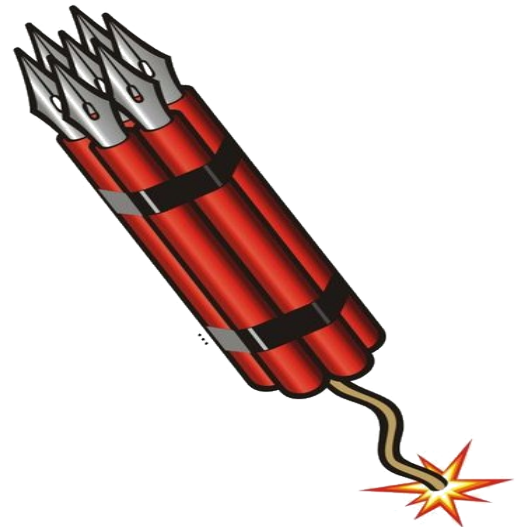




How to Survive Hospital Costs Without Insurance

by Gregory Allan

**EVALUATION
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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 Seven, Stopping the Phone Calls



Do you cringe every time the phone rings?

Those collection people, they just keep calling back over and over.

They make you nervous, mad, and upset. They make you feel guilty. They call you at all hours of the day and night; wake you up in the morning, call during meals, and interrupt your favorite movies. It's a real pain!

You've **GOT** to stop the calls. So what do you do? You pay the bill, of course!

Telephone collection works because people hate getting the calls. Think about it. It costs a lot more money for them to pay someone to call you on the phone, than it does to write you a letter. Why do they do it? Because it works. Phone calls are more successful for collecting “problem” accounts than written correspondence.

At some point, you will probably receive a phone call from someone in a collection department. This issue needs to be addressed now, before you have the chance to shoot yourself in the foot.

Throughout this report, my methods show you how to respond in writing. Your letters will repeatedly instruct the hospital to contact you only in writing-- never by telephone. Will they honor your request? Probably not. At least not at first. But follow just a few simple steps, and you'll soon be enjoying peace and quiet again.

Treat the Phone Like Poison

It is very important you understand that under no circumstances will it *ever* be in your best-interest to talk with anyone by telephone, or even in-person, about your account.

You may be dying to talk with someone about your bill, or the service you got (or didn't get) at their facility.

You may want to explain that you really do intend to pay them, but you're just a little short this month (or this lifetime). Maybe you want to tell them you're only following the instructions from some report you read on the Internet. Maybe you can't wait to tell someone all about your peptic ulcer, or the giant boil on your behind. Don't.

The people you are talking to on the phone work in little office cubicles which are probably not even located on the hospital grounds. They do not know about your condition, or the service you got. In spite of what they may say, or what you may hope, they do not care.



It doesn't matter how good you think you are at talking to people. It won't help. These people do this for a living. They are very good at their jobs. They talk to people about delinquent accounts day in and day out. They have been conditioned to think all the people they talk to are lowlives and deadbeats. What makes you think you can convince them you are any different?

No matter how careful you are, or how hard you try to say things which you believe are harmless, if you talk with anyone on the phone about your account they can, and will, get you to say something they can use against you later.

What's more, there is nothing to be gained by talking to them, no matter what they or you say. The people on the phone are underlings; they have no authority to adjust accounts, or make any change based on something you tell them.

You will have no record of the conversation, and they will make a record which may or may not accurately describe what was said. They can write whatever they want in their phone logs. Judges always assume the creditor is right and the debtor is wrong, unless he has evidence to the contrary.

Talking to collection agents can only hurt you, and will never help.

If you need someone to talk to, talk to your neighbor, your priest, your bartender, or your dog--but not to these people. They may seem like very nice people, especially in the beginning. They will surely listen to what you tell them. But you must realize they do not care. They keep you talking so they can collect more information about you, and push your buttons. Their only purpose in life is to collect as much money from you as possible.

Resist the temptation. Don't talk to them at all. If you do, then you will lose. Period.

Be Right with the Law

In the last chapter I discussed the concept of good faith. If you keep that principle in mind throughout your dealings with hospitals and collection agencies, you will generally have good results.

Most principles in commercial law, unlike many other branches of law, are based on common sense.

People who extend credit, or who provide services with the reasonable expectation of being paid, have the right to collect their just due. As loathsome as they are, credit departments and collection agencies have the right to exist, and to do what they do. Well, most of what they do, anyway.

They are limited by rules of fair play, set down in various State laws. As this is commercial law, there is very little difference from State to State, and any collection agency which deals with accounts in more than one state must comply with the Federal Fair Debt Collection Act. Most State laws comply with the Federal laws anyway.

If you are being harassed by debt collectors, you will do yourself a favor by reading the whole text of the Federal Act.

The key thing I'm getting at here, is that these people have a right to contact you, and the telephone is just one of many various legal methods of contact which they are allowed.

You have the right to tell them to stop contacting you, by any means, and they must do so. But to do this is not in your best interest. It shows bad faith on your part, and is an invitation for them to immediately file a lawsuit against you.

The only way you can lawfully get them to stop calling you by phone, is to promise them you will correspond in writing, and keep your promise.

If you look through my letters in both Appendices, you'll see that nearly every letter reminds the recipient not to call by telephone, and gives them a good reason why: so that I may keep a record of correspondence, and avoid misunderstanding.

In the beginning they will ignore your written request, and call anyway. You must politely refuse to talk with them. The problem is, you also must know the right way to refuse. If you say the wrong things, they'll keep calling back again and again. Or they'll go straight to court. Neither of those results are in your best interest.

There are many things you could accidentally say, without knowing any better, which could destroy the work you've done up to this point. That's right. Just by saying a few wrong words over the phone, you could be obligated to pay the whole bill, instead of the great discount you're expecting. Do you suppose that's what they're hoping you'll do?

The Phone Script

Any time after you have sent your first written response to a hospital, you may receive a call. If you've got existing bills, they've been calling already.

Have you ever gotten a call from a salesman selling septic tank chemicals, or storm windows? Did you know that those salesmen work from a script? They've got a whole script worked out, complete with a flowchart which anticipates any response you are likely to give to each thing they say.

Employees who work for collection departments also work from a script, written by attorneys, and designed to box you into a corner.

Their script works on these goals:

1. Ask questions, and gather all the information possible.
2. If at all possible, get the patsy to write us a check today.
3. If the lowlife won't write the check today, try to get him to commit to sending it within thirty-days.
4. If we can't get the whole thing at once, get a verbal agreement today to start making installment payments. Talk the scum through writing the first check while we're on the phone.
5. If we can't get a commitment right away, fish for something we can use. If we can establish a pattern of unreasonableness and unwillingness to cooperate, we can take it directly to court.

If you let them do the talking, they'll use their script to control you. They will either scare you into paying them more than you should have to, or get you to say something which helps them sue you. It's all built into the script.

Now **you** also have a script. Appendix A-5 is a one-page, complete Phone Script. It contains, in plain and simple language, everything you should ever say to collection employees over the phone. It is designed to be copied and placed by the phone, so it will be handy when needed.

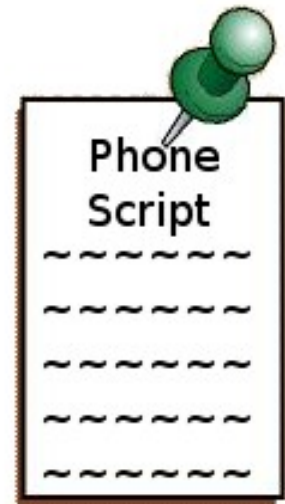
The Phone Script at Appendix A-5 is intended to be used after the caller has received your first letter. It is designed in three stages.

Stage One will end phone calls permanently with most collectors.

Stage Two will do away with most of the rest.

Stage Three has destroyed even the most persistent collection agents.

It is extremely unlikely you'll ever receive another telephone call, after you've spoken the words written for Stage Three.



As I said earlier, it's easy to tell a collection agent to stop calling. The hard part is to do it without triggering an immediate lawsuit. If followed correctly, this Phone Script, together with the instructions that go with it, will stop the calls without giving justification for court action.

Make copies of the Script, and place them beside each telephone in your home. Familiarize yourself in advance with the words on the Script, so you'll be able to stick to it and not be tricked into saying something you shouldn't.

If you get a call before the collector has received your first letter, politely tell them that you have drafted a letter which they should receive in a few days. You must be truthful and prompt. If you haven't sent the letter out yet, do it immediately (3 days or less).

Tell the caller that you will hereafter correspond with them in writing only, and promise you will be responsive to any mail they send you. Then say, "That's all for now. Thank you for calling. Goodbye." Hang up.

They may not honor your "no-call" request this first time, but they aren't likely to call again until after they've received your first letter.

This Phone Script has been used successfully, thousands of times over the past fifteen years. I've never had a single reader tell me it didn't work for them.

It's almost time to show you how to respond to that first hospital bill. First we need to take a little detour, and teach you about keeping records: why good records are so important, and how to do it right. That's the topic of our next chapter.

In the meantime kick back, take a slow, deep breath, and relax. The annoying phone calls are over.



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