
You're Invited to an Important Book Signing at Louisville's Barnes & Noble

- 801 So. Hurstbourne Pkwy (& Timberwood Cir.)
 - Saturday, Sept. 7, 2019, 12 – 2 p.m.
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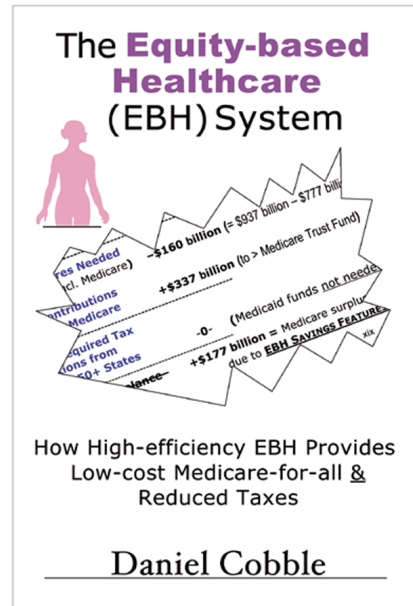
Author/Inventor, Daniel Cobble

Inventor Cobble is advising voters to read his book on the **equity-based healthcare (EBH) system** before choosing a presidential candi-

date that supports traditional healthcare of which does not work well (high costs and/or does not cover everyone, limited coverage, etc.). Unworkable healthcare is due to claim costs, operating costs, and insurance company profits paid from a single pool of money (your premiums). And, the single pool of taxes makes Medicare and Medicaid very expensive.

Instead, EBH brings the “private sector” and “gov’t sector” together to share costs. Claims are paid from three separate tiers: 1) ratepayer’s escrow account, 2) insurance coverage, and 3) Gov’t coverage. Since they share costs, and ratepayers own the tier-1 escrows, premiums are dramatically reduced while covering the entire household (see *Premium Summary on reverse side*, back cover of book). And since claims are at-first paid from tier-1, EBH **cannot** charge co-pays or deductibles. — In fact, **Gov’t sees the common sense of EBH with its promotion of sharing costs with insurance companies but drops tier-1 ownership by ratepayers**. Yet ratepayer ownership / equity leverages the EBH system that also drives down costs. Leverage includes ratepayers will: increase *preventive care*, not seek unnecessary care, shop competitively for health services, and much more.

The *Book Preface* lists thirty-five (35) *Benefits & Features* because an equity-based system naturally resolves healthcare. For example, insurance companies earn profits by investing your escrow account and must share investment returns with you (as with *whole life insurance*). — So you should read this book to spot bad info from Gov’t / politicians and to demand the complete EBH system.



• Also sold at Carmichael's Books in Louisville & Online

Updates at Daniel-Cobble-Health.com

THE EBH PARADIGM SHIFT

New Back Cover
for 2019 Revisions

Available Now!

EBH is universal care (inclu. universal prenatal care) though it's not a new concept. First introduced to Gov't in 1996, the tier-1 component of EBH was extracted to create today's "health savings accounts." The 2017 *Balance Sheet* to President Trump also helps to confirm its high efficiency. EBH is a 3-tier medical claim payout system based on the business model of **whole life insurance** that joins the private & Gov't sectors. Profits & costs of insurance companies are no longer taken from paid premiums; profits are now earned by investing your "tier-1 escrow account." Thus, **EBH cannot charge co-pays or deductibles**. – A true multi-tier system shares costs. – **Below from Page 45** shows the contrasts in premiums between Humana and EBH (7.5% of household incomes) for a small company in Louisville, Kentucky:

Premium / MPEP Summary

HUMANA GROUP HEALTH ESTIMATED TOTAL MONTHLY PREMIUMS

- Company X, Inc. did pay \$17,629 (85%) as expenditures (**losses**)
- Employees did pay \$3,111 (15%) as expenditures (**losses**)

EBH TOTAL MPEPs REMITTED TO PEAs AT COASTAL MEDICAL, KENTUCKY

- Company X, Inc. now remits \$8,140 (85%) **into escrows as assets**
- Employees now remit \$1,436 (15%) **into escrows as assets**

EBH is 54% less. And . . . premiums are losses to Humana vs. EBH premiums are assets paid into employee escrow accounts (PEAs), 85% owned by Company X. Group health & Medicare **cannot** compare to EBH because the 3 tiers share in payouts on medical claims.

In 2017, 22,000+ infant mortalities in U.S. See how tier-3 **EBH Medicare-for-all** covers the homeless & **universal prenatal care** while requiring lower taxes. **Gov't will spend less than** \$200 billion on EBH vs. \$940+ billion spent today. Sen. Bernie Sanders' Medicare-for-all **only** would cost \$3+ trillion (w/ all tax dollars). – Support the **American Healthcare Equity Act** bill for passage into law (in Chapter 8) for low-cost, worry-free "healthcare security."

- Covers Preexisting Conditions? **YES**
- Full Access to Everyone? **YES**
- Affordable Premiums by Income? **YES**
- Co-pays? ----- **NO**
- Deductibles? ----- **NO**
- Universal Prenatal Care? **YES**
- Medications Covered? **YES**
- Prevents Healthcare Fraud? **YES**
- Ratepayers Build Escrow Equity? **YES**
- Employer-sponsors Own Escrow Assets that Insure Employees? **YES**
- Worry-free Coverage? **YES**

Universal Prenatal Care

(An urgent matter - See pg. 69)



Prenatal Medicare, A Uniform Standard
for Protecting All Pregnancies

FROM: Daniel Cobble – 3401 Lesway Ct., #12 – Louisville, KY 40220 – 502-290-2852 – danielcobble6@gmail.com

August 14, 2019

TO: U.S. Rep. Susan Brooks
11611 N. Meridian St. Suite 415
Carmel, IN 46032 – Ph. 317-848-0201

Copies to: Publisher Ray Robinson of
Dog Ear Publishing, & Author Solutions

- Page 1 of 1 -

**RE: Please Investigate Gov't Operatives Coercing
Indiana Publishers to Restrict Distribution of My Book on
Healthcare; Request Depositions of Publishers' Staffs**

Dear Rep. Brooks,

I wish to bring to your attention a matter of federal gov't operatives intimidating, bullying, and coercing Indiana publishers to restrict distribution of my book. To wit, I am the author of the *The Equity-based Healthcare (EBH) System, How High-efficiency EBH Provides Low-cost Medicare-for-all & Reduced Taxes*, ISBN 978-14575-6799-5. Dog Ear Publishing in Indianapolis is the current publisher and distributor thereof.

1) See the attached Aug. 8, 2019 email where Dog Ear will not respond to my communications; **2)** refuses to update my back cover image file to the Amazon book site; **3)** refuses to correct my book genre category, and **4)** has status my book as a "text book" so distributors such as Barnes & Noble will not stock the book in their retail stores. -- Not only is Dog Ear violating my Contract, but too, the company is denying my First Amendment right to the press.


But **Dog Ear is in business to make profits** from "maximum distribution." **Dog ear has no interest** in refusing to distribute the book unless coerced by Gov't operatives. These are felony crimes being committed by operatives, **including the misappropriations of Gov't funds to keep me, a law-abiding citizen, under illegal surveillance.**

Author Solutions/Lulu Press, Inc. in Bloomington, Indiana is the other company coerced by Gov't operatives to prevent distribution of this book. Attached, see the Dec. 31, 2018 3-page *Request for Refund* to Author Solutions with detailed evidence of restricting the book.

Rep. Brooks, these are keen examples of our corrupted and out-of-control gov't, today, **that must change.** Gov't don't even want people to explore healthcare options, but to keep paying high taxes to the healthcare gravy train. Many people told me they believe the recent mass shootings/attacks are perpetrated by Gov't to influence the gun control debate. For example, two of the Aug. 2019 attacks were committed by convicted felons recently released from prison.

Wherefore, Ma'am, **I hereby request** that you investigate this matter that should include deposing the staffs of Dog Ear and Author Solutions, et al. Questioning these people under oath will get to the truth of identifying these operatives. **And please ask CEO Ray Robinson at Dog Ear Publishing** to resume the proper distribution of my book. Americans deserve to fully know equity-based healthcare. (Author Solutions still owes me a refund.)

Rep. Brooks, thank you for your time,


Daniel Cobble 8-14-2019

Two Attachments

Cc: DC, Sen. Mitch McConnell, U.S. Rep. John Yarmuth, CEO Ray Robinson at Dog Ear Publishing, CEO Kevin Weiss at Author Solutions, For public distribution -

Petition-letter

Today's Date _____

STOP RESTRICTING DISTRIBUTION OF THE EQUITY-BASED HEALTHCARE BOOK

MAIL TO:

U.S. Rep. Susan Brooks
11611 N. Meridian St., Suite 415
Carmel, IN 46032
Ph. 317-848-0201

U.S. Rep. John Yarmuth
600 Martin Luther King, Jr. Place,
Rm. 216 – Louisville, KY 40202
Ph. 502-582-5129

• **Name other elected official** _____

Dear Rep. Brooks, Rep. Yarmuth, & Others,

After studying the Aug. 14, 2019 letter to your offices regarding restricting distribution of the book on equity-based healthcare (EBH), please stop any harassment of Author Daniel Cobble. Gov't must allow distribution upon the EBH system being workable, low cost, & lower-taxed universal healthcare.

Investigate any Gov't involvement of interfering with Cobble's publishing work. Gov't should not coerce publishers, that adds to today's chaos. Instruct publishers to honor Cobble's Constitutional rights so we all may publish without such abuse. And instruct Author Solutions, Inc. to refund any money owed to him.

*Please honor your Constitutional
Oaths-of-Office. Thank you!*

My Signature