

# New Book Exposes The Big Lie in My Healthcare Bill

## News-Press Release

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### Summary

Healthcare bills are rife with error and completely dysfunctional. Yet people are forced to pay-up or get dragged into a collection process they are certain to lose and see their credit destroyed.

### Message

Oxford, PA, October 24, 2024 -- Healthcare bills are rife with error and completely dysfunctional. Yet people are forced to pay-up or get dragged into a collection process they are certain to lose and see their credit destroyed. In *The Big Lie in my Healthcare Bill: Why I Don't Owe What My Insurer Fails to Pay*, Frank Lobb exposes the lie in healthcare billing and how together with a ruling from the U. S. Consumer Financial Protection Bureau (CFPB), consumers have a simple means of stopping a healthcare bill dead in its tracks. According to CFPB, healthcare providers can now be made to prove a bill is accurate before it can be enforced. In other words, a consumer can force the provider to prove a bill is accurate, rather than having to prove a bill is inaccurate to escape an egregious healthcare bill. Simply put, CFPB has completely reversed the burden of proof in healthcare billing," said Lobb, "My book exposes the lie in healthcare billing and provides a step-by-step approach to fighting these error-laden fraudulent bills and winning." Lobb's step-by-step approach requires nothing more than asking a few simple questions that CFPB is advising consumers to ask on every healthcare bill. The approach isn't an attempt to skip out on a bill, but rather a simple no-risk means of forcing the healthcare industry to adhere to the terms of their own contracts, i.e., the terms and conditions in their secret in-network Provider Agreements. A recent study in *Decker's Hospital Review* estimated 80 percent of the nation's healthcare bills are in error. That's not surprising when you consider there are some 77,000 different billing codes in the system and the participants can't agree on how those should be applied," said Lobb. "Insurers choose to combine the care patients receive into a single code to cut the cost of what they have to pay. Doctors, hospitals and the other providers of healthcare services bill each and every code to create a larger and more profitable bill." The inspiration to expose the billing restrictions in the healthcare industry's secret Provider Agreements began years ago for Lobb. "These restrictions were directly responsible for the death of my wife Sandra. Regrettably, I only got to see them after extensive litigation," said Lobb. "Following that discovery were years of failed attempts to share what he had learned years that can only be described as an absolute bust because the insurance industry with their big money fought him at every turn. I lost hope of ever being able to expose the misrepresentation and outright fraud that I uncovered. However, CFPB has come to my rescue," said Lobb. "The *Big Lie in My Healthcare Bill*, available from Amazon and Barnes & Noble in paperback for \$19.99, is not just another book on our broken healthcare system. It's a game changer! It not only explains the care, coverage and billing patients are ACTUALLY owed from health insurance, but it provides templates for the letters needed to demand CFPB's new burden of proof -- a burden providers cannot meet given the terms of their secret Provider Agreements. Frank Lobb is available for speaking engagements, virtually and in person to discuss this earthshaking development in healthcare billing and can be contacted through either of two websites <https://killabill.com/>. About the author, Frank Lobb: Frank Lobb is a retired U.S. Navy pilot with a long and distinguished career outside the Navy, including roles as General Manager for DuPont Process Instruments and then for DuPont's Environmental Services business. After retiring from DuPont, Frank served as a Principal Consultant at Monsanto and then Clean Air Engineering on regulatory law and compliance. It was this extensive background in the law and compliance that allowed Frank to be credited with forcing EPA to scrap 3-years of work on the Clean Air Act and rewrite the compliance section of Act around his recommendations. And it was this same background and expertise that allowed Frank to access and dissect the carefully hidden contractual provisions that the healthcare insurance industry uses to deny the care and coverage patients are owed from their health insurance. Now 86, Frank, lives on a 200-acre working-farm with Angie his English wife in Chester County Pennsylvania, along with Angie's 17 ducks and their two English Springer Spaniels. From there, together with their son and son-in-law, they own and operate the leading hardware and supply business in the region. And, in keeping with his age and longstanding promise to Angie, Frank has promised that this will be his very last book on healthcare, because he has finally found the solution to the fraud and misrepresentation in the nation's health insurance that he has sought for so long.

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