Help with your NHS debt letter

If you have received an NHS hospital bill and cannot afford to pay it, you can write to the hospital and explain your situation.

We have 3 letter templates you can use.

1. Choose your letter

I cannot afford to pay → Destitution letter

Use this if you do not have enough money for basic needs such as food, housing and other essential costs.

I can afford a small amount → Repayment Plan letter

Use this if you can afford to make small weekly or monthly payments.

My family receives Section 17 support → Section 17 letter

Use this if Children's Services are supporting you and your family under Section 17 of the Children Act 1989.

2. Complete the bold sections

Look for the yellow highlighted bold writing and **[square brackets]** in your letter.

Add the information requested, including:

- Your name and contact details
- Your date of birth
- Your hospital/NHS or invoice number
- Information about your income and essential costs
- Information about children or other people you support
- Any other information requested in the template

When you have finished, delete the instructions in bold and [square brackets].

You do not need to change the other wording in the letter.

3. Add evidence if you have it

Evidence can help show the hospital that you cannot afford to pay.

You could include:

- Bank statements or proof of any income

- Evidence of your rent or accommodation costs
- Bills or other essential living costs
- Letters showing any financial or accommodation support you receive
- A letter from a support worker, charity or food bank
- Section 17 or Children's Services letters, if relevant
- Home Office documents, if relevant and available

You do not need to have all of these documents.

If you do not have any evidence, you can still send your letter. Explain your situation as clearly as you can.

4. Send your letter

Send your completed letter and any evidence to the Finance Department or Overseas Visitor Team at the hospital.

You can normally find their email or postal address on your NHS invoice.

Keep a copy of everything you send.

The hospital may contact you for more information or ask you to complete an income and expenditure form.

Important

Sending one of these letters does not automatically cancel your NHS debt or stop debt recovery.

If you believe you have been charged incorrectly or should have been exempt from NHS charges please contact Doctors of the World via email

casework@doctorsoftheworld.org.uk