



# **The Patient, The Doctor and The Bill Collector: An Obamacare and Medical Debt Collections Survival Guide**

*Robert E. Goff, Jerry Ashton*

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*The Patient, The Doctor and Bill Collector* reveals the hidden truths behind the crushing wave of medical debt drowning more than 64 million Americans.

Authors Robert E. Goff and Jerry Ashton know the inside story on medical debt. Each offers more than 40 years of experience inside the healthcare and collections industries. They team up to deliver a scathing indictment of America's healthcare system. In simple and forceful language, they detail how present approaches are rigged to fatten the wallets of big pharmaceutical companies, insurance monopolies, and hospitals. The medical debt collections industry also waits patiently for their turn at the trough.

Beyond simply pointing out the mistakes and the greed, the two authors came up with a simple yet powerful solution: *Buy medical debt on the open market, and then abolish it!* Their vehicle is RIP Medical Debt, a non-profit established in 2013 for the purpose of locating, buying and then forgiving this debt as a gift to those struggling with unpaid and unpayable bills. One collections industry executive described this debt retirement plan as a "Robin Hood" approach.

*The Patient, The Doctor and The Bill Collector* will help you keep yourself and your family from being swept away by the tsunami of medical debt endangering our future in America. You will learn from industry insiders the shocking truths that the debt collections industry, hospitals and insurance companies do not want you to know.

If you are a patient or a patient's family member, you will learn:

- More than 64 million Americans already struggle to pay medical bills.
- More than 15 million people will deplete their savings to cover medical bills.
- Health insurance is no rescue, for 80 percent of those filing bankruptcy had insurance.
- The security blanket of health insurance is riddled with holes and surrounded by traps.

If you are a health practitioner, hospital or physicians group, you will learn:

If you believe healthcare reform will reduce your revenue losses, think again. The United States is the only industrialized nation with a market-based healthcare insurance system. As a result, America is destined to be the only industrialized nation to bring about a widespread debt impoverishment of its citizens. *Whether you are a patient, a doctor or a bill collector, you need this book to survive!* **ABOUT THE AUTHORS** **Robert E. Goff** is an acknowledged expert in healthcare delivery, organization and financing with a career spanning leadership positions as a hospital administrator, regulator, managed care executive, consultant, and association executive. He serves as Executive Director and CEO of University Physicians Network (UPN) in New York City. Robert also is a corporate director and sought-after advisor to healthcare technology and care delivery companies. **Jerry Ashton** is a recognized veteran of the credit and collections industry. He's

long been an outspoken critic of industry excesses. Inspired by the Occupy Wall Street movement's "Rolling Jubilee" campaign against medical debt, he came out of semi-retirement in 2014 to co-found RIP Medical Debt with the goal of removing one billion dollars in unpaid and unpayable personal medical bills from the backs of fellow Americans. Jerry blogs at *The Huffington Post* and tweets as @RIPMedicalDebt. The authors maintain a resources website for book readers at NoMoreMedicalDebt.com.

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