapter will show you why good records are so important, and teach you a very easy way to do it right.

If you're a good record keeper already, this chapter may serve as a good review. But if you're like most people; like I used to be, you'll be amazed at how easy it is to keep perfect records. You're about to learn a very powerful and intimidating skill.

The Importance of Records

Time after time, good records win the day. In almost any case that ever goes to court, the person with the best records wins. More importantly, when your opponent knows you have superior records, he is much more likely to settle out of court.

I can't help but wonder if this skill is purposely not taught in government-run public schools. Ever think about who pays the bill for public schools? Your first reaction may be, "I do. I pay taxes to support the schools." But that's not the same as actually controlling the pursestrings. Government schools will teach what government wants you to know. No more, and no less. After all, government makes its money by collecting it from people who are mostly public school graduates. Either through taxes, or from minor fines for violating some picky rule.

If you keep poor financial records, you will pay higher taxes.

Fail to save your receipts for paying traffic tickets, and you may spend a day in jail, and have to pay the ticket twice (this actually happened to me once).

Hospital collection departments have this in common with government bureaucracies: they're good at keeping records. Their information-collection forms ask for everything there is to know about a person. Often times they ask details you don't even know about yourself, at least without looking it up somewhere. They have very efficient filing systems, and they keep that information *forever*.

As I stressed in an earlier chapter, most of this information is collected for no reason other than to make it easier for the hospital to collect money from you, if you are unable or unwilling to pay right away. Since most people do not know how to defend themselves, the hospital uses this information against them. First with collection attempts, and then eventually in court, where they obtain a judgment.

The biggest thing which leaves most people defenseless, is that they have no records. Or the few records they do have are disorganized.

If you want to win, you must be better than they are. You're thinking, "That sounds hard." But it's not.



Perfect Records Made Easy

I haven't always kept good records. I had to learn how. Now it amazes me there are so few people who do.

If you don't have them already, begin by going straight to your local office-supply, and buying a box of manilla file-folders. A filing cabinet is not necessary, but if you don't have one, this is a good investment. Becoming organized will improve many aspects of your life.

The hospital keeps a master file on you, containing all the information you've ever given them. Each time you visit a hospital, they consider the visit to be a unique event, and they generate a unique account number. They track all the billing for that event through this number, and they tie in your personal information with each new account.

Your records must use this same account number. That means for each new visit, you must start a new file.

I'm going to describe how to build this file. I'm assuming you have just visited a hospital, and have not yet received a bill. If you're starting with an existing account, then gather together all the records you have, and apply the following examples.

Take out a new, blank file-folder, and label it with the name of the hospital. Leave enough room on the tab to write in an account number, which you don't know yet.

Find a piece of lined paper, and staple it to the inside-left-flap of the folder. On the top line, write "Index, File# and leave space to write in the account number once you know it.

Skip a line, then write "1. Admission Contract."

Remember, in an earlier chapter I told you to get a copy of the signed admission contract. Now, using a red pen, write a small numeral one (1) in the upper-right corner of that copy, and circle it. Put your copy inside the folder, and put the folder in a safe place until you get your first bill.

When the bill comes, it will have a unique number on it. The number may be called an "account number," or an "invoice number." It may be called something else. But you should be able to easily tell which number is the one I mean. Find the number, and write it on the tab of your file-folder, and on the index inside the folder.

The bill came in an envelope, and that envelope has a postmark on it. The postmark may be important, so don't discard the envelope. Staple it to the back of the bill, with the postmark facing outward, toward the back. This makes it easy to photocopy.

Now turn to the front of the bill. Using your red pen, write a numeral two in the upper-right corner, and circle it.

Write an entry in your Index for this new addition to your file like this: "2. 02/01/2014 Statement." Of course you'll use whatever date is printed on the bill.

Then put the bill inside the folder, **on top** of the admission form.

You'll be responding with a letter. There will be a series of correspondence, to and from the hospital, before the account can be closed. You'll learn more about that in future chapters. Each time you receive anything from the hospital, it goes in the file, and is entered into the index. Each time you send them anything, you must make a copy, and file it the same way.

If it relates to a certain account number, then it goes in the folder assigned that account number. Never mix documents with different numbers. Remember, each account gets its own folder.

As you build your file, you will always place new documents on top, and enter them into the Index. The most recent document will always be on top. That way, you can open the folder and know the status of the account with a glance.

Proof of Mailing

Each time you send a letter to a hospital or collection agent, you will want positive proof of service. One of the best, and least expensive ways to do this is with Certified First Class Mail. You should always use the Return Receipt Card. That card is your proof-of-service.

If you haven't used Certified Mail before, I'll explain how it works.

Certified Mail is a special type of mail the Post Office uses to confirm that a letter was delivered; on what date; and to whom.

There are two forms you'll need, both of which you can find at any post office. The Certified Mail Receipt, and the Return Receipt card. The return card is important, because it is your proof of delivery. These forms are pretty straightforward. If you don't know how to fill them out, ask a Postal employee. They'll be glad to help you.

It costs about \$4.00, in addition to regular postage, to mail a Certified letter, with Return Receipt. For each hospital visit, you may send anywhere between one and eight letters. You should be able to expect this number to decrease after your hospital gets used to dealing with you. Even so, at the high end of the scale, the cost of service for all your letters will probably be less than forty bucks. This is a small price to pay, considering the amount of money you will save for your efforts.

Do yourself a favor, and don't try to cut this cost out. Certified Mail is intimidating to the people who receive it. Even hospitals.

It puts them on notice right from the start, that you are keeping records. You are preparing evidence for a court battle, if it should come to that. Being prepared to go to court is the best way I know to stay out of court!

When you fill out the Certified Receipt, notice that it has a unique "Certification Number" printed on it. All the letters you send should have a place on their face where you can write this number right on the letter. So remember to leave your envelope unsealed when you head for the post office, so you can write the number on the letter before you seal the envelope.

A part of the Certified Receipt you filled out becomes your mailing receipt.

Put your receipt in a safe place until you get home, and then staple it to a blank piece of letter-size paper. It must be stapled so it will stay secure, and also so it can be easily copied later. Leave room for the return card, which you'll staple to the same paper when you get it back within a few days.

Staple this paper to your copy of the letter.

Write the Certification number from the Receipt onto the face of your copy, in the same place you wrote it on the original before you mailed it.

The image displays three forms from the U.S. Postal Service. The top form is the 'U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)'. It includes a green header, a barcode, and fields for 'Postage', 'Certified Fee', 'Return Receipt Fee', 'Restricted Delivery Fee', and 'Total Postage & Fees'. The middle form is an 'Official Business' envelope with a green header, a barcode, and a field for 'Post your name, address and ZIP Code here'. The bottom form is the 'Return Receipt card' (PS Form 3811, November 1990), which includes sections for 'SENDER' (with checkboxes for 'Certified', 'Registered', 'Express Mail', 'Insured', 'COD', and 'Return Receipt for Merchandise') and 'ADDRESSEE' (with checkboxes for 'Certified', 'Registered', 'Express Mail', 'Insured', 'COD', and 'Return Receipt for Merchandise').

Put the copy in your file, and index it as shown above.

When the Return Receipt card arrives in your mailbox in a few days, be sure to staple it right beside the Certified Receipt.

Now you should have the general idea. Every time there is correspondence from, or to the hospital, put it in the file and index it. Do it right away, so that nothing is ever lost, and it never becomes a big chore.

If a document contains several pages, staple them together so that each numbered correspondence is a packet. At some future point you may be copying each page to compile a copy of the record for someone else. Make sure every page can be clearly read, and easily copied.

Done this way, you'll have no trouble managing these records. Even if your folder has a dozen different items in it, if you drop it, and it scatters all over the floor, it will only take a minute or two to make it right again. The documents are numbered and indexed. Nothing can be lost or misplaced.

Records Are Evidence

There are many kinds of evidence: oral testimony, records, documents, concrete objects, circumstantial. This is just the short list. No single bit of evidence is proof-positive of a fact.

Some types of evidence are better than others, and within each type, the quality can vary. A partial fingerprint is not as good as a full fingerprint. A murder weapon with a single set of fingerprints is much better than one which is covered with the fingerprints of dozens of different people.

The point of making and keeping good records is to be able to prove to other people that you are in the right. Your version of the story is correct. The most important people to prove this to, is judges and juries.

That doesn't necessarily mean you will ever have to prove your position to a judge or jury. You may end up in court, but if you keep good records, this is much less likely. The point here is that if your evidence is very good, and the hospital's attorneys know it is good, they will be a lot less eager to go against you in court.

If your evidence is very good and you do end up in court, you will be much more likely to win. Which is, of course, why the hospital will not want to go there.

Making and keeping records as I've instructed above, will give you a very powerful tool. It is the key to convincing the hospital that their best course of action is to settle.

Later in this report, there will be times when I'll instruct you to send a copy of your records to the



hospital. This is done for two reasons:

1. To show good faith, in case your records are better than theirs;
2. To intimidate them into settling, when they see the extent of the evidence you have stacked up against them.

Invisible, Until They “Appear”

Records alone are often not admissible in court. That means a judge won't consider them, or allow a jury to see them. To become admissible, someone has to certify that the records are genuine.

Such a certification can be done by oral testimony, in open court. Or it can be done by affidavit. An affidavit is a document on which someone writes a list of facts, and gives his oath those facts are true. To be admissible in court, an affidavit must usually be notarized, and the person making the oath must subject himself to “penalty of perjury.” That means if he lies, he goes to jail.

If you follow my directions, and use this sample as your guide, your records will be admissible, and there will be no danger of going to jail for perjury.

Your goal is to settle your bill with as little trouble and expense as possible. That includes staying out of court.

If and when you send a copy of your records to the hospital, why wait to certify them? When the hospital sees the extent of your records, together with the fact that you know how to certify your records so they will appear in court, they will see there is nothing left to argue.

Appendix A-4 shows a sample Certificate of True-Copy. All you need to do is fill in your name, and a few bits of information particular to your situation.

The hospital will know that even if they hire the most expensive attorney in town, if you do happen to end up in court, the record will speak loud and clear.

In all the years since I've developed and used the methods shown in this report, I've never been taken to court. A few of my readers were sued. In all cases but one of which I'm aware, all the cases were settled out-of-court, prior to seeing the judge. Terms were very favorable for the patient.

In the one case I know of that went to court, the patient lost. However, he admitted to me later that he not only started with an unqualified contract, but also went in unprepared.

Keeping good records is all about being prepared.

In the next chapter I'll discuss your opening strategies for responding to the bill.



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