[Hospital name]

[Hospital address]

[Your name]

[Your address]

[Date]

Dear Finance Department,

Name: [insert]
DOB: [insert]
Hospital/NHS No: [insert]
Invoice No: [insert]

I am writing in relation to the invoice I have received regarding charges for treatment at **[insert hospital name]**. I am currently destitute and unable to pay the charges requested.

I am unable to meet basic living costs and am not in receipt of any income or financial support. I am not permitted to work in the UK due to my immigration status, and I do not have access to any savings or assets. I am dependent on **[state source if any, such as food banks, charity, friends/family]** to survive. **[Note here also if you have any dependants].**

According to the Department of Health and Social Care (DHSC) Guidance on Implementing the Overseas Visitor Charging Regulations[1] provides guidance on when a person is destitute or facing financial vulnerability and unable to pay debts incurred, including:

- **The trust should not employ a debt collection agency when a person is either destitute or at risk of imminent destitution:**
  "NHS bodies are also reminded that debt collection agencies should not be employed in relation to persons who are either destitute or at risk of imminent destitution".
- **The trusts should carry out an affordability assessment and signpost to debt advice:**

  "If an overseas visitor indicates that they are unable to pay for services they have received, relevant bodies should:

- *ask them to complete an income and expenditure form or affordability assessment within 30 days (which is available on the Introducing the Standard Financial Statement pages on the Money Advice Service website) signpost them to a debt advisor or debt advice organisation.*
- *Signpost them to a debt advisor or debt advice organisation."*

- **If a person is destitute or is at risk of imminent destitution, the trust can choose not to pursue the debt for the time being:**

"The information gathered in the income and expenditure form can be used by a relevant body's senior finance individuals to establish…. whether the patient is destitute, or likely to be destitute imminently, in which case a relevant body can choose not to pursue the debt for the time being."

"This is sometimes referred to as 'writing off' the debt in accounts."

Given my current situation of absolute financial hardship and lack of means, I kindly request that you:

1. Provide an income and expenditure form or carry out an affordability assessment, if required, so that I can demonstrate my financial circumstances.
2. Refrain from pursuing enforcement or debt collection;
3. Do not to pursue the debt for the time being (i.e. write off the debt in accounts) due to destitution

To enable you to assess my situation I have enclosed:

- **[List any supporting evidence you have e.g. a letter from a support worker, charity, or community group, or any proof of my immigration or financial status].**

Please confirm in writing that my circumstances have been noted and how the Trust intends to proceed.

Yours sincerely,
[Your Full Name]

[1]https://www.gov.uk/government/publications/nhs-cost-recovery-overseas-visitors/charging-overseas-visitors-in-england-guidance-for-providers-of-nhs-services